

Noble Cares

Benefits Summary

Noble Network of Charter Schools

January 1, 2019



NOBLE

Medical Insurance





Medical Insurance | BlueCross BlueShield

Health Maintenance Organization (HMO)

The HMO gives you access to certain doctors and hospitals, but restricts services to in-network providers only. Your care is managed by a Primary Care Physician (PCP) chosen at the time of enrollment. If you require a specialist, outpatient procedure, or hospitalization, your registered PCP must refer you. There are no out-of-network benefits.

Preferred Provider Organization (PPO)

A PPO plan offers the freedom to receive care from any in- or out-of-network doctor, specialist or hospital without a referral. You have a deductible to meet and once the deductible is met, coinsurance (or the cost share between you and the carrier) kicks in. The types of medical services that accumulate towards your deductible are inpatient hospital stays, outpatient surgeries, labs (blood work) and x-rays (MRIs, PET scans, CT scans, etc.). If you go to the doctor, see a specialist, utilize the ER or take a prescription drug, you'll pay a copay for those specific services. Copays do not accumulate towards your deductible but they do accumulate towards your overall out-of-pocket maximum.

High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

This medical plan option is comprised of two components (1) a High Deductible Health Plan (HDHP) and (2) a tax-exempt savings account called a Health Savings Account (HSA).

The HDHP is a high deductible PPO plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care, are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc.

The HSA is a bank account paired with your HDHP allowing you to set aside money on a tax-free basis to pay your out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds roll over from year to year to be used when you really need them. **At the beginning of each calendar year Noble will contribute into your HSA to help you pay for qualified medical expenses that may come up. If you're enrolled in the High Deductible PPO Plan A as employee only, you'll receive \$250 and employee plus one or more dependents will receive \$500. If you're enrolled in the High Deductible PPO Plan B as employee only, you'll receive \$500 and employee plus one or more dependents will receive \$1,000.**

Choice of plan options:	Blue Advantage HMO <i>In-Network Benefits Only</i>	Traditional PPO	High Deductible PPO Plan A	High Deductible PPO Plan B
Network	Blue Advantage HMO [ADV]	Participating Provider Organization [PPO]	Participating Provider Organization [PPO]	Participating Provider Organization [PPO]
Deductible				
Individual (In-Network / Out-of-Network)	\$0	\$1,000 / \$3,000	\$2,700 / \$5,000	\$4,000 / \$8,000
Family (In-Network / Out-of-Network)	\$0	\$3,000 / \$9,000	\$5,400 / \$10,000	\$8,000 / \$16,000
Coinsurance				
In-Network / Out-of-Network	100%	80% / 60%	100% / 80%	80% / 60%
Out-of-Pocket Max				
Individual (In-Network / Out-of-Network)	\$1,500	\$2,000 / \$9,000	\$2,700 / \$10,000	\$6,350 / \$16,000
Family (In-Network / Out-of-Network)	\$3,000 <i>Max in Copays</i>	\$6,000 / \$27,000 <i>Includes Deductible</i>	\$5,400 / \$20,000 <i>Includes Deductible</i>	\$12,700 / \$32,000 <i>Includes Deductible</i>
Physician Services (In-Network)				
Well Adult / Well Child Physician Office / Specialist Visit X-Rays / Lab Diagnostics	100% \$20 / \$40 copay 100%	100% \$20 / \$40 copay Deductible then 80%	100% Deductible then 100% Deductible then 100%	100% Deductible then 80% Deductible then 80%
Emergency Room	\$250 copay	\$250 copay	Deductible then 100%	Deductible then 80%
Urgent Care (In-Network)	\$20 copay	Deductible then 80%	Deductible then 100%	Deductible then 80%
Prescription Drugs (In-Network)				
<i>Retail</i> Generic / Preferred Brand / Non-Preferred Brand / Specialty	Copays: \$10 / \$40 / \$60 / \$60 <i>30 Day Supply</i>	Copays: \$10 / \$40 / \$60 / \$60 <i>34 Day Supply</i>	Deductible then 100% <i>30 Day Supply</i>	Deductible then 80% <i>30 Day Supply</i>
Prescription Out-of-Pocket Max Individual / Family	\$2,500 / \$5,000	\$2,500 / \$7,500	N/A	N/A

Dental Insurance





Dental Insurance | UNUM

Preferred Provider Organization (PPO)

These dental plans allow the flexibility to select any dentist in-network or out-of-network. By staying in-network, the contract between your dentist and insurance carrier will make your annual benefit period maximum last longer.

