



ITC FEDERAL

ACCELERATE. TRANSFORM. DELIVER.

SCA OPEN ENROLLMENT BENEFITS GUIDE

(SEMI-MONTHLY PAY PERIODS)

2023-2024 Plan Year



TABLE OF CONTENTS

CONTENTS

Welcome	2
Plan Notes	3
Medical/Pharmacy Benefits	4
Dental Benefits	10
Vision Benefits	11
Voluntary Benefits	12
Flexible Spending Accounts	13
Life Insurance & Disability Benefits	14
How to Enroll	15
Federal Notices	16
Contributions	17
Key Contacts.....	18

WELCOME

WELCOME TO ITC FEDERAL

At ITC Federal, we appreciate your commitment and contributions to our company. Each year, we strive to offer benefit plans to our employees that reward them for their hard work and offer you and your family comprehensive and affordable health and wellness protection. We believe our benefit offerings will provide you and your dependents an excellent value.

In the following pages, you will find a summary of our benefit plans offered for July 1, 2023, through June 30, 2024. Please read this guide carefully as you prepare to make your elections to ensure you select the right coverage(s) for you and your family.

ABOUT THIS GUIDE

This benefits guide describes the highlights of the ITC Federal benefit programs in non-technical language. Your specific rights to benefits under these programs are governed solely, and in every respect, by the official plan documents and not the information contained within this benefits guide.

If there is any discrepancy between the program descriptions included within this benefits guide and the official plan documents, the language of the official plan documents shall prevail. Please refer to the plan-specific documents published by each of the respective carriers or third party administrators for detailed plan information. Eligibility for any benefit plan is determined by plan documents and policies. You should be aware that any and all elements of our benefit programs may be modified in the future to meet Internal Revenue Service rules or otherwise as determined by ITC Federal.

PLAN YEAR

ITC Federal's Benefit Plan Year begins on July 1 and ends on June 30. This benefit guide outlines the benefits for the 2023-2024 Plan Year.

Note: This year is an ACTIVE enrollment which means you MUST enroll or waive coverages. If you do not enroll, your elections will not rollover, and you will have no benefits on July 1, 2023. Your next opportunity to enroll in benefits will occur during next year's open enrollment unless you have a Qualifying Life Event during the plan year.

EMPLOYEE ELIGIBILITY

- All active regular, full-time employees working 30 or more hours per week are eligible to enroll in ITC Federal's benefits program.
- **New Hires:** You must complete the enrollment process within 30 days of your date of hire. Coverage is effective on the first day of the month following or coinciding with your hire date if you enroll on time. Your elections will remain in effect through June 30, 2024. If you do not enroll on time, you will NOT have benefits coverage (except for company-paid benefits).

DEPENDENT ELIGIBILITY

Your eligible dependents may include:

- Your legal spouse or domestic partner
- Your child(ren) up to age 26 including natural children, legally adopted children and stepchildren
- Your child(ren) over age 26 who is not able to support themselves due to a physical or mental disability

Please Note: Enrolling someone who is not qualified as a dependent is considered insurance fraud.

WHEN CAN I CHANGE MY COVERAGE?

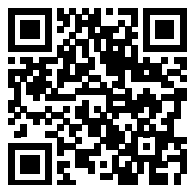
The elections you make will remain in place for the entire plan year unless you experience one of the following Qualifying Life Events:

- Changes to legal marital status – marriage, divorce, death, legal separation or annulment
- Change in number of tax dependents – birth, adoption, placement of a foster child or death
- Change in employment status of employee, spouse or dependent
- Changes in employment status of employee, spouse or dependent resulting in eligibility or ineligibility for coverage
- Change in residence of employee, spouse or dependent to a location outside of the carrier's network service area
- Change in residence or worksite for you, your spouse or your dependent

If you qualify for a change in your benefits, please notify Human Resources within 30 days of the change in status. You will need to provide proof of the change.

QUALIFYING LIFE EVENTS

For more in-depth information about Qualifying Life Events (QLE), please scan or click the QR code. If you have any questions, contact HR.



MEDICAL/PHARMACY BENEFITS

Cigna Medical Plans Overview

[Welcome](#) [Plan Notes](#) [Medical/Rx](#) [Dental](#) [Vision](#) [Voluntary](#) [FSA](#) [Life & Disability](#) [How to Enroll](#) [Notices](#) [Contributions](#) [Contacts](#)

MEDICAL/PHARMACY BENEFITS

ITC Federal is proud to offer employees a choice of two different medical plans through Cigna. These plans provide comprehensive medical and prescription drug coverage. Both plans include MotivateMe, a wellness incentive program, as well as access to Peloton Fitness and Workouts. Effective July 1, 2023, Cigna will no longer send ID cards; use your virtual ID card located on your myCigna account.

