
EMPLOYEE BENEFIT GUIDE 2024-2025



NeuroPsychiatric
HOSPITALS

We care for patients that other hospitals do not.

Contact Information

Have Questions? Need Help?

NeuroPsychiatric Hospitals is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. The Specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time at 855-874-0829 or via e-mail at BRCMidwest@usi.com. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.



Why won't they pay my claim?
Services denied?!

How can my claim still be "in process"?
It's been two months!

I called my insurance carrier, but now I'm just more confused.

Do I have mail-order prescription benefits?

BRCMidwest@usi.com
Monday - Friday
8:00am to 5:00pm
EST/CST

1-855-874-0829

Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

Carrier Customer Service

PLAN	CARRIER	PHONE NUMBER	WEBSITE
Medical POS (3-Tier)	SIHO	(812) 378-7070	www.SIHO.org
Dental PPO	Sun Life	(800) 786-5433	www.sunlife.com
Vision	Sun Life	(800) 786-5433	www.sunlife.com
Health Savings Account	iSolved	(800) 697-7010	www.isolvedtime.com
Life and AD&D	Lincoln	(877) 275-5462	www.lincolfinancial.com
Voluntary Life and AD&D	Lincoln	(877) 275-5462	www.lincolfinancial.com
Short Term Disability (STD)	Lincoln	(877) 275-5462	www.lincolfinancial.com
Long Term Disability (LTD)	Lincoln	(877) 275-5462	www.lincolfinancial.com
Voluntary Critical Illness	Sun Life	(800) 786-5433	www.sunlife.com
Hospital Indemnity	Sun Life	(800) 786-5433	www.sunlife.com
Accident	Sun Life	(800) 786-5433	www.sunlife.com
Critical Illness	Sun Life	(800) 786-5433	www.sunlife.com

Annual Legal Notices

Please scan the QR code to access the 2024 Annual Legal Notices



Eligibility

Who is Eligible:

Full Time employees working 36+ hours per week are eligible for medical, dental, vision, basic life/AD&D, voluntary life/AD&D, voluntary short-term disability, long term disability, accident, critical illness, hospital indemnity, whole life, and our 401k plan.

Full Time employees working 30-35 hours per week are eligible for medical, dental, vision, accident, critical illness, hospital indemnity, whole life, and our 401k plan.

Part Time employees working 29 hours per week or less are eligible for dental, vision, accident, critical illness, hospital indemnity, and whole life.

When Coverage Begins:

Your benefits are effective July 1, 2024 through June 30, 2025.

Newly hired employees and dependents will be effective in NeuroPsychiatric Hospitals benefits programs 30 days after date of hire. All elections are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a family status event.

Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, stepchildren and children obtained through court- appointed legal guardianship, as well as children of same sex state-registered domestic partners.

Qualifying Life Events:

A qualifying life event is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some qualifying life events include:

- Change of legal marital status (i.e., marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e., birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such an event occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact HR to make these changes.

Medical



NeuroPsychiatric Hospitals will offer medical coverage through SIHO. The chart on the following page is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

Benefits Coverage	PPO Buy-Up Plan		PPO Core Plan		HSA Plan	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Annual Deductible						
Individual/Family	\$2,000	\$5,000	\$4,000	\$5,500	\$6,050	\$18,150
Family	\$4,000	\$10,000	\$8,000	\$11,000	\$12,100	\$36,300
Coinsurance	20% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible
Maximum Out-of-Pocket						
Individual	\$7,000	\$21,000	\$7,500	\$22,500	\$6,450	\$19,350
Family	\$14,000	\$42,000	\$15,000	\$45,000	\$12,900	\$38,700
Physician Office Visit						
Primary Care	\$15 copay	50% after deductible	\$15 copay	50% after deductible	No charge after deductible	50% after deductible
Specialty Care	\$30 copay	50% after deductible	\$30 copay	50% after deductible	No charge after deductible	50% after deductible
Preventative Care						
Adult Exams	No Charge	50% after deductible	No Charge	50% after deductible	No Charge	50% after deductible
Child Visits	No Charge	50% after deductible	No Charge	50% after deductible	No Charge	50% after deductible
Diagnostic Services						
X-ray & Labs	20% after deductible	50% after deductible	20% after deductible	50% after deductible	No charge after deductible	50% after deductible
Urgent Care	\$75 copay	50% after deductible	\$75 copay	50% after deductible	No charge after deductible	50% after deductible
ER Visits	\$250 copay; then 20% after deductible	\$250 copay; then 20% after deductible	\$250 copay; then 20% after deductible	\$250 copay; then 20% after deductible	No charge after deductible	50% after deductible
Outpatient & Surgical Charges	20% after deductible	50% after deductible	20% after deductible	50% after deductible	No charge after deductible	50% after deductible

HSA Frequently Asked Questions

What is a Health Savings Account? What are the advantages?



Q
A

What is a Health Savings Account (HSA)?

