



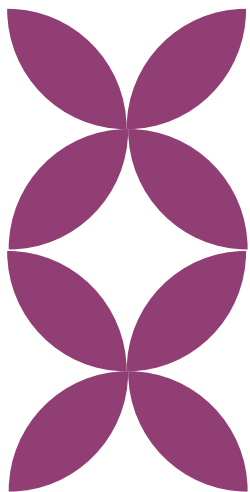
2024 BENEFITS GUIDE

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To Be Well

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HAVE QUESTIONS?



General Benefits Inquiries

NANA Benefits Department

(907) 265-3710 | Fax: (907) 343-5672 | www.benefits.nana.com

Medical Insurance

Federal Employees Health Benefits Program (FEHB)

See your specific plan | www.opm.gov/healthcare-insurance

Dental Insurance

Premera Blue Cross Blue Shield of Alaska

1-800-508-4722 | www.premera.com

Vision Insurance

VSP | 1-800-877-7195 | www.vsp.com

Life and AD&D Insurance

Prudential | 1-800-524-0542 | www.prudential.com

Disability Insurance

Prudential | 1-800-842-1718 | www.prudential.com

Flexible Spending Account

TRI-AD | 1-888-844-1372 | www.tri-ad.com/fsa

Employee Assistance Program and Enrollment Assistance

1-866-799-2728 | www.healthadvocate.com/nana

Travel Assistance

1-855-847-2194 | www.imglobal.com

Retirement Savings

1-800-234-3500 | www.lfg.com

Accident, Critical Illness, Hospital Indemnity Assistance

1-844-455-1002 | www.prudential.com

Legal Services, Identity Theft Protection, Pet Insurance

1-800-438-6388 | www.metlife.com

ABOUT THIS GUIDE

This guide is meant to provide basic benefit plan information. Every attempt has been made to ensure that the information included in this guide is accurate. If there is ever a question about one of these plans and policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern. For additional details and specific plan information, please contact your insurance carrier or review the Summary Plan Description (SPD). SPDs for medical plans are available online on the carrier’s website, and all other SPDs are available on your company’s intranet or by contacting the benefits department.

Some benefits are provided and paid for by NANA on the employee’s behalf, but others require election and financial participation by the employee. By enrolling in NANA’s elective benefits, you are agreeing to pay your portion of monthly premiums through payroll deduction. Premiums are due whether or not an employee receives a paycheck, and arrears deductions will be withheld as soon as funds are available.

Disclaimer: Benefits highlighted and described in this guide may be changed at any time and do not represent a contractual obligation — either implied or expressed — on the part of NANA.



Table of Contents

Your benefits.....	2
Your eligibility	3
Important dates	4
Your checklist.....	5
Making changes.....	6
 Your medical coverage	7
Choosing a medical plan.....	8
Medical plans	9
 Dental coverage.....	10
 Vision coverage	11
 Flexible spending accounts.....	12
 Life insurance	13
Accidental death and dismemberment	14
Disability insurance.....	15
Travel assistance	15
 New! Voluntary benefits.....	16-17
 Retirement savings.....	18
Employee assistance program	19
Employee discounts.....	19
Advocacy	20
Required notices.....	21-27

YOUR BENEFITS

Welcome to your NANA employee benefits program.

We're excited to offer you and your family a broad suite of benefit options designed to help you grow personally, financially and professionally. This guide provides you with information regarding your 2024 benefits program. We encourage you to carefully read the information to learn more about your benefits and choose coverage that's right for you. NANA is committed to partnering with employees to manage their health and financial needs.

NANA



THE BENEFITS OF OUR EMPLOYEES

+ RETIREMENT PLANNING & SAVINGS

+ NANA DISCOUNTS

+ STRONG CORPORATE CULTURE & VALUES

+ PAID TIME OFF & HOLIDAYS

+ HEALTH INSURANCE

+ COMPANY PAID BENEFITS

+ COMPETITIVE PAY

+ SERVICE AWARDS

Employee-Elected

VS

Company-Provided

Employee-elected benefits are willfully chosen by you (the employee) during the open enrollment period, or as a new hire, and will incur premium deductions from your paychecks.

- FEHB Medical Insurance
- Dental
- Vision
- Voluntary Life
- Voluntary AD&D
- Voluntary Accident **NEW BENEFIT**
- Voluntary Critical Illness **NEW BENEFIT**
- Voluntary Hospital Indemnity **NEW BENEFIT**
- Voluntary Identity Theft Protection **NEW BENEFIT**
- Voluntary Legal Services **NEW BENEFIT**
- Voluntary Pet Insurance **NEW BENEFIT**
- Flexible Spending Account (FSA)
 - Dependent
 - Health
- Retirement Savings
 - 401(k)
 - Roth 401(k)

Company-provided benefits are offered to NANA employees at no cost to you.

- Basic Life Insurance
- Accidental Death and Dismemberment (AD&D)
- Short-Term Disability (STD)
- Long-Term Disability (LTD) *
- Employee Assistance Program and Health Advocacy
- Travel Assistance
- Retirement Savings
 - Discretionary 401(k) Employer Match Contribution**

* Not all companies participate.

** Reviewed annually.



YOUR ELIGIBILITY

The benefits you are eligible for are dependent on whether you are a full-time or part-time employee.

Full-Time

If you are regularly scheduled to work an average of **30 hours or more per week**, you are eligible for full-time employee benefits.

Part-Time

If you are regularly scheduled to work **less than an average of 30 hours per week for more than six months**, you are eligible for part-time employee benefits.

Benefit Type	Full-time Employee	Part-time Employee	Dependent Coverage
FEHB Medical Insurance	●	●	●
Dental Insurance	●	●	●
Vision Insurance	●	●	●
Flexible Spending Account (FSA)	●	●	
Retirement Savings	●	●	
Employee Assistance Program and Advocacy	●	●	●
Life Insurance	●		●
Accidental Death and Dismemberment (AD&D)	●		
Disability Insurance	●		
Voluntary Accident	●	●	●
Voluntary Critical Illness	●	●	●
Voluntary Hospital Indemnity	●	●	●
Voluntary Identity Theft Protection	●	●	●
Voluntary Legal Services	●	●	
Voluntary Pet Insurance	●	●	

Dependent Coverage

If you elect coverage, your dependents are also eligible for medical, dental, vision and voluntary life insurance coverage. Eligible dependents include:

- Your legal spouse.
- Your legal child(ren) including your natural, adopted or foster child(ren), stepchild(ren) or any children for whom you have legal custody. They are eligible up to age 26 or if disabled regardless of age (see plan documents for further information).