CIGNA TRADITIONAL \$1,500 IN-NETWORK ONLY PLAN

This plan utilizes the national Open Access Plus Network and gives you the freedom to seek care from the in-network provider of your choice.

Cigna Traditional \$1,500 In-Network Only Plan provides services such as Primary Care Physician and Specialist Office Visits, Urgent Care Visits, and brand-name prescription drugs without meeting the deductible. Other services, such as Emergency Room Visits and Inpatient Hospitalizations, will be subject to the deductible before any claim payment becomes available. Preventive care provided by in-network providers is covered at 100%, not subject to the deductible.

This plan does NOT offer out-of-network coverage except for emergency and urgent care needs.

If you enroll in this plan, you may also contribute to a Health Care Flexible Spending Account.

CIGNA PPO W/HEALTH REIMBURSEMENT ACCOUNT (HRA) (\$3,500 DED | IN & OUT-OF-NETWORK)

This plan utilizes the national Open Access Plus Network and gives you the freedom to seek care from the provider of your choice, whether in or out-of-network. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Cigna network. Preventive care provided by in-network providers is covered at 100%, not subject to the deductible. It is necessary to meet the \$3,500 deductible before covering other medical and pharmacy expenses. A Health Reimbursement Account is included; please refer to the next section for more information.

Once your deductible and coinsurance equal the plan's out-of-pocket maximum, the plan will pay 100% of all eligible, covered services for the rest of the plan year. The individual out-of-pocket maximum applies to all eligible dependents covered on your plan. Once the family out-of-pocket maximum has been met, the plan will pay 100% of each family member's eligible, covered expenses for the rest of the plan year.

This plan DOES provide out-of-network coverage.

If you enroll in this plan, you may also contribute to a Health Care Flexible Spending Account.

What is a Health Reimbursement Account (HRA)?

With an HRA, your employer funds an account on your behalf. You will have \$500 in your HRA when your coverage begins. ITC Federal funds can be used to pay for eligible services and over-the-counter items, helping you save on your overall medical expenses. Because your employer owns this account, you cannot contribute funds.

You will be able to earn up to an additional \$1,000 in your HRA by completing MotivateMe wellness goals for a maximum HRA employer contribution of \$1,500.

MEDICAL/PHARMACY BENEFITS

Health Reimbursement Account (HRA)

WHAT YOU SHOULD KNOW ABOUT HEALTH REIMBURSEMENT ACCOUNTS (HRA)

Employer funding towards your health care expenses

- When your coverage begins, you will automatically receive \$500 in your HRA to use on eligible medical and pharmacy expenses.
- By completing wellness goals, you can earn up to an additional \$1,000 in your HRA.

How are my expenses paid?

- Everything is automatic! A debit card is not provided.
- If you have unused HRA dollars, those dollars will be spent first when purchasing eligible prescriptions or visiting a medical provider. Once you have exhausted your HRA funds, you will then pay the remainder of the deductible and coinsurance.

WHAT SAVINGS CAN THE HRA PROVIDE ME?

John enrolled in the \$3,500 High Deductible Health Plan plan with a HRA. He completed all of his wellness goals and received the \$1,000 maximum reward in addition to the initial \$500 HRA contribution. He visits the doctor two times and fills two brand name prescriptions during the year. He also incurred \$2,000 in hospital expenses.

	CIGNA TRADITIONAL \$1,500 PLAN	\$3,500 HDHP PPO W/ HRA
Annual Premium	\$9,709	\$7,114
HRA	-	\$1,500
Billed Medical Expenses	\$2,820	\$2,820
Medical Expenses Member Responsibility	\$1,764	\$1,320 (after HRA)
Total Premium + Medical Expenses	\$11,473	\$8,434

*Estimated cost savings are based on the benefit plans being offered, the employee per pay period costs, and the employer maximum contribution for achieving all rewards.

NEED MORE INFORMATION?

For more information about your medical benefits through Cigna, click or scan the QR code.



MEDICAL/PHARMACY BENEFITS

Cigna MotivateMe and Rewards

NEW REWARDS PROGRAM THROUGH MOTIVATEME

ITC Federal provides you with options to both reduce the cost of health care and create a healthier lifestyle. MotivateMe is a wellness incentive program embedded in the PPO \$3,500 with Health Reimbursement Account (HRA) plan. By completing the wellness goals listed below, you can earn \$1,000 in your HRA account. These employer-provided HRA contributions will be deposited upon completion of your self-reported goal and/or Cigna processes the claim.