An HSA is a type of account you can use to set aside money to pay for qualified health care expenses. You generally don't have to pay taxes on money contributed to or withdrawn from an HSA, as long as the money is spent on a qualified health care expense.

Q
A

What is a qualified high deductible health plan (QHDHP), and what does it have to do with an HSA?

To open an HSA, you must be enrolled in a qualified high deductible health plan (QHDHP). As the name implies, QHDHPs have higher deductibles than traditional health plans. The advantage of this type of plan is that the premiums are lower than other types of plans and you have more control over your health care costs.

Q
A

How does an HSA work?

You contribute funds to the HSA to fund the account, often through payroll deductions. Your employer may also contribute to the account. Use your HSA debit card to pay for a qualifying expense. Or, if you don't have a debit card, pay for the expense and submit to your HSA for reimbursement.

Q
A

Do I qualify for an HSA?

The key qualification for an HSA is that you must be enrolled in a QHDHP, with no other health coverage. You also cannot be enrolled in Medicare or claimed as a dependent on someone else's taxes. For more details on eligibility requirements, see IRS Publication 969.

Q
A

How much can I contribute?

The IRS sets a limit for HSA contributions each year. For 2024, the limit is \$4,150 for an individual and \$8,300 for a family.

Q
A

Who can use the money in my HSA?

You may use the money in the HSA to pay for qualified expenses for you, your spouse and dependents. You can use the money for expenses for your spouse and dependents, even if they are not enrolled in the QHDHP.

Q
A

Do I need any documentation to prove my expenses were qualified?

In general, you will not need to provide documentation at the time of withdrawing funds, but keep your receipts! If you are audited, you will need to prove to the IRS that distributions from the HSA were used for qualified health care expenses.

Q
A

What happens if I use the money in my HSA for something other than a qualified health care expense?

If you're under 65, you'll have to pay a 20% penalty and taxes on the withdrawn funds. If you're 65 or older, you will only have to pay taxes on the funds, but will not have to pay the penalty.

Q
A

What if I don't use all the money in my HSA?

The money will rollover to the next year and will even grow with tax-free interest. There's no limit to the amount you can rollover.

Q
A

What if I change jobs or health plans?

HSAs are portable, which means you keep your HSA even if you change employers or health plans.

For more details on HSA rules and eligibility, refer to IRS Publication 969 or your HR department.



This summary is intended to convey general information and is not an exhaustive analysis. This information is subject to change as guidance develops. USI does not provide legal or tax advice. For advice specific to your situation, please consult an attorney or other professional.

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Pharmacy

NeuroPsychiatric Hospitals will offer pharmacy coverage through Northwind. Please refer to the summary plan description for complete plan details.

	PPO Buy-Up Plan		PPO Core Plan		HSA Plan	
Benefits Coverage	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Retail Pharmacy & Mail Order – 30 Day Supply						
Generic (Tier 1)	\$15 copay	Not Covered	\$15 copay	Not Covered	No charge after deductible	Not Covered
Preferred (Tier 2)	\$50 copay	Not Covered	\$50 copay	Not Covered	No charge after deductible	Not Covered
Non-Preferred (Tier 3)	\$150 copay	Not Covered	\$150 copay	Not Covered	No charge after deductible	Not Covered
Preferred Specialty (Tier 4)	20% up to \$350	Not Covered	20% up to \$350	Not Covered	No charge after deductible	Not Covered
Retail Pharmacy & Mail Order – 31-90 Day Supply						
Generic (Tier 1)	\$38 copay	Not Covered	\$38 copay	Not Covered	No charge after deductible	Not Covered
Preferred (Tier 2)	\$150 copay	Not Covered	\$150 copay	Not Covered	No charge after deductible	Not Covered
Non-Preferred (Tier 3)	\$450 copay	Not Covered	\$450 copay	Not Covered	No charge after deductible	Not Covered
Preferred Specialty (Tier 4)	20% up to \$350	Not Covered	20% up to \$350	Not Covered	No charge after deductible	Not Covered

Employee Contributions (Bi Weekly 26 per year)			
	PPO Buy-Up Plan	PPO Core Plan	HSA Plan
Employee	\$120.00	\$100.00	\$60.00
Employee & Spouse	\$330.00	\$300.00	\$270.00
Employee & Child(ren)	\$240.00	\$220.00	\$190.00
Family	\$600.00	\$500.00	\$400.00

Spousal Carve-Out

Due to the rising cost of medical benefits, We can no longer cover the cost of a spouses' medical insurance when coverage is provided through their employer. During the enrollment process, you will be asked if your spouse has a medical plan available to them through his or her employer. If so, you may not cover your spouse under NPH's medical plan.

Get to Know our Member Services Team!

Our Member Services Team of Pharmacists, Pharmacy Technicians and Nurses is here for you. We know how important it is for you to receive the medications you need without delay. We use the latest technology to make sure all your questions are answered quickly and correctly.

We can help with...