IMPORTANT DATES

Below is a table of important start and end dates as they relate to adding/ changing, starting and ending coverage.

	Add or Change	Start	End
FEHB <i>Federal Employees Health Benefits</i>	Within 60 days of date of hire , becoming eligible or qualifying life event.	First day of pay period following date of hire, becoming eligible or qualifying life event and receipt of your election.	Last day of pay period in which you terminate or become ineligible for this benefit, followed by a 31-day extension of coverage at no additional cost.*
Dental	Within 60 days of date of hire , becoming eligible or qualifying life event.	New hires First of month following date of hire and receipt of your election. <hr/> Midyear changes First of month following qualifying event date and receipt of your election change.	Last day of month in which you terminate or become ineligible for this benefit.**
Vision	Within 60 days of date of hire , becoming eligible or qualifying life event.	New hires First of month following date of hire and receipt of your election. <hr/> Midyear changes First of month following qualifying event date and receipt of your election change.	Last day of month in which you terminate or become ineligible for this benefit.**
Basic Life, AD&D	Automatic enrollment.	First of month following date of hire or becoming eligible.	Midnight on the day you are no longer a full-time employee.
Voluntary Life, AD&D	Can be requested at any time.	First of month following evidence of insurability (EOI) approval.***	Last day of month in which you are no longer a full-time employee.
[New!] Voluntary Benefits	Can be requested at any time.	First of month	Last day of month in which you are no longer an employee.

* If coverage is ending due to a qualifying event, the end date will be determined by the specific qualifying event, and there will be no extension of coverage.

** If coverage is ending due to a qualifying event, the end date will be determined by the specific qualifying event.

*** New hires electing guaranteed coverage levels will be covered the first of the month following date of hire. The guaranteed coverage level for voluntary life insurance at time of hire is three times the employee's annual salary or \$200,000, whichever is greater. Voluntary life insurance for employee spouses is \$30,000.



YOUR CHECKLIST

Educate Yourself

Take time to learn about all of the benefit options that are available to you. Read the 2024 benefits guide carefully as you consider your plan choices. NANA provides a variety of resources to help you make your benefits decisions. Visit the NANA benefits website at <https://benefits.nana.com/> for information and links to other helpful tools.

Ask for Help

If you are still unsure of your medical plan choice, reach out to Health Advocate at 1-866-799-2728. Experts are on hand to help you make the best plan choice for you and your family.

Flexible Spending Account (FSA)

Decide if you want to enroll in an FSA (health and/or dependent). Remember: You must actively enroll in this benefit each year and funds not spent during the plan year will be forfeited.

Enroll

Time of hire: Complete enrollment forms and submit them to benefits@nana.com within 60 days of your hire date. If your forms are not received within 60 days of your hire date, you will not be able to elect benefits until the following year's benefit open enrollment period or you experience a qualifying life event.

Update Your Beneficiaries

Go to <https://prudential.benselect.com/nana> to update your company provided and voluntary life and AD&D beneficiaries.

Go to the Lincoln Financial Group website to update retirement plan beneficiaries at www.lfg.com.

Confirm & Save

New hires: Save copies of all benefit paperwork submitted to the benefits department, along with your email confirmation.

Open enrollment only: Actively enroll online through Deltek Employee Self-Service (ESS) during the open enrollment period: Monday, Nov. 13, 2023 through Monday, Dec. 11, 2023. Changes are effective on Monday, Jan. 1, 2024. If you are currently enrolled in medical, dental and/or vision and don't make a new plan election, your current coverage will roll forward into 2024. If you have previously waived coverage and don't make any elections, your coverage will be automatically waived for 2024.

Open enrollment only: Confirm your Deltek Costpoint enrollment on the summary page.

Note: If you made any dependent changes on your medical plan, click the link to update additional coverage information. Once you have completed your enrollment online, save or print a copy of your confirmation statement, review it for accuracy and retain it for your records.

Check New Premium Deductions

Verify your 2024 benefit elections after the first payday in 2024. If you notice any errors in your deductions on your pay stub, notify the benefits department immediately at (907) 265-3710 or benefits@nana.com.

Note: If you elect health benefits, you are responsible for all premium payments. If you do not receive a paycheck, or if you have insufficient funds to cover your premiums, arrears will be withheld as soon as funds are available.



MAKING CHANGES

The IRS provides strict regulations regarding changes to pre-tax elections during the plan year. If you experience a qualified IRS family status change midyear, you are permitted to make a change to your benefits within 60 days of the event.

To make changes to your benefits due to a qualifying event, follow these steps.

- 1 Qualifying event occurs (see list below).
- 2 Notify and send required documentation, within 60 days of event, to NANA's benefits department. If received after 60 days from event, the change request will be denied. All required documentation must be received in order to process the change.
- 3 Ensure you receive confirmation of receipt from NANA's benefits department.

Qualifying Life Events

Below is a list of some commonly known qualifying event changes and required documentation. The change you request must be consistent with the qualifying event. Some midyear changes require documentation, which must also be provided within 60 days of the event.

Life Event	Documentation Required
Marriage, divorce or annulment	Marriage license or divorce decree
Birth of a child	Birth certificate or hospital declaration
Placement of a foster child or child for adoption with you, or assumption of legal guardianship of a child	Court order
Change in your spouse's or dependent's employment status that affects benefits eligibility, including termination or commencement of employment, or change in workplace	Letter from prior carrier or HR department
You or your spouse return from an unpaid leave of absence	Follow return-to-work process
You or your dependent becomes eligible or loses eligibility for Medicare or Medicaid	Medicare or Medicaid statement
Death of your spouse or dependent	Death certificate
Court-ordered coverage of your child by you or your spouse, allowing you to add or drop the child's coverage	Court order
Change in your employment that affects benefits eligibility (working at least 20 hours per week)	Personnel action notice from HR department
Loss of eligibility for a dependent	Statement if other than age
Change in dependent care provider or cost for dependent care flexible spending account	Explanation of circumstances



YOUR MEDICAL COVERAGE

NANA participates in the Federal Employees Health Benefits (FEHB) program for medical insurance.

This allows NANA to offer employees the same medical plans available to federal government employees. The federal plans give you and your family excellent plan choices at very competitive prices. You'll see you have a tremendous number of choices. For information on the medical plans that are available to you, please visit <https://benefits.nana.com/>.