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount of coverage for each visit. Each type of service fits into a class of services according to complexity and cost.

Preventive:

- Annual cleanings (2 per year)
- X-rays (1 per year)
- And more

Basic:

- Fillings
- Simple extractions
- Root canals
- And more

Major:

- Dentures/bridges/partials
- Crowns
- And more

Choice of plan options:	Basic Dental <i>In-Network / Out-of-Network</i>	Dental + <i>In-Network / Out-of-Network</i>
Network Name	Dentemax Plus / AlwaysCare	Dentemax Plus / AlwaysCare
Individual Deductible (Family = 3x)	\$50 / \$50	\$0 / \$25
Office Visit Copay	None	None
Preventive Coinsurance	100% / 100%	100% / 100%
Basic Coinsurance	90% / 80%	100% / 80%
Major Coinsurance	60% / 50%	60% / 50%
Annual Plan Maximum	\$1,750 / \$1,750	\$2,500 / \$2,500
Orthodontia Coinsurance	Not Covered	50% / 50%
Orthodontia Lifetime Maximum	Not Covered	\$1,500 / \$1,500

Vision Insurance





Vision Insurance | VSP

Vision insurance helps offset the costs of routine eye exams and also helps pay for vision correction eye wear, like eyeglasses and contacts, that may be prescribed by an eye-care provider.

By accessing in-network vision providers, you're able to reap the benefit of true vision insurance coverage. You're eligible for an eye exam and lenses or contact lenses every 12 months and frames every 24 months. Out-of-network providers will merely offer you an allowance towards your vision services.

Eye-care providers include many independent optical shops and national chains.

Vision Plan Details:	Frequency	In-Network	Out-of-Network
Network	VSP Signature		
Eye Exam	Every 12 months	\$10 copayment	\$50 max allowance
Lenses - Single vision - Bifocal - Trifocal - Lenticular	Every 12 months*	\$25 copayment	Allowance varies
Frames	Every 24 months*	\$130 allowance + 20% off remaining balance	\$70 max allowance
Elective Contacts	Every 12 months	\$130 allowance	\$105 max allowance

*You cannot get contacts and glasses in the same calendar year

Medical Insurance Rates (Semi-Monthly)

Blue Advantage HMO

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	\$27.50	\$174.77
Employee & Spouse	\$57.50	\$372.61
Employee & Child(ren)	\$62.50	\$407.20
Family	\$90.00	\$607.52

Traditional PPO

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	\$95.00	\$176.68
Employee & Spouse	\$200.00	\$377.68
Employee & Child(ren)	\$220.00	\$410.84
Family	\$325.00	\$611.86

High Deductible PPO Plan A

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	\$40.00	\$190.84
Employee & Spouse	\$90.00	\$401.04
Employee & Child(ren)	\$100.00	\$436.22
Family	\$150.00	\$646.32

High Deductible PPO Plan B

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	\$20.00	\$189.17
Employee & Spouse	\$45.00	\$399.76
Employee & Child(ren)	\$50.00	\$435.68
Family	\$75.00	\$646.27

2019 Annual HSA Contributions

Plan A Tax-free Contribution:	Employee Only	Family
Noble Contribution	\$250	\$500
Potential Employee Contribution	\$3,250	\$6,500

Plan B Tax-free Contribution:	Employee Only	Family
Noble Contribution	\$500	\$1,000
Potential Employee Contribution	\$3,000	\$6,000

IRS Max Contribution:	Employee Only	Family
Max HSA Contribution	\$3,500	\$7,000
Catch-up Contribution (Age 55 and Older)	\$1,000	

Dental Insurance Rates (Semi-Monthly)