- Setting up and navigating your member portal
- Signing up for home delivery
- Providing general information about your health plan, including your copayment and which medications your plan covers
- Learning which pharmacies are in your network
- Correcting any pharmacy mistakes to confirm your claims are paid
- Fixing eligibility issues
- Communicating with physicians about prior authorization

The list goes on! If your concern isn't mentioned above, we still encourage you to call.

Our Member Services Team is available at 800-722-0772



- **Monday – Friday:** 7:00 AM to 8:00PM (ET)
- **Saturday:** 10:00 AM to 6:00 PM (ET)
- **Sunday:** 10:00 AM to 6:00 PM (ET)

If you reach us outside these hours, please feel free to leave us a voicemail. We will respond to your question within the next business day. You can also email us at support@nwpharma.com

We look forward to serving you!

Questions?

Information about your pharmacy benefit is available by using the RxSteward mobile app. If you have any additional questions, please contact our Member Services Team at **800-722-0772** or by email at support@nwpharma.com

NeuroPsychiatric Hospitals members have access to Northwind's convenient home delivery service.

Steps in the process for the patient

- 1** When you need a prescription or a refill, ask your provider to send your prescription(s) to Northwind Pharmaceuticals (4838 Fletcher Avenue, Indianapolis, IN 46203 NPI – 1700321312). Please be sure that your provider has an up-to-date address and phone number on file for you and includes that number with the prescription.
- 2** Northwind will send you a text when your prescription is received.
- 3** Northwind will confirm all of your demographic and payment information and will start filling your prescription(s).
- 4** Once your prescription has been filled, you will receive a text notifying you that your medication is on its way to your home.
- 5** Download the RxSteward App from your favorite app store to submit your copay information (HSA or credit card).

Additional Information

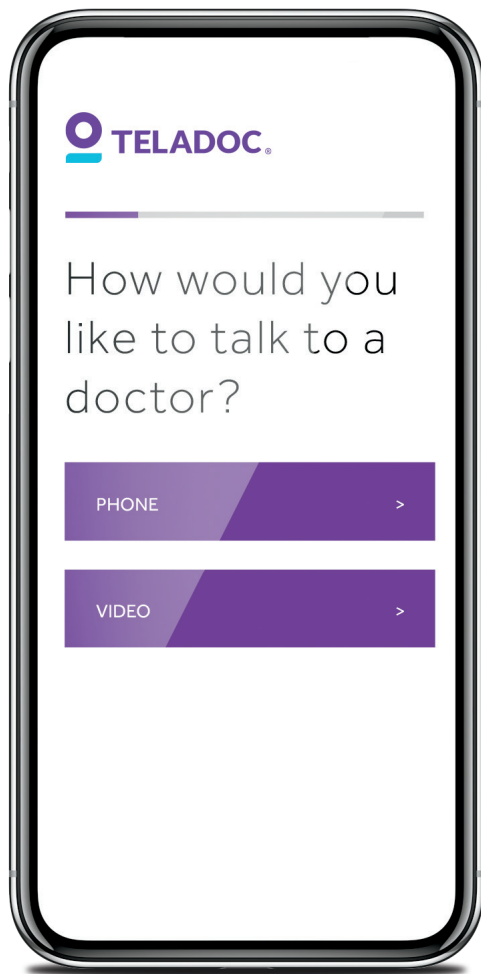
If you have any questions about the process or your specific prescription(s) please call the pharmacy team at Northwind

- **Monday – Friday:** 7:30 AM to 5:00 PM (ET)
- **Phone:** 317-522-1637 or 1-888-334-0052 for direct line to Northwind Pharmacy

In addition, please contact Northwind if any of the following occur OR update your profile in our Mobile App RxSteward:

- ✓ You wish to change your delivery address
- ✓ Your phone number has changed
- ✓ Your credit card number has changed
- ✓ Your medication dose has changed
- ✓ Your medication has been discontinued
- ✓ You would like to stop receiving your medication(s) from Northwind

Setup your Teladoc account in 4 easy steps



Download the app to talk to a doctor
anytime, anywhere by phone or video.

- 1 Download the app**
Search for "Teladoc" in the App Store or on Google Play.
- 2 Set up your account**
Once you've downloaded the app, select "Set up your account."
- 3 Enter basic contact information**
Provide some information about yourself to confirm your eligibility. We'll confirm we found your benefits and you'll continue creating your account.
- 4 Create your account**
Enter your address and phone number, create a username and password, pick security questions, and agree to terms and conditions.

Download the app to talk to a doctor for free.