What medical plan is best for you?

1 Think about your medical needs.

Choose a plan that matches the way you use medical services. For example, if you have a lot of doctor visits, you may want a plan with lower out-of-pocket expenses. If you have prescription drugs you take every day, choose a plan that covers these drugs at the lowest cost to you.

2 Choose a plan type.

There are several different types of plans:

- Traditional PPOs
- HMOs — restricted to certain geographic or service areas. Before selecting an HMO, make sure it provides coverage where you live and work.
- High deductible health plans with HSAs
- Consumer-driven high deductible plans

3 Consider your budget.

- Premiums will be deducted from your paycheck. Ensure that you choose a plan that is affordable for you and your family. Additionally, the premiums for HSA-eligible plans include HSA contributions that are yours to keep. Plans with HRAs will pay for your first several hundred dollars of claims each year before you pay anything out of pocket. If you do not spend more than your HRA, you will have no out-of-pocket expenses.
- Some plans have an annual associate union participation fee that is billed separately once a year and is not included in your premium payment (approximately \$35-\$40).

4 Are your doctors in-network?

In general, plans with a larger network of health care providers will give you more choices and lower out-of-pocket costs. If you use out-of-network providers, you may pay much more for your health care. In-network providers are also referred to as "preferred providers." A listing of preferred (in-network) providers is available on each plan website.



ALL PLANS

cover in-network preventive care at 100%, not subject to deductible. See your plan's brochure for details.



CHOOSING A MEDICAL PLAN

Through the FEHB program, NANA offers a variety of medical insurance plan types. To help you narrow your search for a plan that is right for you, please read the table below.

Plan Type	Plan Features	Things to Consider
Traditional Plan Types		
Fee-for-Service (FFS) with a Preferred Provider	<ul style="list-style-type: none"> • See any doctor without a referral. • Network providers with negotiated lower rates. • Nationwide and sometimes worldwide coverage. 	<ul style="list-style-type: none"> • You may pay more out of pocket than with other types of plans. • Premiums may be higher than with other types of plans. • You could pay a lot more if you use a non-network provider.
Account-Based Plan Types		
Account-based plans with accounts funded by a portion of your monthly premium. Funds can be used to pay for your out-of-pocket medical expenses.		
High Deductible Health Plan (HDHP) with Health Savings Account (HSA)	<ul style="list-style-type: none"> • Covers high-cost medical events. • Premiums are usually lower than with other types of plans. • HSA funds can be used to pay for health care. • The HSA is yours to keep even if you are no longer enrolled in the plan. • Funds can be used to satisfy the deductible. 	<ul style="list-style-type: none"> • You cannot have an HSA if you are covered by a non-HDHP, Medicare or IHS plan, or if you or your spouse has an FSA. If you are ineligible, the account funds will be placed in an HRA (see features below). • There are investment options available once your account reaches a certain balance. • You may make additional contributions to an HSA, based on IRS limits. • There are no co-pays, and plan deductible must be met before co-insurance applies (including prescription drugs).
Consumer-Driven High Deductible Plan (CDHD) with Health Reimbursement Account (HRA)	<ul style="list-style-type: none"> • Your health plan puts money in a medical fund for you. • These plans usually have the lowest premiums. • Funds pay first dollar expenses before the deductible takes effect. 	<ul style="list-style-type: none"> • Your medical fund does not earn interest and you cannot make additional contributions to the fund. • You lose the fund balance when your enrollment in the plan ends. • You can use the annualized amount of the fund immediately. • If you re-enroll in the plan, any unused funds will roll over to the next year. The plan will have a maximum amount that can be rolled over. • Funds can only be used to pay expenses incurred under this plan.
Health Maintenance Organization Plan Types		
Health Maintenance Organization (HMO)	<ul style="list-style-type: none"> • Your care is managed by a primary care physician. • Some HMO plans have no or very low deductibles. • Premiums are generally lower than traditional plans. 	<ul style="list-style-type: none"> • You may need a referral to see a specialist. • You may pay the full amount of care provided outside of the HMO. • HMO plans are not available in every state (none are available in Alaska).



MEDICAL PLANS

The FEHB online plan comparison tool provides a listing of available plans.

Visit <https://benefits.nana.com/> for the link to the FEHB plan comparison tool. You will find summaries of benefits and coverage (SBCs), plan documents and additional options on the plan comparison results page.

Comparing Plan Costs

To see how much each plan costs, visit the **Compare Plans Tool page**, and follow these steps:

- 1 Enter your zip code.
- 2 Select **Tribal Employee**.
- 3 Choose the number of members (**Self, Self+1, or Self+Family**).
- 4 Select **Search** button.

You'll see the plans available in your state, including the monthly premium cost.



STILL NOT SURE WHICH PLAN TO CHOOSE?

Contact a **Health Advocate enrollment specialist** at **1-866-799-2728** for assistance.

IMPORTANT

The enrollment code identifies the plan and coverage tier. As you make your election, ensure this code corresponds to your choice.



DENTAL COVERAGE

NANA offers dental insurance through **Premera Blue Cross Blue Shield of Alaska that helps pay for the cost of routine checkups — and just about any other type of dental work you might need: Crowns, root canals, night guards and even dependent orthodontia.**

Note: This is a stand-alone benefit, not affiliated with Federal Blue Cross Blue Shield medical plans.

Other advantages include:

- Visit any dentist for care.
- Coverage is available for you, your spouse and/or dependent children.
- Lower out-of-pocket costs when you visit a network provider.

All existing and new hire employees that elect dental coverage will receive

NEW CARDS IN 2024!

Premera Blue Cross Blue Shield - No annual deductible!	
Employee	\$0
Employee + Family	\$0
Preventive & Diagnostic Care	100%
Basic Care (fillings, endodontics, periodontics, extractions, oral surgery)	85%
Major Care (crowns, bridges, dentures)	50%
Annual Maximum Benefit	\$2,000
Lifetime Orthodontia (children up to age 26 only)	80% up to a maximum of \$2,000

A list of dental providers can be found on the Premera website at www.premera.com. You'll be responsible for any charges that exceed the plan's usual and customary limits when your services are from a non-network provider.

Before beginning extensive dental work, it is strongly recommended that you have your dentist obtain a pre-treatment estimate from the insurance company. A pre-treatment estimate ensures that you are aware of any out-of-pocket costs.