In the Traditional \$1,500 Plan, you can earn points for completing wellness goals that may help reduce your costs for the 2023-2024 Plan Year.

HRA REWARDS/TRADITIONAL PLAN POINTS (FOR GOALS COMPLETED BY MARCH 31, 2024)

MOTIVATEME GOALS	FREQUENCY	HRA REWARDS (PPO \$3,500 WITH HRA)	TRADITIONAL POINTS (\$1,500 PLAN)
Personal Health Assessment	Once per year	\$50	50
Biometric Health Screening	Once per year	\$150	150
Talk to a Health Coach	Twice per year	\$150	150
Preventive Care <i>Annual Physical or OB/GYN</i>	Once per year	\$150	150

SELF REPORTED GOALS	FREQUENCY	HRA REWARDS (PPO \$3,500 WITH HRA)	TRADITIONAL POINTS (\$1,500 PLAN)
Walk an average of 6k steps per day each month	Three times per year	\$50	50
Complete 3 workout classes of your choice	Three times per year	\$50	50
Register with myCigna.com	Once per year	\$50	50

HEALTH REIMBURSEMENT ACCOUNT	
Amount earned for Health Reimbursement Account during current goal period.	Healthy Rewards also impacts your ITC's employer's medical premium contribution which can reduce your employee payroll deduction cost!
\$1,000	15% increase to ITC's employer premium contribution
\$750 - \$999	10% increase to ITC's employer premium contribution 50
\$500 - \$749	5% increase to ITC's employer premium contribution
\$0 - \$499	No increase to ITC's employer premium contribution

TRADITIONAL \$1,500 PLAN	
Points earned during current goal period.	Healthy Rewards impacts your ITC's employer's medical premium contribution which can reduce your employee payroll deduction cost!
1,000	15% increase to ITC's employer premium contribution
750 - 999	10% increase to ITC's employer premium contribution 50
500 - 749	5% increase to ITC's employer premium contribution
0 - 499	No increase to ITC's employer premium contribution

MEDICAL/PHARMACY BENEFITS

MotivateMe & Cigna Support Programs

[Welcome](#) [Plan Notes](#) [Medical/Rx](#) [Dental](#) [Vision](#) [Voluntary](#) [FSA](#) [Life & Disability](#) [How to Enroll](#) [Notices](#) [Contributions](#) [Contacts](#)

MOTIVATEME

ITC Federal is excited to provide you with rewards and support through the Cigna MotivateMe program. From health coaching to online assessments, Cigna makes it easy.

Get started today! It's as easy as 1, 2, 3!

STEP 1 Register online at mycigna.com

Set up an account and check out the health actions and goals. See how easy it is to earn and redeem awards.

Visit mycigna.com > Wellness > Wellness & Incentives > Incentive Awards

STEP 2 Complete your health assessment at mycigna.com

This easy online questionnaire takes just a few minutes to complete. Use the numbers from your latest biometric screening results for the assessment. You can get your biometrics numbers during your annual check-up.

STEP 3 Take control of your health and earn awards

Get an annual check up and biometric screening. Make progress toward a goal with the help of a health coach. Check out all of the healthy actions and rewards under mycigna.com>Wellness>Wellness & Incentives

Chronic Condition Health Coaching

Living with chronic conditions like asthma, diabetes, osteoarthritis, cardiac concerns and others is challenging. Cigna Health Coaches can help you learn more about your condition, identify and manage triggers that affect your health and make educated decisions about your treatment options. Call 800.244.6224 to get started.

CIGNA HEALTHY BABIES *(Support During and After Pregnancy)*

The Cigna Healthy Babies program provides prenatal and postnatal support.

- Maternity Specialists are available over the phone 24/7 to help you with everything from morning sickness to maternity benefits. Call the number on the back of your Cigna ID card.
- Download the Cigna Healthy Pregnancy® app. This valuable resource offers an easy way to track and learn about your pregnancy. It also provides support for baby's first two years.
- You'll also get support from a Case Manager if you're hospitalized during pregnancy, or your baby is in the NICU.