Download the app  

Visit [Teladoc.com](https://www.teladoc.com) | Call 1-800-TELADOC (835-2362)

Dental

NeuroPsychiatric Hospitals will offer a dental program through Sun Life. The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

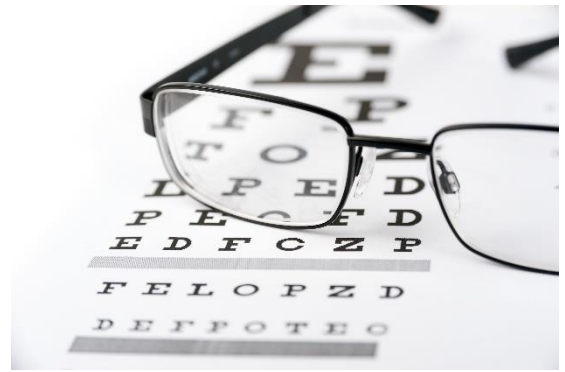


Sun Life Dental Plan		
Benefits Coverage	In-Network Benefits	Out-of-Network Benefits
Annual Deductible		
Individual	\$0	\$0
Family	\$0	\$0
Waived for Preventive Care?	Yes	Yes
Annual Maximum		
Per Person / Family	\$1,000	\$1,000
Preventive	100%	100%
Basic	80%	80%
Major	50%	50%
Orthodontia		
Benefit Percentage	50%	50%
Adults (and Covered Full-Time Students, if Eligible)	Not covered	Not covered
Dependent Child(ren)	Covered	Covered
Lifetime Maximum	\$1,000	\$1,000
Benefit Waiting Periods	0 months	0 months

Employee Contributions (Bi Weekly 26 per yr)	
Dental Benefits	
Employee	\$8.90
Employee & 1 Dep	\$18.54
Employee & 2+ Deps	\$32.66

Vision

NeuroPsychiatric Hospitals will offer a vision program through Sun Life. The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details.



Sun Life Vision Plan	
Copoly	
Routine Exams (Annual)	\$20 copay
Vision Materials	
Materials Copay	\$20 copay
Lenses	Benefit varies by type of lens. Covered every 12 months
Contacts Covered in lieu of frames. Medically necessary contacts may be covered at a higher benefit level	Elective contacts covered up to \$130 allowance every 12 months
Frames	Covered at up to \$130 allowance then 20 % savings on the amount over your allowance every 24 months

Employee Contributions (Bi Weekly 26 per yr)	
Vision Benefits	
Employee	\$2.89
Employee & Spouse	\$5.77
Employee & Child(ren)	\$5.92
Family	\$8.82

Life and AD&D

Basic Life and AD&D Insurance

NeuroPsychiatric Hospitals provides Basic Life and AD&D benefits to **Full Time employees working 36+ hours per week** through Lincoln Financial Group at no cost to you. The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan.

Lincoln – Basic Life	
You	
Benefit Maximum	\$25,000
Guaranteed Issue	\$25,000

Voluntary Life and AD&D Insurance

In addition to the employer paid Basic Life and AD&D coverage, **Full Time employees working 36 hours + hours per week** can purchase additional voluntary life insurance to cover any gaps in your existing coverage that may be a result of age reduction schedules, cost of living, existing financial obligations, etc. Your election, however, could be subject to medical questions and evidence of insurability. Dependent insurance cannot exceed 50% of employee benefit. For rate information, refer to the summary plan description.

Lincoln – Voluntary Life & AD&D	
Employee Life	
Coverage Options	Increments of \$10,000
Benefit Maximum	May not exceed 5x of Annual Earnings (rounded to the nearest \$10,000) or \$300,000
Benefit Minimum	\$10,000
Guaranteed Issue	\$150,000
Spouse	
Coverage Options	Increments of \$5,000
Benefit Maximum	May not exceed 5x of Annual Earnings (rounded to the nearest \$5,000) or \$150,000
Benefit Minimum	\$5,000
Guaranteed Issue	\$30,000
Dependent Child(ren)	
At least 14 days but under age 26	Option 1: \$10,000 Option 2: \$20,000

The above benefits will begin to decrease at age 70.

Important Reminder!

Be sure to assign a beneficiary or living trust to ensure your assets are distributed according to your wishes.

Disability Insurance Offerings

Voluntary Short-Term Disability Insurance

NeuroPsychiatric Hospitals offers all **Full Time employees working 36+ hours per week** voluntary short-term disability option through Lincoln Financial Group. Short-term disability insurance pays you a portion of your salary while you're away from work or recovering from a covered illness or injury. The chart below offers insight into your coverage. Please see the summary plan description for complete plan details.

Lincoln – Voluntary Short-Term Disability	
Eligibility Description	All Full Time employees working 36+ hours per week
Coverage Amount	60% of your weekly salary to a maximum of \$1,000 per week
Maximum Payment Period	26 weeks
Accident & Illness Benefits Begin	Day 8
Premium waived if disabled	Yes

Long-Term Disability Insurance

NeuroPsychiatric Hospitals provides long-term income protection to **Full Time employees working 36+ hours per week** through Lincoln Financial Group in the event you become unable to work due to a non-work-related illness or injury. This policy is at no cost to you. This benefit covers 60% of your monthly base salary up to \$4,000 (\$1,000 per week). Benefit payments begin after 180 days of disability and continues to pay up to age 65 or Social Security Normal Retirement Age (SSNRA), whichever is later. Please see the summary plan description for complete plan details.