Basic Dental

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	\$1.00	\$12.49
Employee & Spouse	\$2.00	\$24.98
Employee & Child(ren)	\$2.00	\$25.88
Family	\$3.00	\$38.28

Dental +

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	\$4.00	\$12.09
Employee & Spouse	\$7.50	\$24.69
Employee & Child(ren)	\$10.00	\$26.16
Family	\$12.50	\$39.78

Vision Insurance Rates (Semi-Monthly)

Vision Plan

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	\$2.00	\$0.80
Employee & Spouse	\$3.50	\$0.98
Employee & Child(ren)	\$3.50	\$1.07
Family	\$5.00	\$2.37

Additional Benefits





Basic Life and AD&D Insurance | UNUM

Basic Life Insurance helps ease your loved ones' financial burden. Your designated beneficiary(s) will receive a benefit if you pass away from a covered accident or illness. In addition, Accidental Death and Dismemberment (AD&D) provides a benefit to your beneficiary(s) if you pass on or become dismembered due to a specifically covered accident. Always make sure your beneficiary(s) are updated. The cost of the benefit is 100% paid for by Noble.

Basic Life/Accidental Death & Dismemberment

Benefit Amount	2x salary up to \$500,000 per employee - Life 2x salary up to \$500,000 per employee - AD&D
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Voluntary Term Life and AD&D Insurance

Voluntary Term Life/AD&D allows you to purchase additional coverage at your own financial expense to ease your loved ones' financial burden if something should happen to you. Costs are determined on group discounted rates. Always make sure your beneficiary information is updated.

An employee's maximum benefit election cannot exceed 5x their basic annual earnings. A spouse's maximum election cannot exceed 50% of what the employee takes out on themselves.

	Employee	Spouse	Child(ren)
Coverage Increments	\$10,000	\$5,000	15 days-6 months: \$100 6 months-age 26 \$10,000
Maximum Benefit Amount	\$500,000	\$100,000	\$10,000
Guaranteed Issue Amount	\$200,000	\$50,000	\$10,000

The cost of the benefit is 100% paid for by you. Your age and the amount of insurance you elect determines the premium you'll pay. Costs will go up as you age. See your plan documents for more detail.



Short & Long-Term Disability | UNUM

If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time.

Disability Coverage	Short -Term	Long -Term
Waiting Period	Begins on the 11th day of continuous injury or illness	Begins on the 91st day of continuous injury or illness
Benefit Amount	60% of weekly earnings	66.67% of monthly earnings
Maximum Benefit	\$1,500 per week	\$6,000 per month
Length of Payment Period	12 weeks	SSNRA/RBD
Premium Contribution	Noble pays for this benefit	Noble pays for this benefit



Flexible Spending Account (FSA)

Flexible Spending Accounts (FSA) allow you to save money on a pre-tax basis to pay for qualified medical expenses and/or dependent care expenses you may incur throughout the year. The money you put into your FSA is done so on a pre-tax basis. This means you are lowering your taxable income and also not paying taxes when the money is used for qualified expenses.

Health Care FSA - You may contribute up to \$1,000 per plan year to pay for qualified medical, dental and vision expenses for yourself and eligible family members. Funds in this account can be used to cover all eligible expenses on your tax dependents even if they are not enrolled under your health care plan. Eligible reimbursable expenses include medical and dental plan deductibles and copays (if applicable), orthodontia expenses not covered by your dental plan, prescription drugs, prescription eye glasses and contact lenses, Lasik eye surgery and much more.

Limited Purpose FSA - If you enroll in the HDHP/HSA plan and open a health savings account, you are not able to enrolled in the Health Care FSA, since you're already putting tax-free dollars aside to pay for qualified expenses. You are, however, able to enroll in the Limited Purpose FSA, which allows you to pay for eligible out-of-pocket dental and vision expenses.

Health Care FSAs and Limited Purpose FSAs have a use-it-or-lose-it provision, so be conservative when electing how much to contribute. Up to \$500 can be rolled over into the next plan year. Employees have until March 31st of the following year to submit any claims.