MEDICAL/PHARMACY BENEFITS

Cigna Medical Plans Overview

[Welcome](#) [Plan Notes](#) [Medical/Rx](#) [Dental](#) [Vision](#) [Voluntary](#) [FSA](#) [Life & Disability](#) [How to Enroll](#) [Notices](#) [Contributions](#) [Contacts](#)

Below is a high-level overview of the two Medical/Pharmacy plans. The PPO \$3,500 with HRA plan includes benefits for out of network providers. For complete coverage details, please refer to the Summary Plan Description.

	CIGNA TRADITIONAL \$1,500 PLAN	CIGNA PPO \$3,500 WITH \$500 HRA
	In-Network (You Pay)	In-Network (You Pay)
Plan Year Deductible* <i>Individual / Family</i>	\$1,500 / \$3,000	\$3,500 / \$7,000
Plan Year Out-of-Pocket Maximum* <i>Individual / Family</i>	\$6,500 / \$13,000	\$6,500 / \$13,000
Office Visit Primary Care Physician Specialist Chiropractic Care	20% Coinsurance 20% Coinsurance 20% Coinsurance	Deductible, then 20% Deductible, then 20% Deductible, then 20%
Preventive Care	No Charge	No Charge
Diagnostic Procedures Outpatient Diagnostics (Labs & X-Rays) Complex Imaging (CT, MRI, etc)	20% Coinsurance Deductible, then 20%	Deductible, then 20% Deductible, then 20%
Urgent Care Center	20% Coinsurance	Deductible, then 20%
Emergency Care Ambulance Transportation Emergency Room Visit	Deductible, then 20% Deductible, then 20%	Deductible, then 20% Deductible, then 20%
Outpatient Hospital Services	Deductible, then 20%	Deductible, then 20%
Inpatient Hospital Services	Deductible, then 20%	Deductible, then 20%
Prescription Drug Coverage	Deductible: N/A	Deductible: Combined with Medical
Retail (30 Day Supply) Generic Preferred Non-Preferred Specialty	No Charge 20% Coinsurance 30% Coinsurance 50% up to \$150	Deductible, then 0% Deductible, then 20% Coinsurance Deductible, then 30% Coinsurance Deductible, then 50% up to \$150
Mail Order (90 day supply) Generic Preferred Non-Preferred	No Charge 20% Coinsurance 30% Coinsurance	Deductible, then 0% Deductible, then 20% Coinsurance Deductible, then 30% Coinsurance

Deductibles and Out-of-Pocket Maximums*

The plans contain individual and family level deductibles as well as an individual and family level out-of-pocket maximums. Once the out-of-pocket maximum is reached, Cigna will pay 100% of eligible medical and pharmacy expenses for the remainder of the plan year.

Please Note: On your effective date, your HRA account is \$500. These fund, in addition to any unused carryover HRA funds from the current plan year, can be used to pay for eligible services and over-the-counter items, helping you save on your overall medical expenses.

MEDICAL/PHARMACY BENEFITS

Value-Added Perks

MDLIVE

It's not always easy to find time for the healthcare you need. With MDLIVE, now you don't have to wait – or travel – for the care you need. Connect with video or phone, whenever it's convenient for you. Best of all, virtual care from MDLIVE board-certified doctors is available to you and your eligible dependents as part of your health benefits.

- Virtual Care Options:
 - Urgent Care
 - Dermatology
- Primary Care
- Behavioral Care

PELOTON

Whether you're looking to ease into an exercise routine with the Peloton Fitness & Workouts App Membership or level up with the Peloton Bikes, Guide or Tread, you can choose between these company-provided benefits.

- Access the Peloton App, free of charge
- Purchase the all-access subscription at a discount (for Peloton equipment owners)
- Get preferred pricing on Peloton bikes, guides, and treads

NEED MORE INFORMATION?

For more information about your MDLive and Peloton benefits through Cigna, click or scan the QR code.



DENTAL BENEFITS

Delta Dental Plans Overview

DENTAL PLANS

Effective July 1, 2023, our dental coverages will be offered through Delta Dental. The Delta Dental Plans offer you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Delta Dental network. A high-level overview of the coverages is below.

If you are currently enrolled in one of the Unum plans with ITC Federal, your Deductible, Annual Maximum and/or Orthodontia accumulation amounts will be updated in the Delta Dental system.