Hospital Indemnity Insurance

You can purchase hospital indemnity insurance which helps employees with out-of-pocket medical costs incurred by a hospital stay. Through Sun Life’s plan there are flexible options that make it easier to meet cost and coverage goals. Hospital stays that exceed 10 days may receive extended hospitalization benefits. For complete plan details, please see the summary plan description.

Sun Life – Voluntary Hospital Indemnity: Employee Contributions (Bi Weekly 26 per yr)	
Hospital Indemnity	
Employee	\$11.49
Employee & Spouse	\$24.54
Employee & Child(ren)	\$17.69
Family	\$32.06

Accident Insurance

You can purchase accident insurance which helps your finances after a covered accident. You may purchase this coverage for you and your family. The policy pays a cash benefit directly to you and can be used however you want, it also pays regardless of any additional coverage you may have. For complete plan details, please see the summary plan description.

Sun Life – Voluntary Accident: Employee Contributions (Bi Weekly 26 per yr)	
Accident	
Employee	\$4.51
Employee & Spouse	\$7.35
Employee & Child(ren)	\$8.24
Family	\$11.08

Critical Illness

You may choose to purchase critical illness insurance through Sun Life. This policy helps protect your finances from illness. When you or a covered dependent is diagnosed with a covered condition, you receive a cash benefit that can help pay for unexpected costs not covered by your health plan. For complete plan details, please see the summary plan description.

Sun Life – Voluntary Critical Illness	
You	You can choose between \$5,000 and \$40,000 of coverage, in increments of \$5,000. No medical questions asked.
Your Spouse	If you elect coverage for yourself, you can choose between \$5,000 and \$40,000 of coverage, in increments of \$5,000. No medical questions asked. Not to exceed 100% of your coverage amount.
Your Child(ren) – From birth to age 26	If you elect coverage for yourself, you can choose between \$2,500 and \$20,000 of coverage, in increments of \$2,500. No medical questions asked. Not to exceed 50% of your coverage amount.

Keep your destination in sight



We'll help you past the roadblocks.

You have hopes, dreams, and goals for your future. So, when you encounter bumps along the road, you'll be glad to know the *EmployeeConnect*SM program is on your side. Whether it's a helping hand during tough times or a bit of professional guidance, we're here for you with the support you need to keep moving forward.

With *EmployeeConnect*SM, help is available 24/7 for you and your dependents — at no additional cost to you — for:

- Depression
- Marital or family difficulties
- Managing stress and anxiety
- Substance abuse
- Legal and financial matters
- Locating child or elder care
- Moving and relocation
- Planning for college, events, or vacation
- Family planning and pregnancy health



Take advantage of *EmployeeConnect*SM

For more information about the program, visit [GuidanceResources.com](https://www.guidanceresources.com), download the GuidanceNowSM mobile app, or call **888-628-4824**.

GuidanceResources.com login credentials:

Username: **LFGSupport** Password: **LFGSupport1**



Scan the QR code to learn more about how *EmployeeConnect*SM services can help!



Because life
doesn't always
go as planned

No matter how well you plan, unexpected challenges arise. When they do, help and support are nearby thanks to *LifeKeys*® services from Lincoln.

LifeKeys services include:



Discounts on shopping and entertainment

GuidanceResources® Online includes access to the Working Advantage discount network, available 24 hours a day, seven days a week. Save up to 60% on a variety of products and services, including electronics, health and fitness, Broadway shows, and much more. Discounts are also available in the **GuidanceNow**™ mobile app, available in the Apple and Google app stores.



Help with important life matters

You'll find support tools and advice on a wide range of topics, including legal, financial, family, and career, on *GuidanceResources* Online. Stay informed on matters that impact your personal and professional life.



Protection against identity theft

Identity theft is widespread, and everyone is vulnerable. *LifeKeys* includes online resources for information to help you recognize and prevent identity theft and restore your good name should your identity be compromised.



Online will preparation

Creating a will allows you to make vital decisions ahead of time, including naming a guardian for your children or designating who'll receive your property and assets after you pass away. Without a will, state officials will distribute your estate. *EstateGuidance*® offers a secure, efficient way to create and execute a will so you can rest easy knowing you've planned ahead for your family.



Guidance and support for your beneficiaries

LifeKeys is a comprehensive program that offers resources to help your loved ones address a range of common concerns should they experience a loss. Services include grief counseling, financial and legal advice, and support when coping with the challenges of day-to-day life. Services are detailed on Page 2.

Your life and accidental death and dismemberment (AD&D) insurance policies include access to a variety of services to help you and your loved ones navigate life's most important matters.

Help, guidance, and support for beneficiaries following a loss

The emotional impact of losing a loved one can be deep and long-lasting. All too often, financial or legal issues can add to the stress. *LifeKeys* services can be a welcome resource for your beneficiaries.