Dependent Care FSA - You may contribute up to \$5,000 per plan year to pay for qualified eligible dependent care expenses. Funds in this account are saved on a tax-free basis.

Dependent care FSAs have a use-it-or-lose-it provision. No funds can be rolled over. Employees have until March 31st of the following year to submit any claims.



Commuter Benefits

Commuter Benefits allow you to set aside tax-free money to pay for eligible expenses you incur as part of your commute to and from work.

Parking - You may elect to have a maximum of \$265 per month deducted from your gross income earnings. The most common eligible expenses are charges for parking at or near your place of work or at a location from which you commute to work, such as a train station. The amount elected will not be subject to federal, state, social security or Medicare taxes.

Mass Transit - You may elect to have a maximum of \$265 per month deducted from your gross income earnings to be used for the cost of mass transit. The most common eligible expenses are charges for mass transit train and bus tickets. The amount elected will not be subject to federal, state, social security or Medicare taxes. Your tax savings will vary depending on your elected deduction amount and tax bracket. Most employees will save approximately \$18 for every \$50 they pay for commuting expenses (35%).



Telemedicine | MDLIVE

Knowing how busy your day is, we have found a more robust virtual option for doctor consults for people choosing any of the PPO plans.

MDLIVE

With MDLIVE, you can visit with a physician 24 hours a day, 7 days a week, 365 days a year from your home, campus, or on the go from the app. Board-certified and state-licensed physicians are available by phone or secure video to assist with non-emergency medical conditions.

When to use MDLIVE:

- » Instead of going to the ER or an urgent care center for a non-emergency issue
- » During or after normal business hours, nights, weekends and even holidays
- » If your primary care doctor is not available
- » If traveling and in need of medical care

Please call 888.676.4204 to get started.



401(k) Program

The 401(k) Plan is an employer sponsored retirement plan that allows employees to save and invest for the purpose of building savings for retirement. Saving through a 401(k) Plan is an easy way to set aside money for your future.

- » Rolling entry available 24/7 on OneAmerica website
- » Annual maximum contribution: \$19,000
- » Additional \$6,000 annual allowed for participants over age 50

Noble Match:

- » As a Noble employee you will be auto-enrolled in our 401(k) unless you actively opt-out
- » Match up to 5% of salary (maximum of \$2,000 / semiannually)
- » Eligible after 1 year of service; employer match provided twice a year on 6/30 and 12/31
- » Pension participants can participate but are **not eligible** for the match



Chicago Teachers' Pension Fund

- » Salaried employees with an Illinois Educators' License must participate
- » Notify credentials@nobleschools.org of your licensure as soon as possible
- » Pension requires a total contribution of 9% of salary
 - Employee contributes 2%
 - Noble contributes 7%
- » No Social Security tax paid while participating
- » Noble also pays another 10% of salary for administrative fees related to the pension (total contribution over 18% of salary)



Financial Wellness

Noble's financial wellness benefits are focused on supporting your current and future financial goals.

Holberg Financial

Holberg Financial provides free one-on-one financial and budget planning for any interested staff.

To learn more visit: www.holbergfinancial.com or email info@holbergfinancial.com



Health and Fitness

Noble supports its commitment to health and fitness by offering the following

Gym Discounts

Noble has partnered with several Chicagoland gyms to offer discounted or no-enrollment fee contracts. Gym partners include: Chicago Athletic Clubs, CorePower Yoga, LA Fitness, Orange Theory, Title Boxing West Loop, and XSport.

Access to On-Campus Fitness Facilities

All staff have access to on-campus fitness facilities during designated weekday and weekend times. Check with your campus athletic department or principal for more information.

Divvy Bike Discount

Noble has partnered with Divvy Bike to offer \$40 Annual Memberships with discount code.

Discounts at participating gyms and fitness centers and discounted annual Divvy bike membership codes available by contacting your dedicated campus HR representative or by emailing humanresources@nobleschools.org



Mental Wellness

Employee Assistance Program (EAP)

EAP service offers caring and professional assistance for a broad range of concerns including stress management, depression and anxiety, relationship or family conflicts, workplace conflicts, legal or financial difficulties, and drug or alcohol abuse. Services are confidential - neither your employer nor co-workers have knowledge of your request for help. EAP services are available 24 hours a day, seven days a week for you and your eligible dependents. There is no cost, it's just there for you when you need it.