Note: Some of the FEHB medical plans also include dental benefits. Please check your plan for details on how benefits will coordinate. Coverage under FEHB medical plans is intended to be supplemental, and coverage amounts tend to be very low.

Enhanced Benefit

Preventive and diagnostic care charges will be paid at 100% and will not be deducted from the \$2,000 annual benefit!



Create a member account to order new ID cards or print a temporary ID card.

Go to www.premera.com. You will need your ID number and your group number to create your account. If you do not have this information, please contact customer service at **1-800-508-4722**.

Important note: Each member, 13 years or older, will need to set up their own account (for possible sensitive claims purposes per Washington state law); a different email address will also be needed for each member setting up a member account.

Create a new member account by selecting the SIGN- IN box in the upper-right corner and following the prompts to register a new account:

- Select **MEMBER**.
- Enter **USER ID** created and **PASSWORD**; then select **SECURE LOG IN**.
- On the left side of the homepage there is a Member Services menu. Select **MANAGE MY ACCOUNT** and then **PRINT AND ORDER ID CARD**.



VISION COVERAGE

NANA offers quality vision coverage through VSP.

Your voluntary vision program covers eye exams, eyeglasses and contact lenses for you and your eligible dependents. VSP is one of the nation's most complete eyecare plans.

Get quality care that focuses on your eyes and overall wellness.

Choose any eyecare provider — your local VSP doctor, a retail chain affiliate or any other provider.

Using your VSP benefit is easy:

- 1 To find a VSP doctor or retail chain affiliate, visit www.vsp.com or call **1-800-877-7195**.
- 2 Before your appointment, visit www.vsp.com to review your plan coverage.
- 3 At your appointment, tell the provider you have VSP — no ID card is necessary.

Providers under VSP's affiliate network include all Costco optical stores in the United States. However, some Costco optometrists do not participate. Please check to see if they are a VSP-participating provider before scheduling your eye exam. As an added benefit, the TruHearing discount hearing aid program is available to all VSP members. Visit www.truhearing.com/vsp or call **1-877-396-7194** for more information.

VSP Vision Benefits Coverage	In-Network	Out-of Network
Annual Eye Exam (every 12 months)	\$10 co-pay	Up to \$50 plan allowance
Frames (every 12 months)	\$25 co-pay, \$225 frames allowance	\$70 allowance
Prescription Lenses (every 12 months)	In-Network	Out-of-Network
Standard Anti-Reflective	Covered in full	No Coverage
Standard Progressives	Covered in full	\$75 allowance
Custom/Premium Progressives	Included with prescription glasses	
Single Vision	Included with prescription glasses	\$50 allowance
Bifocal	Included with prescription glasses	\$75 allowance
Trifocal	Included with prescription glasses	\$100 allowance
Contact Lenses (in lieu of lenses/every 12 months)	In-Network	Out-of-Network
Conventional	\$150 allowance for lenses; exam and fitting not to exceed \$60	\$105 allowance including exam
Disposables	Co-pay; 15% off exam and fitting	Including exam and fitting
Medically Necessary	\$25 co-pay	\$240 allowance
Laser Vision Correction	Discounts available. Contact VSP for details.	
Additional pair of: Prescription Glasses, Prescription Sunglasses	30% off additional glasses and sunglasses from the same VSP doctor on the same day as your WellVision Exam. Or get 20% off from any VSP doctor within 12 months of your last WellVision Exam.	

Enhanced Benefit

Frame allowance increased to \$225/year. **New for 2024:** Progressive lenses are included with prescription glasses.

Out-of-Network Providers

You may be required to pay your provider upfront and submit a claim form for reimbursement from VSP.

TruHearing Choice Program

All VSP members and their eligible family members have access to the TruHearing Choice Program. TruHearing offers you significant savings per hearing aid on a wide variety of the latest digital hearing aids, as well as access to a professional network of more than 5,000 provider locations nationwide. Visit www.truhearing.com/vsp or call **1-877-396-7194** for more information.

In addition, each TruHearing purchase includes:

- Three follow-up visits with a provider for fitting and adjustments.
- 45-day trial.
- Three-year manufacturer warranty for repairs and one-time loss and damage replacements.
- 48 free batteries per aid.





FLEXIBLE SPENDING ACCOUNTS (FSAs)

Out-of-pocket medical and dependent day care expenses can be difficult to manage.

NANA offers two types of FSAs to help you set aside pre-tax funds out of your paychecks to pay for these expenses not reimbursed under your insurance plans.

- **Health FSA:** Health care expenses
- **Dependent care FSA:** Dependent day care expenses

In 2024 you can contribute up to:

- \$3,200 in a health FSA.
- \$5,000 per year (or \$2,500 if married filing separate tax returns) in a dependent care FSA.

Above limits are based on current IRS guidelines at the time of publication.

With an FSA, you can keep more money and pay less in taxes. You may enroll in the FSA offered by NANA even if you do not enroll in any of our medical insurance coverages.

How an FSA works

When you enroll, you elect the annual amount to be diverted to your FSA, which will be deducted from your paycheck in equal increments throughout the plan year. Keep in mind, money can't be transferred between accounts for reimbursement, and you may not contribute to both an HSA and an FSA.

Be sure to estimate your expenses carefully; you will forfeit any unused funds at the end of the plan year.

With your health FSA, you will receive an FSA debit card in the mail from TRI-AD. You can manage your TRI-AD FSA using your FSA debit card, the TRI-AD website (www.tri-ad.com/fsa) and the free mobile app available in the iTunes App Store™ or on Google Play™.

Unlike the health care FSA, the amount available for reimbursement from your dependent care FSA is the amount you have contributed to date. Debit cards are not available for dependent care plans.

FSAs are strictly governed by IRS regulations. For more details and a list of eligible expenses, you can refer to IRS Publications 502 and 503 available at www.irs.gov or call **1-800-TAX-FORM**.

For more information about FSAs, contact TRI-AD at www.tri-ad.com/fsa or **1-888-844-1372**.

DEPENDENT DAY CARE

This account is for day care expenses and is not to cover your dependents' medical costs – use the health care FSA for that.



LIFE INSURANCE

NANA provides basic life insurance at no cost to you.

If you are a full-time employee, you are automatically enrolled through Prudential. If you want added protection for you and your family, you can purchase voluntary life insurance (also known as supplemental life insurance) as follows. You may be required to complete an evidence of insurability (EOI) form online before you and/or your spouse are approved for coverage.