	LOW OPTION		HIGH OPTION	
	In-Network Delta Dental PPO (Plan Pays)	Delta Dental Premier & Out-of-Network (Plan Pays)	In-Network Delta Dental PPO (Plan Pays)	Delta Dental Premier & Out-of-Network (Plan Pays)
Calendar Year Deductible <i>Individual / Family</i>	\$50 / \$150	\$75 / \$225	\$50 / \$100	
Calendar Year Maximum Benefit <i>Per Individual</i>	\$1,000	\$1,000	Unlimited	
Preventive Services	100%; No deductible	80%; No deductible	100%; No deductible	100%; No deductible
Basic Services	Deductible, then 80%	Deductible, then 60%	Deductible, then 90%	Deductible, then 80%
Major Services	Deductible, then 50%	Deductible, then 40%	Deductible, then 60%	Deductible, then 50%
Orthodontia <i>Adult & Child</i>	Not Covered		50% up to \$1,500 lifetime benefit maximum	



NEED MORE INFORMATION?

For more information about your dental benefits through Delta Dental, click or scan the QR code.



VISION BENEFITS

DeltaVision Plan Overview

VISION PLAN

Effective July 1, 2023, our vision coverage will be offered through DeltaVision. The DeltaVision Plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce out-of-pocket costs if you choose a provider who participates in the VSP Choice network.

DELTAVISION PLAN | VSP CHOICE NETWORK

	In-Network (You Pay)	Out-of-Network (Reimbursement)	Frequency
Eye Exam	\$10 Copay	Up to \$45 Reimbursement	Once Every 12 Months
Retinal Imaging Benefit	Up to \$39 Copay	N/A	N/A
Lenses <i>Single Vision</i> <i>Bifocal Lenses</i> <i>Trifocal Lenses</i>	\$25 Copay \$25 Copay \$25 Copay	Up to \$30 Reimbursement Up to \$50 Reimbursement Up to \$65 Reimbursement	Once Every 12 Months
Frames	Up to \$130 Allowance + 20% off balance	Up to \$70 Reimbursement	Once Every 12 Months
Medically Necessary Contacts <i>In lieu of glasses</i>	Covered in Full	Up to \$210 Reimbursement	Once Every 12 Months <i>In lieu of glasses</i>
Elective Contacts <i>In lieu of glasses</i>	Up to \$130 Allowance	Up to \$105 Reimbursement	Once Every 12 Months <i>In lieu of glasses</i>

NEED MORE INFORMATION?

For more information about your Vision benefits through DeltaVision, click or scan the QR code.



VOLUNTARY BENEFITS AND EMPLOYEE ASSISTANCE PROGRAM (EAP)

Offered through Reliance Standard and Carebridge

[Welcome](#) [Plan Notes](#) [Medical/Rx](#) [Dental](#) [Vision](#) [Voluntary](#) [FSA](#) [Life & Disability](#) [How to Enroll](#) [Notices](#) [Contributions](#) [Contacts](#)

Effective July 1, 2023, our voluntary health plans will be offered through Reliance Standard. Reliance Standard's Voluntary Benefits are offered to help you and your family live healthily—and stay well. Our voluntary benefits complement your health care coverage and allow you to customize the benefits to your family's needs. Benefits from these plans are paid directly to you. Coverage is also available for your spouse and dependents. These benefits are 100% employee-paid.

ACCIDENT INSURANCE

Accident Insurance can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries.

HOSPITAL INSURANCE

The average cost of a hospital stay is \$10,000—and the average length of a stay is 4.8 days. Hospital indemnity insurance can help reduce costs by paying you or a covered dependent a benefit to help cover your deductible, coinsurance and other out-of-pocket costs due to a covered sickness or injury related hospitalization.

CRITICAL ILLNESS INSURANCE

Did you know the average total out-of-pocket cost for treating a critical illness is over \$7,000? If you are diagnosed with a covered condition, you will receive a lump-sum benefit that you can use however you like. This includes payment for treatment (e.g. experimental), prescriptions, travel, increased living expenses, and more.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Effective July 1, 2023, our full service EAP will be offered through Carebridge. Life is full of challenges, and sometimes balancing it is difficult. All employees have access to the EAP services provided by Carebridge. You and your family will have access to a confidential program dedicated to supporting your emotional health and well-being at no additional cost.

The EAP can help with the following issues, among others:

- Mental Health
- Child and Eldercare
- Grief and Loss
- Relationship or Marital Conflicts
- Substance Abuse
- Legal or Financial Issues

In-person: You can get up to five visits, available at no additional cost, with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

To talk to someone today, call 800.437.0911 or visit myliferesource.com and use Access code: SGCNG.

NEED MORE INFORMATION?

For more information about your voluntary benefits through Reliance Standard and EAP through Carebridge, click or scan the QR code.