The benefit includes up to 3 confidential and free in-person counseling sessions per issue.

Available 24/7/365 via phone 800.292.2780 or online at www.ers-eap.com (username and password benoble).



Time Off Policies

Paid Time Off (PTO)

Though taking time off is often hard as an educator, we try to ensure our staff have supportive time off policies when life requires it.

Paid Time Off (PTO)	
Academic (46.6-week) Staff	Accrue up to 8 PTO days per year.
Academic (46.6-week) Staff	Observe the same winter, spring, and summer breaks that students observe.
Administrative (52-week) Staff	Accrue up to 16 PTO days per year in their first year. This number increases with additional years of service.
All Full-Time Staff	Receive holiday pay for the 16 observed holidays.

Sick Bank Days

Accrued but unused PTO rolls into the sick bank at the end of each school year.

Sick days can be used in advance of PTO and can also be used for the care of any loved one, including pets.



Support for Parents and Kids

An ever-increasing number of Noble staff are choosing to grow their families; Noble has some key supports for our parents and kids.

Noble Day Care

- » Sliding scale rates for Noble staff
- » Priority enrollment for Noble staff
- » Contact yespinoza@nobleschools.org for more information

Parental Leave Policy

- » After 6 months of service, Noble staff are eligible for 10 paid parental leave days
- » Upon return from leave, 5 additional "New Parent" parental leave days are provided
 - New Parent Days do not expire and are available until exhausted
- » Parental leave runs concurrent with an approved leave of absence (e.g., FMLA)
- » Noble also provides Short-Term Disability coverage, which can provide 60% income replacement during the covered portion of a leave.

For more information, please reach out to your campus HR representative or review the Parental Leave Policy in the Noble Staff Handbook.



Career Support

Whether developing as a teacher, honing leadership skills, or seeking additional distinction in your career, Noble has a variety of programs to support.

Foundations, Rigor, and On-Going Instructional Support

Each summer, staff have access to core instructional trainings.

Throughout the year, Noble offers workshops and other instructional supports outside of already robust campus supports (e.g., network and campus PD activities).

Noble Management Accelerator and The Noble Fellowship

Those in management positions or seeking senior leadership at Noble have access to two internal leadership programs aimed at honing the skills necessary to be a successful leader of adults.

Distinguished Teacher

Each year, through a rigorous application and selection process, a cohort of Noble teachers who have consistently demonstrated exceptional results with students can earn Distinguished Teacher recognition. In addition to the honor and recognition of being selected, Distinguished Teachers are eligible for an annual \$10,000 salary increase and a variety of other benefits for the duration of their time as a Noble teacher.

In addition to leadership development, our career supports include tangible individual incentives and supports.

Relay Tuition Support

Noble offers three separate programs that support enrollment in Relay including full-tuition support for people pursuing licensure and a masters in special education. For more information visit www.relay.edu.

Licensure Support

Myra Mitchell, the HR team's Licensure Specialist, is available to make sure you have help navigating the often complex process of obtaining state licensure. She can be reached at credentials@nobleschools.org.

Career Advice

Interested in exploring opportunities within Noble or want career support? You are welcome to reach out to careers@nobleschools.org to talk to a member of the Talent Team.

Referral Incentives

40-50% of Noble's hires each year come from referrals from current staff members; Noble offers \$1,000 referral bonuses to staff who recommend someone hired at Noble and completes 120 days of active service.