Employee Voluntary Life

- Available in \$10,000 increments.
- Coverage elected up to \$200,000 at the time of your initial eligibility does not require EOI.
- Employee maximum benefit is the lesser of \$750,000 — or eight times your annual earnings.

Spouse Voluntary Life

- Spousal coverage available in increments of \$10,000 up to \$250,000, not to exceed 100% of employee's benefit.
- Coverage elected up to \$30,000 at the time of your initial eligibility does not require EOI.
- Employee voluntary life must be in effect for approval of spouse voluntary life.

Child(ren) Voluntary Life

- Available in increments of \$2,000 up to a maximum of \$10,000.
- One price covers all children in a family, up to the age of 26.
- Employee voluntary life must be in effect to elect child(ren) voluntary life.

Rates for voluntary life insurance coverage are based on the insured employee or spouse's age on Jan. 1.



DESIGNATE A BENEFICIARY

Your beneficiary is the person who will receive your life insurance benefits when you die. Your beneficiary can be one person or multiple people, charitable institutions or your estate. Once named, your beneficiary remains on file until you make a change. If your family situation changes, you will want to review the beneficiaries on file and make updates if necessary. If you do not name a beneficiary, your life insurance benefits will be distributed through legal procedures.

TO ENROLL IN, REMOVE COVERAGE OR MAKE CHANGES TO YOUR VOLUNTARY LIFE AND AD&D ELECTIONS

Please visit <https://prudential.benselect.com/nana>.





ACCIDENTAL DEATH AND DISMEMBERMENT

NANA provides accidental death and dismemberment (AD&D) insurance at no cost to you.

AD&D insurance provides coverage for non-job-related accidental dismemberment or accidental death. If you are a full-time employee, you are automatically enrolled through Prudential. If you want added protection for you and your family, you can purchase voluntary AD&D insurance.

Voluntary AD&D

You may elect to cover yourself and your family.

Employee

Available in \$10,000 increments. Employee maximum benefits is the lesser of \$750,000 — or eight times your annual earnings.

Family

If you elect family coverage, the coverage for your family members will be as follows:

- Spouse only: 60% of your voluntary AD&D coverage amount
- Children only: 15% of your voluntary AD&D coverage amount
- Spouse and children: Spousal benefit is 50% and child benefit is 10% of your voluntary AD&D coverage amount.

You do not have to enroll for voluntary term life insurance in order to enroll for voluntary AD&D insurance.

NEW FOR 2024!

Use Selerix to add, change, or drop voluntary life and AD&D coverage. You can also add, drop, or update beneficiaries here too. <https://prudential.benselect.com/nana>

HOW TO ENROLL IN VOLUNTARY LIFE AND AD&D

Visit the website for easy enrollment and to use the life insurance needs estimator.

Go to <https://prudential.benselect.com/nana>:

1. Enter your Social Security number.
2. Enter your date of birth: MMDDYYYY.
3. Once logged in, make your coverage selections and designate your beneficiaries.





DISABILITY INSURANCE

Disability insurance plays an important part in your overall financial health by protecting your income.

NANA pays the full cost of short-term disability and for certain companies, long-term disability, which replaces a portion of your wages while you're unable to work. Claims are approved and administered by Prudential.

Short-Term Disability (STD)

- Coverage provides a benefit equal to 66.66% of your weekly earnings, up to a maximum weekly benefit of \$1,500 (before reduction by deductible income) for a period up to 180 days, if your claim for benefits is approved.
- 14 calendar-day waiting period.
 - A waiting period is the length of time between your last day actively at work and the point at which you would be eligible to begin receiving the STD benefit.

Long-Term Disability (LTD)

Contact your benefits department for LTD coverage details and information on whether your company offers LTD benefits.



ADDITIONAL BENEFITS

TRAVEL ASSISTANCE

Our travel assistance program, provided through IMG, is free to you and members of your family when traveling more than 100 miles from home on personal travel.

Through the program, you'll be connected to:

- Emergency medical transport.
- Medical and travel assistance.
- Security assistance.

Services are available 24/7 worldwide and include medical, dental and legal referrals, lost document and lost luggage help, transportation of a family member to your location if you are hospitalized and/or transportation of minor children back home, political evacuation and emergency cash or bail.

Consult www.imglobal.com for more details or call 1-855-847-2194.



NEW FOR 2024!

VOLUNTARY BENEFITS

Your benefit offerings are expanding through Prudential, a longtime partner of NANA. When you enroll through **Selerix**, these benefits can complement your core elections and provide additional financial protection for you and your family.



These pay for a variety of injuries, medical services and/or medical conditions (depending on the plan) including, but not limited to:

Accident Insurance

- Injuries like fractures, burns, concussions, lacerations and broken teeth.
- Medical services like ambulance (ground, air or water), emergency room visits, medical tests and appliances (like crutches).

Hospital Indemnity Insurance

- Hospital services like admissions, daily in-hospital stays, intensive care unit (ICU) admission and daily hospital ICU stays.

Critical Illness Insurance

- Medical conditions like Alzheimer’s disease, cancer, coma, coronary artery disease (severe), heart attack, major organ failure, paralysis and stroke.

Each plan also includes a \$50 wellness benefit per person enrolled. The wellness benefit is a reimbursement for preventative screenings such as annual checkups, dental cleanings and immunizations.

Each of these plans pays a lump-sum amount directly to you to use however you choose. Use the payment for out-of-pocket medical expenses (such as co-pays or deductibles) or everyday living expenses, like childcare and groceries. **Enroll online at <https://prudential.benselect.com/nana>**

These supplemental plans are not health insurance coverage (often called “major medical coverage”).

This type of supplemental plan is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.



Enroll in a MetLife legal plan through NANA and access attorneys for personal matters.

For the first time as part of your benefits package, you have access to MetLife Legal Plans. Enroll through **Selerix** and enjoy convenient and cost-effective access to a large network of highly qualified attorneys available to help with planned — and unplanned — personal legal matters.

Enroll online at <https://prudential.benselect.com/nana> and enjoy unlimited nationwide access to a network of 18,000+ top attorneys for all legal matters covered under the plan. The attorney will advocate for your best interests and help you navigate legal issues.

Once you enroll, it’s like having access to an attorney on retainer for all covered services for you and everyone in your immediate family (up to age 26). Covered matters include:

- Wills, living wills, health care proxy, power of attorney.
- Purchase or sale of a home.
- Divorce and post decree matters.
- Family law including adoption, surrogacy support and domestic partnership agreements.
- Traffic offense protection (does not cover DUI).



NANA offers supplemental health benefits to help keep you covered – no matter what life throws at you.



Identity and fraud protection is offered by NANA to keep your digital life safe.

Another new option this year with enrollment through **Selerix**, MetLife Identity & Fraud Protection powered by Aura is an all-in-one digital security solution that helps safeguard what matters to you most: Your identity, money and assets, family, reputation and privacy.

Aura scans billions of online sources, assesses personal identity risks, raises suspicious activity alerts, and empowers users with access to 24/7 U.S.-based support and remediation services. **Enroll online at <https://prudential.benselect.com/nana>.**

- Extensive identity theft protection, financial fraud protection, digital security and privacy tools.
- Receive alerts for credit inquiries, suspicious bank account transactions and potential threats to your personal information.
- Cyber footprint protection through VPN, ad blocker, antivirus protection, social media monitoring and strong child protection for minors.
- The family plan includes up to 10 additional adults and unlimited minors (under 18).
- 24/7 customer support to answer account, technical or billing questions.
- Access to resolution specialists who provide case management services to victims of fraud.

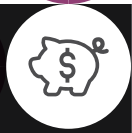


NANA cares about your pets too!

You can enroll in MetLife Pet Insurance and feel confident that your pet's health and your wallet are protected if you're faced with an unexpected trip to the vet.

This plan is not available for payroll deductions. You will make payment arrangements directly with MetLife Pet when you enroll. You will find a link in the Prudential online enrollment site (**<https://prudential.benselect.com/nana>**) to connect you to the MetLife Pet Insurance enrollment site.

- Flexible coverage with up to 100% reimbursement and freedom to visit any U.S. licensed vet.
- 24/7 access to telehealth concierge services — because accidents and illnesses don't always wait for your vet's office to be open.
- Optional preventive care coverage.
- Coverage of previously covered pre-existing conditions when switching providers.
- Use the MetLife Pet mobile app to submit and track claims, manage your pet's health and wellness and find nearby pet services.



RETIREMENT SAVINGS

Retirement may be just around the corner or far on the horizon. It is never too late or too early to start planning and saving.

In partnership with Lincoln Financial, NANA offers a compensation deferral plan 401(k), which enables all employees to save for retirement immediately, regardless of employee classification or age.

To assist employees in saving for retirement, NANA automatically enrolls all new hires and rehires in the 401(k) program, contributing 6% of their wages. Unless otherwise specified, your investments will be defaulted into the American Funds target date fund that most closely matches your age at retirement.

Below are the plan highlights: Refer to the current plan year summary plan description (SPD).

Provision	Plan Summary
Eligibility – Service	All employees are immediately eligible.
Eligibility – Class	All employee classifications are eligible.
Eligibility – Age	No age restrictions: Employees can contribute to 401(k) regardless of age.
Employees Deferrals	New hires and rehires will be automatically enrolled at 6%; Employees can contribute 1% to 100% of compensation on a pre-tax basis up to the maximum allowed by the IRS (limits at time of publication): <ul style="list-style-type: none"> • \$23,000 • \$30,500 if age 50 or older
Discretionary Match	Employer match is discretionary and reviewed annually.

Should you pay taxes now or later?

Your retirement plan offers both 401(k) and Roth 401(k) contribution options, so you have two ways to save for retirement. 401(k) (pre-tax) contributions give you a tax break right away, while Roth 401(k) (after-tax) contributions provide tax advantages later. Understanding the difference can help you make confident, informed decisions for your future.

NANA OFFERS A ROTH 401(K) INVESTMENT SAVINGS ACCOUNT!

You make contributions to your Roth 401(k) with post-tax money, and you can grow your earnings tax-free. When it comes time for you to withdraw funds at retirement, you can do so without being taxed. On the other hand, with a traditional 401(k), you contribute with pre-tax income and your withdrawals are taxed.

Contact your Lincoln Financial retirement consultant to discuss if this option is right for you.

Both traditional 401(k) and Roth 401(k) contributions count toward your annual contribution limit.

401(k): Pay Taxes Later	Roth 401(k): Pay Taxes Now
Take home more pay today in exchange for paying taxes on your account when you retire.	Take home less pay today in exchange for not having to pay taxes on your account when you retire.
Pre-tax: Pay no taxes now on the money you invest, which lowers your taxable income right away.	After-tax: Pay taxes now on the money you invest, so you can enjoy a tax break later.
In retirement, you'll pay taxes on the money you invested — and on the earnings.	In retirement, you won't pay taxes on the money you invested — or on the earnings.
You'll pay a penalty if you begin withdrawing money before age 59½.	You'll pay a penalty if you begin withdrawing money before age 59½. Also, you can't withdraw funds until they've been in your account for five years.
Discretionary match.	Employer match is discretionary and reviewed annually.



EMPLOYEE ASSISTANCE PROGRAM

The following additional benefits are available to help you balance the demands of work, family and home life.

Mental Health and Family Support

We offer resources to help employees cope with health, personal or work-related challenges. Health Advocate's employee assistance programs (EAPs) trained professionals are available to speak with you and your family about issues such as marriage and family concerns, work and stress management, emotional difficulties such as depression and anxiety, drug and alcohol dependence, and eating disorders.

You and your family are covered for up to five face-to-face visits per incident, and any help you receive is completely confidential and not shared with NANA. If you want or need counseling, you can schedule an appointment with an EAP counselor.

The EAP can also provide referrals to other providers or community resources if you need additional assistance. If you are referred to a provider outside EAP, the cost of that treatment is not covered by the EAP. However, the treatment may be covered by your health insurance. For more information about mental health benefits covered by your health insurance, please see your NANA medical insurance materials.

Work/Life Services

Specialists are available to help you when you are in a pinch to:

- Find local childcare.
- Locate eldercare options.
- Connect you with professional legal and financial experts for 30-minute consultations.

Web Resources

Health Advocate hosts live webinars on its website on health and work-life balance matters. Playback is accessible 24/7. The Health Advocate website is also available when you are planning for life changes. They offer informative articles, how-to guides and task checklists for life events, including buying a house, finding a new apartment, having a child, transitioning children from high school to college, learning how to budget, saving for retirement and more.

Manager Resources and Communications

An easy to access link to bookmark when you need information or support on the fly.

Skill Builders Online Training

With over 80 online trainings, personal growth and professional development is only a click away. Each course is self-paced, takes approximately 45 to 60 minutes to complete, and concludes with a custom completion certificate.