FLEXIBLE SPENDING ACCOUNTS (FSA)

isolved Benefit Services FSA Overview

[Welcome](#) [Plan Notes](#) [Medical/Rx](#) [Dental](#) [Vision](#) [Voluntary](#) [FSA](#) [Life & Disability](#) [How to Enroll](#) [Notices](#) [Contributions](#) [Contacts](#)

Through the use of Flexible Spending Accounts (FSA), you can deduct a portion of your pay on a pre-tax basis through payroll deductions for health care, dependent care, and/or commuter expenses. Since you do not pay Federal and Social Security taxes on your FSA contributions, you decrease your taxable income and potentially increase your spendable income. The spending accounts are administered by *isolved* Benefit Services.

HEALTH CARE FSA

A Health Care Flexible Spending Account (FSA) provides the ability to set aside money on a pre-tax basis for medical, dental, and vision expenses that may not be covered by insurance. For 2023, the IRS maximum annual amount that can be contributed to a Health Care FSA is \$3,050. You may carryover up to \$610 to the next Plan Year. Any unused funds above \$610 will NOT be returned to you.

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p502.pdf.

DEPENDENT CARE FSA

A Dependent Care FSA provides the ability to set aside money on a pre-tax basis for reimbursement of out-of-pocket dependent care expenses for your eligible dependent(s). This account is only available if you pay the expenses of a dependent under the age of 13 for whom you are entitled to a personal exemption on your federal income tax return; and/or your spouse or other dependents, including parents or children over the age of 26, who are physically or mentally incapable of self-care. Married couples are generally only allowed to use a dependent care FSA if both spouses are working or actively looking for work.

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p503.pdf.

Please Note: This benefit may only be used to pay for dependent care services that enable both you and your spouse to work full-time, seek employment and/or attend school. This does not include overnight camp or overnight care. The maximum annual amount you can contribute to a Dependent Care FSA is \$5,000.

DEPENDENT CARE FSA GRACE PERIOD: You will have 2.5 months after the end of the plan year to incur claims (September 14) which must be received for reimbursement by September 30. Any unused funds will NOT be returned to you or carried over to the following plan year.

COMMUTER BENEFITS (PARKING AND TRANSIT)

A commuter benefits account is an employer-sponsored benefit program that allows you to set aside pre-tax funds in separate accounts to pay for qualified mass transit and parking expenses associated with your commute to work. Qualified Transit Benefits, up to \$300 pre-tax per month, include bus fares, trains, subways, ferries, streetcars, and vanpools. Qualified Parking Benefits, up to \$300 pre-tax per month, include the cost of parking at or near your place of work or the cost of parking near a place which you commute to work via mass transit. You may carryover 100% of your unused funds to the next Plan Year.

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p15b.pdf.

NEED MORE INFORMATION?

For more information about your Flexible Spending Account options through *isolved* Benefit Services, click or scan the QR code.



LIFE INSURANCE & DISABILITY BENEFITS

Reliance Standard Insurances and Disability Programs Overview

Effective July 1, 2023, our Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance, Voluntary Short Term Disability, and Voluntary Long Term Disability benefits will be insured through Reliance Standard.

RELiance STANDARD VOLUNTARY LIFE AND AD&D

You may purchase Life Insurance and Accidental Death & Dismemberment (AD&D) Insurances for yourself, your spouse, and your dependent children. To purchase coverage for your dependents (spouse or child(ren)), you must elect employee coverage. You will automatically be enrolled in AD&D Insurance if you purchase Voluntary Life Insurance. Accidental Death and Dismemberment (AD&D) Insurance provides specified cash payments in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). If death occurs due to a covered accident, the Life Insurance and AD&D benefits would be payable. This benefit is 100% employee-paid.

RELiance STANDARD VOLUNTARY LIFE AND AD&D		
Coverage	Benefit	Guaranteed Issue*
Employee	You may purchase 5x your annual earnings, up to \$500,000, in \$10,000 increments	\$200,000
Spouse/Domestic Partner	You may purchase up to \$500,000, in \$5,000 increments, not to exceed 100% of the employee's elected benefit	< Age 70: \$25,000 Age 70+: \$10,000
Child(ren)	Up to \$10,000 in \$2,000 increments	\$10,000

* During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI) or information about your health. Coverage amounts that require EOI will not be effective unless approved by the insurer.

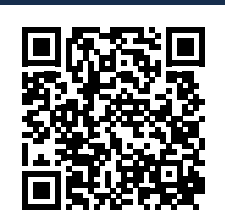
RELiance STANDARD VOLUNTARY DISABILITY INSURANCE

The Short Term Disability and Long Term Disability coverages work together to give you coverage in the event of a non-work-related illness or injury. Please see the chart below for information on the Long Term and Short Term coverages. These benefits are 100% employee-paid.

RELiance STANDARD VOLUNTARY SHORT TERM DISABILITY		RELiance STANDARD VOLUNTARY LONG TERM DISABILITY	
Benefit	60% of your base weekly salary	Benefit	50% of your base monthly salary
Weekly Maximum	Up to \$1,000 per week	Monthly Maximum	Up to \$5,000 per month
When Benefits Begin	After 7 days for illness or injury	When Benefits Begin	After the 90th day of illness or injury
Maximum Benefit Duration	12 weeks	Maximum Benefit Duration	Social Security Normal Retirement Age

NEED MORE INFORMATION?

For more information about your Life and Disability benefits through Reliance Standard, click or scan the QR code.



HOW TO ENROLL

You have limited time to enroll, so please review your benefit guide and take action. This is an ACTIVE enrollment which means you MUST enroll or waive coverages. If you do not enroll before Open Enrollment closes on June 9th, your elections will not rollover, and you will have no benefits on July 1, 2023. Your next opportunity to enroll in benefits will occur during next year's open enrollment unless you have a Qualifying Life Event during the plan year.

ENROLL ONLINE 24/7

To enroll online, log on and follow the prompts to complete your enrollment. Visit payrollnetwork.myisolved.com.

ENROLL BY PHONE

You can enroll by phone, Monday - Friday, from 8:00 am - 9:00 pm EST. To speak with a Benefit Coach, call 888.216.6684. If a Benefit Coach is available when you call, you will be able to enroll right away. If coaches are busy helping other employees, you may be asked to leave your phone number for a callback.

You can also book an appointment online by visiting <https://nfp.company/ITCFederal-appt>.

YOUR 60 SECONDS BENEFIT PLANNER

We offer a wide variety of benefits you can count on. This short quiz can help you determine which benefits may be right for you and your family. Check all the boxes that apply to you and then either enroll online or speak with a Benefit Coach.

<input type="checkbox"/>	Having a good medical plan is important to me and my family.	Our Cigna Medical plans (\$1,500 Plan and PPO \$3500 WITH HRA) give you the opportunity to purchase medical coverage to fit your needs. You will have \$500 in your Health Reimbursement Account (HRA) when you coverage begins to help pay for your medical costs.
<input type="checkbox"/>	If I was admitted to the hospital due to an accident or illness, I'm not sure I could keep up with all the hospital bills.	The Reliance Standard Hospital Indemnity insurance pays benefits directly to you to help with the out of pocket expenses not fully covered by your medical plan. Guaranteed issue-no medical questions to qualify!*
<input type="checkbox"/>	If I am diagnosed with a serious illness like a heart attack, stroke, or cancer, I will need additional money to help with the bills not fully paid by medical insurance.	Reliance Standard Critical Illness insurance provides cash benefits you can use how you want - for medical or non-medical expenses. Qualify for a \$15,000 or \$30,000 guarantee issue benefit this enrollment only - no medical questions to qualify!*. Spouse and child coverage is available if you participate.
<input type="checkbox"/>	I'm not sure I could cover the expenses from an unexpected accident.	Reliance Standard Accident insurance provides cash for covered off the job accidents. You decide how to use the money - to help with both medical and non-medical costs. Spouse & child coverage is available. Guaranteed issue coverage!*. Also pays a \$50 Be Well annual wellness benefit for covered tests.
<input type="checkbox"/>	I would like to have dental insurance for myself and/or my family members. Is there a plan that covers braces?	Delta Dental Low Option provides routine care and more. It contains a \$1,000 calendar year maximum and does not provide orthodontia benefits. Delta Dental High Option helps you with routine care and more. It provides an unlimited calendar year maximum and a \$1,500 lifetime orthodontia benefit for children and adults.
<input type="checkbox"/>	I am concerned about the high cost of eye exams, glasses and contacts.	The DeltaVision plan offers benefits for exams, contact lenses or glasses with a large network of providers.
<input type="checkbox"/>	If I were sick or hurt & unable to work, I'm not sure I could pay the bills without a paycheck.	You may purchase Reliance Standard Voluntary Short-Term Disability (STD) . STD replaces a portion of your income for an off-the-job disabling accident or illness.* You may purchase Reliance Standard Voluntary Long-Term Disability (LTD) . LTD replaces a portion of your income for an off-the-job disabling accident or illness.*
<input type="checkbox"/>	If I were sick or hurt & unable to work, I'm not sure I could pay the bills without a paycheck.	You may purchase Reliance Standard Voluntary Life/AD&D insurance for yourself, your spouse and child(ren). They have \$200,000 guaranteed issue coverage!*
<input type="checkbox"/>	I'd like to take advantage of tax savings on my health care, dental, vision, daycare and transit/parking expenses.	Our Health Flexible Spending Account (FSA), Dependent Care FSA, and Transit & Parking allow you to put aside pre-tax money for these expenses. You will even receive a debit card to easily pay these expenses from your account.

*Subject to plan limits, waiting periods, and pre-existing condition exclusions.



MODEL NOTICES

For a detailed description of ITC Federal's model notices, please scan the QR code or visit: <https://mybenefitguide.nfp.com/Itcfederal/Content/2023Notices.pdf>

The model notices in this guidebook cover a variety of topics including:

- Women's Health and Cancer Rights Act (WHCRA) Notices
- Employer's Children's Health Insurance Program (CHIP) Notice
- Patient Protection Choice of Providers
- HIPPA Special Enrollment Rights Notice
- Health Insurance Exchange Notice



CONTRIBUTIONS

PLEASE READ: The cost amounts you see on this page are MONTHLY costs. Earned health and welfare dollars are applied to the premium each pay period to offset your cost. Since you are paid on a semi-monthly basis (twice a month/24 pay periods annually) you can divide the monthly amount in half to get your per pay period cost.

GSA National assists ITC Federal in tracking health and welfare contributions at the employee level and ensuring compliance with Department of Labor requirements. Each month, ITC Federal will deposit each employee's H&W dollars and payroll deductions into your Premium Reserve Account (PRA) in the GSA Employee Portal. All employees are subject to a \$19.25 fee each month as part of each employee's fringe calculation and will appear as an offset to the total amount of Health & Welfare given each month. This fee reflects the value of ensuring compliance with Department of Labor requirements.

NATIONAL ADMINISTRATIVE FEES ARE LISTED IN THE CHART BELOW:

January 1, 2023 - December 31, 2023	January 1, 2024 - December 31, 2024	January 1, 2025 - December 31, 2025
\$19.25 per employee per month	\$20.20 per employee per month	\$21.20 per employee per month

Please note GSA National proposes no more than a 5% increase in rates beyond the term periods listed.

Your earned health and welfare dollars will offset these MONTHLY costs.

Cigna Traditional \$1,500 Plan

Employee	\$841.48
Employee + Spouse	\$1,851.27
Employee + Child(ren)	\$1,489.44
Family	\$2,440.32

Cigna PPO \$3,500 With \$500 HRA

Employee	\$616.53
Employee + Spouse	\$1,356.38
Employee + Child(ren)	\$1,091.27
Family	\$1,787.96

Delta Dental Low Plan

Employee	\$27.71
Employee + Spouse	\$59.42
Employee + Child(ren)	\$61.65
Family	\$97.98

Delta Dental High Plan

Employee	\$38.45
Employee + Spouse	\$82.46
Employee + Child(ren)	\$85.56
Family	\$135.97

DeltaVision

Employee	\$5.65
Employee + Spouse	\$10.74
Employee + Child(ren)	\$11.30
Family	\$16.59

CONTACT INFORMATION

Medical Pre-Enrollment | Cigna

☎ 888.806.5042 🌐 www.cigna.com

Medical | Cigna | Group # 3343604

☎ 800.244.6224 🌐 www.mycigna.com

Flexible Spending Account | isolved Benefit Services

☎ 866.370.3040 🌐 www.isolvedbenefitservices.com

Employee Assistance | Carebridge

☎ 800.437.0911 🌐 myliferesource.com | Access Code: SGCNG

Dental | Delta Dental | Group # 3010

☎ 800.237.6060 🌐 www.deltadental.com

Vision | DeltaVison (VSP Choice) | Group # 3010

☎ 800.877.7195 🌐 www.vsp.com

Voluntary Benefits | Reliance Standard

☎ 800.351.7500 🌐 www.reliancematrix.com

Critical Illness Insurance

Accident Insurance

Hospital Insurance

Voluntary Life and AD&D

Voluntary Short Term Disability

Voluntary Long Term Disability

ITC Federal | Human Resources

For questions, please contact Human Resources.

☎ 703.894.4444 🌐 hr@itcfederal.com

🏠 4114 Legato Road, Suite 850, Fairfax, VA 22033