Carrier Information





Carrier Information

Blue Advantage HMO

Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	800-892-2803
Network	Blue Advantage HMO [ADV]
Policy Number	B04614

Traditional PPO

Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	800-828-3116
Network	Participating Provider Organization [PPO]
Policy Number	PC1791

High Deductible PPO Plan A & Plan B

Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	800-828-3116
Network	Participating Provider Organization [PPO]
Policy Number	PC1792 & P42371

Basic Dental

Carrier	UNUM
Website	www.unumdental.com
Phone Number	888-222-2685
Network	Dentemax Plus / AlwaysCare

Dental +

Carrier	UNUM
Website	www.unumdental.com
Phone Number	888-222-2685
Network	Dentemax Plus / AlwaysCare

Vision

Carrier	VSP
Website	www.vsp.com
Phone Number	800-877-7195
Network	Signature
Policy Number	30061295

Basic Life and AD&D Insurance

Carrier	UNUM
Website	www.unum.com
Phone Number	866-679-3054

Voluntary Term Life and AD&D Insurance

Carrier	UNUM
Website	www.unum.com
Phone Number	866-679-3054

Short & Long-Term Disability Insurance

Carrier	UNUM
Website	www.unum.com
Phone Number	866-679-3054

Employee Assistance Program

Carrier	ERS
Website	www.ers-eap.com
Phone Number	800-292-2780

Human Resources Contact Information

Contact	Human Resources Team
Email Address	humanresources@nobleschools.org
Phone Number	312-521-5287

Tips, Tricks & Tools





BlueCross BlueShield Value Added Benefits

BlueAccess for Members: www.bcbsil.com

A secure member website that gives you immediate access to health care benefit information. Here you can check claim status, find in-network providers, use the hospital comparison tool, and much more.

BlueAccess Mobile™

Access your BlueAccess for Members account from a mobile device. Opt in to receive texts for Rx refill reminders, diet and fitness tips, claim updates and more. Download the app for immediate access.

Virtual Visits—MDLIVE (PPO/HSA Members Only)

MDLIVE's telehealth program provides enrolled members with access to non-emergency medical care without even leaving the couch. Visit a doctor virtually 24 hours a day, 7 days a week for a variety of different ailments and symptoms. Log on to MDLIVE.com/bcbsil or call 888.676.4204 today to find out additional info on this awesome benefit.

24/7 Nurseline: 800.299.0274 (PPO Members Only)

General health info and guidance for specific conditions from fevers to bee stings from a registered nurse.

Maternity Care Program: 888.421.7781

Personalized support provided by Obstetrical nurses.

Mail Order Prescriptions: 800.423.1973

Through BCBS and Walgreens, mail order prescriptions may save time and money.

Blue365 Discounts

Access to additional special program discounts. Details can be accessed by logging into Blue Access for Members via www.bcbsil.com. Once logged in, go to the *My Coverage* tab and click on *Discounts* found under *Member Advantages*.

Well onTarget Member Wellness Program

Access health and wellness resources that can help you manage your health. Resources include health assessments, self-directed courses and health coaching.



Tips to Save Money

Preventive/Wellness Exams Covered at 100%

- Preventive care is equal to one physical exam per year per enrolled member
- Females get an annual well-woman exam covered at 100% in addition to their annual physical exam
- No out-of-pocket costs apply - these exams are fully covered as long as your physician codes them as preventive

Prescription Drugs

- Ask your doctor if there's a generic version of any medication you're currently taking or being prescribed
- Take advantage of the Prescription Savings Programs at major retailers
- Ask about free samples from your doctor and/or manufacturer rebates

High Cost Scans, X-Rays & Tests

- MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals
- Whenever possible, compare cost options prior to scheduling your necessary services

Accessing Medical Care

The ER is a costly experience for issues that aren't true emergencies. There are alternatives that can offer quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

- Doctor's office: for symptoms that aren't life threatening, call and let them know your symptoms require immediate attention
- Convenient Care Clinics: use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat/strep, coughs/congestion, sports physicals, UTIs, etc. Visit cvs.com or walgreens.com to find a clinic near you*
- Urgent Care (UC): less costly than the ER; can treat sprains/strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.

* If enrolled in a BCBS medical plan, before filling any prescription at CVS, please refer to <https://www.myprime.com/content/myprime-v2/en/sso-consent.html> or contact BlueCross BlueShield to find out if your prescription drug(s) are covered in-network.

Brought to you by:



NOTE: This Benefits Summary is merely intended to provide a brief overview of the Organization's employee benefit programs. Employees should review the Organization's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Organization reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein.