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To Be Well

Nov. 4, 2022

Dear NANA employee,

Welcome to the start of our 2023 open enrollment! Open enrollment is an annual opportunity for all eligible employees to make changes and/or add or remove benefit coverage without a qualifying life event.

The open enrollment period will be in effect from Monday, Nov. 14 through Monday, Dec. 12, 2022. Benefits available for change during this time are medical, dental, vision, voluntary life, voluntary accidental death and dismemberment (AD&D) and flexible spending account (FSA). Changes will be effective for the 2023 plan year (Jan. 1-Dec. 31, 2023)

Enclosed are materials that will provide you and your family with important information about the 2023 benefit plan options. These plans reflect NANA's continued commitment to providing competitive, sustainable and quality benefit programs across our subsidiaries.

Below is a summary of the 2023 plan changes:

Benefit	2023 Change
Federal Employees Health Benefits (FEHB) Medical	<ul style="list-style-type: none"> New rates for most plans - please review closely as some plans have experienced significant rate increases. If you have only one dependent, and the Family premium is LESS than the Self + 1 premium, you may select Family coverage instead!
Dental	<ul style="list-style-type: none"> No rate changes! Enhanced benefit: Elimination of individual and family deductibles. Basic services now covered at 85%.
Vision	<ul style="list-style-type: none"> No rate changes! Enhanced benefit: Frame allowance (in-network) increased to \$225 annually.
Flexible Spending Account (FSA)	<ul style="list-style-type: none"> Annual maximum contribution increased to \$3,050.

We have asked [Health Advocate](#) to assist employees with questions regarding the 2023 benefit plans. You may contact a representative at [1-866-799-2728](tel:1-866-799-2728).

Enclosed in this packet is your 2023 benefits guide with more information about your benefits and helpful hints on how to choose the coverage that will best fit your needs. Once you have reviewed the materials and made your decisions, complete the enrollment process online by using Deltek Employee Self-Service (ESS). Benefits enrollment instructions for how to log in and complete the process are listed on the reverse side of this page.

Important: We are conducting a passive enrollment, meaning that if no action is taken, the 2022 elections will carry over to 2023. ***If you have an FSA, a new election needs to be made each year, even if the amount you want to elect is not changing.*** Even if no changes are being made, going through the ESS benefits enrollment process allows you to confirm your current elections, view 2023 premium rates and review/edit beneficiary information for your life insurance.

Keep a copy of your summary page (the last page of the benefits enrollment process) or confirmation email. This is the record of your new elections, and you will use it to review your benefit premium deductions on your first paycheck of 2023.

Thank you for actively engaging in your benefits decisions and participating in open enrollment.

Benefits Department

Deltek Employee Self-Service (ESS) Benefits Enrollment Instructions

- Visit <http://time.nana.com/> and select your company logo from the display
- Enter your credentials on the Deltek homepage:
 - **Login ID:** your employee number
 - **Password:** your established password
 - **If you forgot your password email support@nana.com**
- System is company-specific; see below:
 - **NANACP8** (for NRC, Sivu and NANA Construction employees)
 - **NMSCP8** (for NMS employees)
 - **PRNWCP8** (for NANA Worley employees)
 - **KUNACP8** (for Kuna Engineering employees)
- Select **Login**
- Select **the star icon** at the top left of the navigation bar
- Select **Benefits Enrollment**, under ESS, to start the open enrollment process

- 1. Instructions:** The first page of the open enrollment process contains valuable information, including dates you can enroll, dates your new benefits will be in effect and payment of premiums.
- 2. Current elections:** Displays your 2022 benefit elections, coverage level and bi-weekly premium costs.
- 3. Dependents/beneficiaries:** Add, remove or make changes to your list of dependents and beneficiaries.
- 4. Medical benefits:** Either waive coverage or select your FEHB medical plan and the level of coverage (self, self + 1 or family) you wish to enroll in. You must review your dependent list and make sure the box next to the name is checked if you want to cover that person.
 - **NOTE:** If you are changing plans, adding a new dependent or not currently enrolled but enrolling for 2023, you must click on the link to Other Medical Coverage Questions on the Summary page to complete your enrollment.
- 5. Dental benefits:** Waive coverage or select your dental plan and level of coverage; review the dependent list and check the box next to the name of anyone you want to cover on your dental plan.
- 6. Vision benefits:** Waive coverage or select your vision plan and level of coverage; review the dependent list and check the box next to the name of anyone you want to cover on your vision plan.
- 7. Medical FSA:** Enter the dollar amount you wish to contribute or "0" if you do not wish to participate.
- 8. Dependent FSA:** Enter the dollar amount you wish to contribute or "0" if you do not wish to participate.
- 9. Employee life:** Basic life coverage is company paid, salary based and cannot be changed; however, there is a link to the Prudential enrollment site if you are interested in enrolling in or changing voluntary life or voluntary AD&D coverage.
- 10. AD&D, short-term disability, long-term disability:** These benefits are company paid, salary based and cannot be changed.
- 11. Designate beneficiaries:** Name primary and contingent beneficiaries for your basic life and AD&D insurances; designations must add up to 100%.
 - **NOTE:** 401(k) beneficiaries must be named and updated through Lincoln Financial Group at www.lfg.com.
- 12. Summary:** Displays your new 2023 benefit elections and bi-weekly premium rates.
 - Select the save icon in the upper left corner of the screen to record your 2023 elections.



- Make sure the Status column says saved for all benefits. Return to skipped or missed sections to make your elections, return to the Summary page and select the save icon again to update.
- If you enrolled in a new FEHB medical plan or added a new dependent to your medical plan, you MUST click on the link to the Other Medical Coverage Questions — FEHB Insurance Declaration Form.
- On completion, select Confirm to record your elections. You may return to the benefits enrollment process any time between Nov. 14-Dec. 12, 2022, to change your elections. Just be sure to save and confirm any new changes.

Save the confirmation page to compare it to the premiums withheld on your first paycheck of 2023. Report any discrepancies to benefits@nana.com immediately.