Your beneficiaries will have access to six in-person sessions for grief counseling, legal or financial information, and unlimited phone counseling. Services are available for up to one year after a loss.

Grief counseling — advice, information, and referrals on:

- Coping with loss
- Stress, anxiety, and depression
- Memorial planning information
- Concerns about family, including children and teens

Legal support — access to legal information on:

- Estate and probate law
- Real estate transactions
- Social Security survivor and child benefits
- Important documents for beneficiaries

Financial services — online resources and advice from financial specialists on:

- Estate planning
- Budgeting
- Overcoming debt
- Bankruptcy
- Investments

Help with everyday life — comprehensive information on:

- Finding child or elder care
- Financing a home
- Moving and relocation
- Making major purchases



To access *LifeKeys* services, visit [GuidanceResources.com](https://www.GuidanceResources.com), download the *GuidanceNow*SM mobile app, or call 855-891-3684. First-time users enter web ID: *LifeKeys*

Download the app today!



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[LincolnFinancial.com](https://www.LincolnFinancial.com)

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Affiliates are separately responsible for their own financial and contractual obligations.

LCN-3985132-121521

MAP 12/23 Z05

Order code: LFE-LKEYE-FLI001



LifeKeys[®] services are provided by ComPsych[®] Corporation, Chicago, IL. ComPsych[®] is not a Lincoln Financial Group[®] company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations (except in Vermont). *GuidanceResources*[®] is a trademark of ComPsych[®] Corporation.

Google Play and the Google Play logo are trademarks of Google LLC.

App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

State limitations apply. Beneficiary grief counseling is the only benefit available to a beneficiary(ies) of policies issued in the state of New York. Online will prep is the only benefit available to insured employee and dependents of policies issued in the state of Washington.

Caring support and assistance when you travel



Lincoln *TravelConnect*® services offer security and reassurance—helping make travel less stressful. If you're enrolled in life and/or accidental death and dismemberment insurance, *TravelConnect* services are available to you and your loved ones 24 hours a day, seven days a week.

Services you can count on during an emergency

You'll have dedicated support if you face an emergency when you're 100 or more miles from home. *TravelConnect* helps:

- Arrange travel if you're injured and need emergency evacuation to a medical facility
- Manage travel for a companion and/or your dependent children, including transportation expenses and accommodations of a qualified escort
- Plan and pay for a safe evacuation due to natural disaster or a political or security threat
- Arrange transportation of a deceased traveler
- Secure emergency pet return and/or boarding and vehicle return

Ongoing support when you're far from home

From planning the trip until you're home, *TravelConnect* services can assist you with:

- Medical records requests
- Medication and vaccine delivery
- Medical, dental, and pharmacy referrals
- Corrective lenses and medical device replacement
- Legal consultation
- Recovering lost or stolen documents or luggage
- ID recovery assistance
- Language translation services
- Destination information

TravelConnect®

GLOBAL ASSISTANCE PROGRAM

Provided by On Call International
 Medical, security, and travel assistance services
 for participants traveling 100 or more miles from home

Visit MyOnCallPortal.com and enter Group ID **LFGTravel123** to access plan documents, international calling instructions, and destination information.



We Have Some Exciting News To Share

NPH, has partnered with Encompassing Health to give you easier access to comprehensive, preventative healthcare at no net cost for qualified employees! Encompassing Health does not disrupt or replace any major Medical Plans. It is purely an enhancement of your benefits. Encompassing Health is cost-effective program that provides education on how to live a healthier and happier life through our preventative disease and health management benefits.

We encourage each of you to look at the wonderful benefits Encompassing Health provides and call to ask questions. Through your election period, you will be receiving more information about the advantages of participation via email and text.

This program will become effective for qualified employees starting on **March 8, 2024**, with Section 125 deductions and claim payments on your paycheck prior to the start date.

Thank you,

NPH



All qualified employees are automatically enrolled into the Encompassing Health Program. Call your benefits hotline at (800) 245-9347 during your election period Monday through Friday, 8am - 4pm PST to learn more and get any question answered.



Encompassing Health gives you access to:

- Concierge service through our bilingual benefit counselors
- Unlimited \$0 24/7/365 virtual care
- National prescription benefits
- Hospital Indemnity plan*
- Health screenings and metabolic testing vision, hearing, dental savings benefits, and more



*The only insurance product in the Encompassing Health program is the Hospital Indemnity plan provided by United States Fire Insurance Company. Every other benefit is considered non insurance and has no relation to US Fire Insurance Company

Your Election Period

Active 3/8/2024



All qualified employees are automatically enrolled into the Encompassing Health Program. Call to find out whether you are automatically enrolled.

(800) 245-9347

Program benefits include:

- Hospital Indemnity Plan*
- 24/7/365 Virtual Care
- Prescription Program
- Dental, Vision, Chiropractic, and Hearing Savings
- No Net-Cost

All the above for participating/qualified employees.