You will need to log in to the member portal to access this information.

To get started, call Health Advocate EAP's toll-free number **1-866-799-2728**. Information is also available online at **healthadvocate.com/nana**.



EMPLOYEE DISCOUNTS – PERKS AT WORK

Start saving on everyday electronics, household items, store memberships, vacations and wellness activities. **Contact your NANA benefits departments if you have questions about available discounts.**

- Go to: **healthadvocate.com/NANA**.
- **Create an account** or **log in**.
- From the EAP+ Work/Life drop down menu at the top of the page, **select Savings Center**.



ADVOCACY

Use Health Advocate's election specialists to find a doctor, clarify your treatment options and manage your health and well-being.

Health Advocate Services

Health Advocate staff consists of registered nurses and is backed by health care directors and administrative experts. You will be assigned a personal Health Advocate professional to assist you and your immediate family, as well as parents and parents-in-law.

They will help you understand your health insurance benefits including co-pays, deductibles and covered procedures.

- Support medical issues, from common to complex.
- Answer questions about diagnoses and treatments.
- Research the latest treatment options.
- Find the best doctors.
- Deal with claims issues, negotiate provider fees and much more.

Need help making plan elections?

New hires can meet with a Health Advocate election specialist to review all the benefits options. They can help you determine what coverage is best for you.

During open enrollment, you may have questions about your benefits. Meet with a Health Advocate election specialist to identify any gaps in your current coverage elections.

Eligible employees, their spouses, dependent children, parents and parents-in-law can all use the benefit.

Please note that while all employees may use Health Advocate to assist in choosing a medical plan, only employees covered by one of NANA's medical plans are otherwise eligible for Health Advocate services.

HEALTH ADVOCATE Turn to us - we can help

Phone:
(866) 799-2728

Website:
**[https://healthadvocate.com/
NANA](https://healthadvocate.com/NANA)**

Email:
answers@healthadvocate.com



REQUIRED NOTICES

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from its Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below, contact your state Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP and you think you or any of your dependents might be eligible for either of these programs, contact your state Medicaid or CHIP office, dial **1-877-KIDS-NOW** or head to www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2023. Contact your state for more information on eligibility.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP).

ALABAMA – Medicaid
Website: <http://myalhipp.com/>
Phone: 1-855-692-5447

ALASKA – Medicaid
The AK Health Insurance Premium Payment Program
Website: <http://myakhipp.com/>
Phone: 1-866-251-4861
Email: customerservice@myakhipp.com
Medicaid Eligibility: <http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx>

ARKANSAS – Medicaid
Website: <http://myarhipp.com/>
Phone: 1-855-MyARHIPP (855-692-7447)

CALIFORNIA – Medicaid
Health Insurance Premium Payment (HIPP) Program
Website: <http://dhcs.ca.gov/hipp>
Phone: (916) 445-8322
Email: hipp@dhcs.ca.gov

COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)
Health First Colorado Website: <https://www.healthfirstcolorado.com/>
Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711
CHP+: <https://hcpf.colorado.gov/child-health-plan-plus>
CHP+ Customer Service: 1-800-359-1991/State Relay 711
Health Insurance Buy-In Program (HIBI): <https://www.mycohibi.com/>
HIBI Customer Service: 1-855-692-6442

FLORIDA – Medicaid
Website: <https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html>
Phone: 1-877-357-3268

GEORGIA – Medicaid
GA HIPP Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>
Phone: 678-564-1162, Press 1
GA CHIPRA Website: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>
Phone: (678) 564-1162, Press 2

INDIANA – Medicaid
Healthy Indiana Plan for low-income adults 19-64
Website: <http://www.in.gov/fssa/hip/>
Phone: 1-877-438-4479
All other Medicaid
Website: <https://www.in.gov/medicaid/>
Phone: 1-800-457-4584

IOWA – Medicaid and CHIP (Hawki)
Medicaid Website: <https://dhs.iowa.gov/ime/members>
Medicaid Phone: 1-800-338-8366
Health and Well Kids in Iowa (Hawki) Website: <http://dhs.iowa.gov/Hawki>
Hawki Phone: 1-800-257-8563
HIPP Website: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>
HIPP Phone: 1-888-346-9562

KANSAS – Medicaid
Website: <https://www.kancare.ks.gov/>
Phone: 1-800-792-4884
HIPP Phone: 1-800-967-4660

KENTUCKY – Medicaid
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:
<https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>
Phone: 1-855-459-6328
Email: KIHIPPPROGRAM@ky.gov
KCHIP Website: <https://kidshealth.ky.gov/Pages/index.aspx>
Phone: 1-877-524-4718
Kentucky Medicaid Website: <https://chfs.ky.gov/agencies/dms>

LOUISIANA – Medicaid
Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

MAINE – Medicaid
Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US
Phone: 1-800-442-6003
TTY: Maine relay 711
Private Health Insurance Premium Webpage:
<https://www.maine.gov/dhhs/ofi/applications-forms>
Phone: 1-800-977-6740
TTY: Maine relay 711

MASSACHUSETTS – Medicaid and CHIP
Website: <https://www.mass.gov/masshealth/pa>
Phone: 1-800-862-4840
TTY: 711
Email: masspremassistance@accenture.com

MINNESOTA – Medicaid
Website: <https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp>
Phone: 1-800-657-3739

MISSOURI – Medicaid
Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>
Phone: (573) 751-2005

MONTANA – Medicaid
Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>
Phone: 1-800-694-3084
Email: HSHIPPProgram@mt.gov

NEBRASKA – Medicaid
Website: <http://www.accessnebraska.ne.gov>
Phone: 1-855-632-7633
Lincoln: (402) 473-7000
Omaha: (402) 595-1178

NEVADA – Medicaid
Medicaid Website: <http://dhcfp.nv.gov>
Medicaid Phone: 1-800-992-0900

NEW HAMPSHIRE – Medicaid
Website: <https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>
Phone: (603) 271-5218
Toll free number for the HIPP program: 1-800-852-3345, ext. 5218

NEW JERSEY – Medicaid and CHIP
Medicaid Website: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>
Medicaid Phone: 609-631-2392
CHIP Website: <http://www.njfamilycare.org/index.html>
CHIP Phone: 1-800-701-0710

NEW YORK – Medicaid
Website: https://www.health.ny.gov/health_care/medicaid/
Phone: 1-800-541-2831

NORTH CAROLINA – Medicaid
Website: <https://medicaid.ncdhhs.gov/>
Phone: (919) 855-4100

NORTH DAKOTA – Medicaid
Website: <https://www.hhs.nd.gov/healthcare>
Phone: 1-844-854-4825

OKLAHOMA – Medicaid and CHIP
Website: <http://www.insureoklahoma.org>
Phone: 1-888-365-3742

OREGON – Medicaid

Website: <http://healthcare.oregon.gov/Pages/index.aspx>
Phone: 1-800-699-9075

PENNSYLVANIA – Medicaid

Website: <https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx>
Phone: 1-800-692-7462
CHIP Website: www.pa.gov
CHIP Phone: 1-800-986-KIDS (5437)

RHODE ISLAND – Medicaid and CHIP

Website: <http://www.eohhs.ri.gov/>
Phone: 1-855-697-4347 or (401) 462-0311 (Direct Rlte Share Line)

SOUTH CAROLINA – Medicaid

Website: <https://www.scdhhs.gov>
Phone: 1-888-549-0820

SOUTH DAKOTA – Medicaid

Website: <http://dss.sd.gov>
Phone: 1-888-828-0059

TEXAS – Medicaid

Website: Health Insurance Premium Payment (HIPP) Program | Texas Health and Human Services
Phone: 1-800-440-0493

UTAH – Medicaid and CHIP

Medicaid Website: <https://medicaid.utah.gov/>
CHIP Website: <http://health.utah.gov/chip>
Phone: 1-877-543-7669

VERMONT – Medicaid

Website: Health Insurance Premium Payment (HIPP) Program | Department of Vermont Health Access
Phone: 1-800-250-8427

VIRGINIA – Medicaid and CHIP

Website: <https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select>
HIPP Website: <https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs>
Medicaid/CHIP Phone: 1-800-432-5924

WASHINGTON – Medicaid

Website: <https://www.hca.wa.gov/>
Phone: 1-800-562-3022

WEST VIRGINIA – Medicaid

Website: <https://dhhr.wv.gov/bms/>
HIPP Website: <http://mywvhipp.com/>
Medicaid Phone: (304) 558-1700
CHIP Toll-Free Phone: 1-855-MyWVHIPP (1-855-699-8447)

WISCONSIN – Medicaid and CHIP

Website: <https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>
Phone: 1-800-362-3002

WYOMING – Medicaid

Website: <https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>
Phone: 1-800-251-1269

To check if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact:

U.S. Department of Labor

Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services

Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565



REQUIRED NOTICES

Women's Health and Cancer Rights Act Notice

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses.
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, call **(907) 265-3710**.

All medical plans are fully insured or administered by a third party (FSA-TRI-AD).

Newborns' and Mothers' Health Protection Act Notice

Maternity Benefits

Under federal and state law you have certain rights and protections regarding your maternity benefits under the plan.

Under federal law known as the **Newborns' and Mothers' Health Protection Act of 1996 (Newborns' Act)** group health plans and health insurance issuers generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).





Special Enrollment Rights Notice

Under the special enrollment provisions of HIPAA, you may be eligible, in certain situations, to enroll in a NANA medical plan during the year, even if you previously declined coverage. This right extends to you and all eligible family members.

You will be eligible to enroll yourself (and eligible dependents) if, during the year you or your dependents have lost coverage under another plan because:

- Coverage ended due to termination of employment, divorce, death or a reduction in hours that affected benefits eligibility.
- Employer contributions to the plan stopped.
- The plan was terminated.
- COBRA coverage ended.

You must notify the plan within 60 days of the loss of coverage to enroll on the NANA medical plan during the year. Otherwise, you will need to wait until the plan's open enrollment period.

- If you gain a new dependent during the year as a result of marriage, birth, adoption or placement for adoption, you may enroll that dependent, as well as yourself and any other eligible dependents in the plan, even if you previously declined medical coverage.

You must notify the plan within 60 days of the event to enroll on the NANA medical plan during the year. Otherwise, you will need to wait until the plan's open enrollment period. Coverage will be retroactive to the date of birth or adoption for children enrolled during the year under these provisions.

- Effective April 1, 2009, you will be eligible to enroll yourself and eligible dependents if either of two events occur:
 - You or your dependent loses Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible.
 - You or your dependent qualifies for state assistance in paying your employer group medical plan premiums.

Regardless of other enrollment deadlines, you will have 60 days from the date of the Medicaid/CHIP event to request enrollment in the NANA medical plan.

Please note that special enrollment rights allow you to either:

- Enroll in your current medical coverage; or
- Enroll in any medical plan benefit option for which you and your dependents are eligible.



HEALTH INSURANCE MARKETPLACE

New Health Insurance Marketplace Coverage Options and Your Health Coverage



PART A: General Information

To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment based health coverage offered by your employer.

What is the Health Insurance Marketplace (Marketplace)?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away.

Can I save money on my health insurance premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn’t meet certain standards. The savings on your premium that you’re eligible for depends on your household income.

Does employer health coverage affect eligibility for premium savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer’s health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 8.39% of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit¹.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How can I get more information?

For more information about your coverage offered by your employer, please check your summary plan description or contact benefits@nana.com or (907) 265-3710.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit healthcare.gov for more information, including an online application for health insurance coverage and contact information for a health insurance marketplace in your area.

¹ An employer-sponsored health plan meets the “minimum value standard” if the plan’s share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information about health coverage offered by your employer.

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name: NANA Regional Corporation Inc	Employer Identification Number (EIN): 92-0042024	
5. Employer address: 909 W. Ninth Ave.	6. Employer phone number: (907) 265-3710	
7. City Anchorage	8. State: Alaska	9. Zip code: 99501
10. Who can we contact about employee health coverage at this job? Benefits Department		
11. Phone number (if different from above)	12. Email address: benefits@nana.com	

Here is some basic information about health coverage offered by this employer:

As your employer, we offer a health plan to:

- All employees. Eligible employees are:
- Some employees. Eligible employees are: Full-Time and Part-Time

With respect to dependents:

- We do offer coverage. Eligible dependents are: The employee's legally married spouse, natural-born children, adopted children, step-children, or any child for whom you have legal custody. They are eligible up to age 26 or if disabled, regardless of age.
- We do not offer coverage.
- If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, **healthcare.gov** will guide you through the process. Here's the employer information you'll enter when you visit **healthcare.gov** to find out if you can get a tax credit to lower your monthly premiums.





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