*The only insurance product in the Encompassing Health program is the Hospital Indemnity plan provided by United States Fire Insurance Company. Every other benefit is considered non insurance and has no relation to US Fire Insurance Company.





Save for the future you envision

A quick guide to enrolling into your
retirement savings plan

Physicians Management- ELC, LLC
401(k) Plan

PLAN | INVEST | PROTECT

VOYA[®]
FINANCIAL

It's your retirement, enroll today.

Welcome.

Planning for your future means envisioning your best retirement and taking the steps today to get started.

Your employer has chosen Voya Financial® as the service provider for your retirement savings plan, to give you an easy and powerful way to save for your future.

Now it is up to you.

Do something good for yourself. Take the time to learn the benefits of the Plan and enroll today.

Your future is in your hands.

Once you are enrolled, you will be able to utilize the tools, education and support to help you set realistic goals, plan confidently and stay on track to become financially healthy and retire well.

What are you waiting for?
Let's get started.

Ready to set yourself up for retirement? Enroll here.



Click:

myretirementbenefit.voya.com/1u7v

Plan Number: 81R671

Plan verification number: 81R67199

Scan:



Need help enrolling? : Call us at 888-311-9487

Our hours are Mon-Fri from 8:00 AM to 9:00 PM ET

If you would like general information on financial wellness as you consider your plan, visit voya.com/VoyaLearn. Our informative education will help you on your journey to financial wellness. Sign up today for a live session or browse our library of on-demand videos.

Why is it important to get started now?

Be good to yourself.

We want to help you plan the retirement you envision. You deserve to feel good about your future and confident in your plan to get there. The first step? Enroll in your retirement savings plan.



How much retirement income is enough?

Although it is different for everyone, you will likely need to replace at least 70% of your current income annually in retirement. After you enroll, you can determine how much income you might need by using **myOrangeMoney**[®], an interactive online experience, that will show you how your current retirement assets may translate into future potential monthly income in retirement so you know when you can retire.



The choices you make about your contributions and investments are up to you. And you can easily make changes anytime online, on the phone, or with the **Voya Retire®** mobile app. Remember, you are always in control.

Reasons to save today

- 1 Save automatically**
Your contributions are automatically deducted from your paycheck, so it is simple to set a little aside each pay period.
- 2 Help lower your taxable income**
Every dollar you contribute before-tax reduces your taxable income, which means you may pay less in income taxes today.
- 3 Invest your way**
Would you prefer to make investment elections yourself or would you appreciate having some guidance? How much investment risk are you willing to tolerate? No matter what you decide, we offer investment solutions designed to fit your style.
- 4 Remember, your money is always yours**
What you contribute and any related earnings are yours to take with you, even if you change jobs.
- 5 Put time on your side**
Investing over a longer period of time in a tax-favored account allows you to take advantage of compounding, meaning any earnings on contributions go back into your account without being taxed and can generate more earnings.

Remember, it's your retirement.
Be generous.

More benefits for you

🕒 Get well fast

Get a holistic health check, take a quick financial wellness assessment, improve your money habits and get well fast.

🛡️ Play hard to get

Practice safe computing and register your account to take the first steps to enrolling in Voya's S.A.F.E.® Guarantee. Doing so will enable Voya to restore the value of your account if any assets are taken from your workplace retirement plan due to unauthorized activity.

👤 Voya Cares®

Voya Cares is focused on delivering access to special needs financial planning resources to help advance the financial well-being of those with special needs or disabilities and their caregivers. Go to voyacares.com to learn more.

♻️ Paperless is more

Sign up for simple and safe e-delivery so you can help save the environment while you securely save more.

👤 Beneficiary

Be sure to designate a beneficiary to your Plan account. This is the person (or people) who will receive your account balance in the event of your death. Log in to the Plan website, go to your name in the upper right corner then select *Personal Information > Beneficiary Information > Add/Edit*.

📺 Voya Learn®

Get motivated on your journey to financial wellness with Voya Learn. Get live and on-demand video educational material that will help you understand your full financial picture and how best to take steps to meaningful action. Visit: voya.com/voyalearn.

What's next, after you enroll?

After you enroll, you will receive an enrollment confirmation, and a separate confidential Personal Identification Number(PIN) via U.S. Mail. You will need your PIN to use Voya's phone services and to register for online account access.

Once you have your PIN, register your online account at VoyaRetirementPlans.com. After your registration is complete, you can log in to your account to make saving and investment changes, learn about financial topics or just check on your progress toward your goals. And if you need help, Voya is here for you!

See how your savings translates into estimated monthly retirement income with the [myOrangeMoney®](#) educational, interactive experience or with the [Voya Retire](#) mobile app. You can model a variety of saving and investment scenarios, add outside income sources and explore how estimated healthcare costs in retirement might impact your income needs. When you're ready to make a change, simply click the "Make Change Now" button to put your plan into action!



IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Get to know your plan

Physicians Management- ELC, LLC

401(k) Plan

Introduction

This section describes highlights of your employer's retirement plan. It represents a general overview of the information printed in your employer's Summary Plan Description (SPD). Your retirement program is more fully described in the formal provisions of your employer's plan document. If there is a conflict between these plan highlights and your SPD, the language provided in the plan document will govern.

Eligibility Requirements

You are eligible to participate in the plan when you are 21 years of age and have 3 months of service.

Enrollment Dates

Once you have met the eligibility requirements, you can join the plan monthly.

Employee Contributions

You may contribute 0 - 100% of your annual pay, not to exceed \$23,000 annually. Annual limitations are set by the IRS and are subject to change. The tax laws may also let you contribute an additional amount over the regular annual limit if you are at least 50 years old. Check with your benefits manager to see if you can take advantage of the increased opportunity to 'catch up' and contribute even more to your employer's plan. If your adjusted gross income does not exceed certain limits, you may be eligible for a tax credit.

Roth Contributions

Your plan permits Roth after-tax employee contributions. You may contribute a minimum of 1% and your total employee contributions (Roth after-tax and Traditional pre-tax deferrals combined) may not exceed \$23,000 annually (\$30,500 if you are at least age 50 and your plan has a catch-up feature). Annual limitations are set by the IRS and are subject to change.

Employer Contributions

Profit Sharing

Your employer has established a Profit Sharing plan. A Profit Sharing plan is a tax-qualified retirement plan in which your employer makes contributions on your behalf. The amount of the contribution is determined by an allocation formula that is generally based on participant earnings, while annual contributions are generally based on the company's profits. Contributions may be modified during times of business hardship.

Employer Safe Harbor

Your employer has elected to match 100% of the first 3%, and 50% of the next 2% of pay that you contribute. Safe Harbor contributions are 100% vested.

Vesting

You will always be 100% vested in the portion of your account attributable to your Employee contributions. You are also 100% vested upon your death, normal retirement, or disability. Your employer contributions are subject to the following vesting schedule:

Profit Sharing Contributions

1 year of service 20% 2 years of service 40% 3 years of service 60% 4 years of service 80% 5 years of service 100%

Rollovers

Money from other qualified plans is accepted. Rollover contributions are allowed prior to meeting the eligibility requirements of the plan.

Contribution Change Frequency

You may stop contributions at any time. Once you have stopped, you may resume contributions each payroll period. You may also increase or decrease contributions each payroll period.

Investment Transfers

Using Voya's automated telephone or Internet service, you have the ability to review your accounts and transfer funds from one investment option to another, 24-hours a day.

Hardship Withdrawals

Hardship withdrawal may be taken in case of extreme hardship as defined by the IRS when no other sources are available.

In-Service Withdrawals

In-service withdrawals are permitted by your plan. If your Plan allows for distributions prior to age 59 1/2, these distributions will be subject to an early distribution penalty of 10% additional tax unless certain exceptions apply. This tax applies to the amount received that you must include in income. Generally, there are restrictions on what dollars are available for in-service distribution. See your Summary Plan Description for more detail.

Distribution & Withdrawals

Funds are available at retirement, death, disability, or termination of service.

Loan Provision

You may take a loan from vested amounts in your account. The amount the Plan may loan to you is limited by rules under the Internal Revenue Code. Any new loans, when added to the outstanding balance of all other loans from the Plan, will be limited to the lesser of: a) \$50,000 reduced by the excess, if any, of your highest outstanding balance of loans from the Plan during the one-year period ending on the day before the date of the new loan over your current outstanding balance of loans as of the date of the new loan; or b) 1/2 of your vested interest in the Plan. The amount the Plan may loan to you can also be limited by Plan rules such as which Employee and Employer Contributions are available for loan use, the number of loans that can be outstanding at any one time or how often you may request a loan. For specific details please refer to your Summary Plan Description (SPD). When thinking about taking a loan from your plan, keep in mind that when money is withdrawn from a retirement savings account, it reduces the power of tax-deferred compounding.

Participant Account Statements

Your investment statements are provided quarterly.

Now that you've envisioned your future retirement take the necessary steps today.

Enroll now:

Click:

myretirementbenefit.voya.com/1u7v

Plan Number: 81R671

Plan verification number: 81R67199

Scan:



Already enrolled? Great.

Access your account anytime, anywhere 24/7

Your plan website and the Voya Retire mobile app, allow you to securely manage your retirement savings anytime, anywhere. You can learn more, make any changes or just check on your progress toward your goals. If you need additional help, Voya customer service associates are available Monday-Friday from 8 a.m. to 9 p.m., ET, excluding stock market holidays.



800-584-6001



VoyaRetirementPlans.com



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please visit myretirementbenefit.voya.com/1u7v.



Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting Voya at the number above. Please read the prospectuses carefully before investing.

Your retirement plan investments are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRS 10% premature distribution penalty tax may apply. Withdrawals will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than its original amount invested.

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement.** Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products and services may not be available in all states.

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