



# Employee Benefit Overview

Effective July 1, 2023

Prepared for the Employees of Child & Family Agency of Southeastern CT, Inc. by NFP

# Table of Contents

Memo from Human Resources	1
Benefits for 2023 - 2024	2
Eligibility & Online Enrollment	3
Medical Plan	4
About your HRA	5
Dental Plan	6
Life/AD&D and Long Term Disability	7
Voluntary Life	8
Section 125 Plan & Flexible Spending Accounts	9
TANGO Health Advantage/Teladoc Program	10
Discounts & Value-Added Services	11
Online Enrollment Instructions	12 - 14
Contact Information	15

# Memo

Dear Staff Member,

We recognize that as an employee of Child & Family Agency of Southeastern CT, Inc., you are one of our most important assets. Our mission to provide our clients with quality services depends on you. We have made every attempt to make our company a great place to work. As such, we strongly desire to provide you with the needed benefits to keep you and your family healthy and safe. Please take the time to review your employee benefit plan, as it is an important part of your overall compensation package.

The following pages will describe our benefits package in broad terms. Please contact Karen Butler or myself for additional details at the number listed below.

Again, thank you for being a part of the Child & Family Agency of Southeastern CT, Inc.!

Sincerely,  
Danielle Ladia  
Director of Human Resources

860-443-2896  
Danielle ext. 1419  
Karen ext. 1413

**Child & Family**  
**Agency** of Southeastern  
Connecticut, Inc.

# Benefits for 2023 - 2024

## **Medical and Health Reimbursement Account (HRA)**

Child & Family Agency has decided to renew with UnitedHealthcare as the insurance company for our medical plan. Child & Family Agency will continue to contribute towards your medical premium and will fund part of the medical deductible into your Health Reimbursement Account (HRA). The HRA is administered by UnitedHealthcare and integrated within the medical plan, making the claim process automatic and paperless. The medical plan includes a routine vision exam covered at 100% (deductible does not apply), once per year per enrolled member.

## **Dental**

Child & Family Agency has decided to renew with MetLife as the insurance company for our dental plans. You will continue to have the option to choose from two dental plans to enroll in; the Low Plan, which provides coverage for preventive and basic services only and has a lower annual benefit maximum, or the High Plan, which adds coverage for major and orthodontic services and has a higher annual benefit maximum. Child & Family Agency will continue to fund part of your dental premium.

## **Life/Accidental Death & Dismemberment and Long Term Disability**

Child & Family Agency has decided to renew with New York Life as the insurance company for our Life/Accidental Death & Dismemberment (AD&D) and Long Term Disability (LTD) insurance plans. Child & Family will continue to pay your premiums in full for these benefits.

## **Voluntary Life**

Child & Family Agency has decided to renew with New York Life as the insurance company for our Voluntary Life insurance plan. You are responsible for 100% of the premium, which is made through the convenience of payroll deductions.

## **TANGO Health Advantage/Teladoc Program**

Child & Family Agency will continue to offer the TANGO Health Advantage/Teladoc Program through New Benefits. With Teladoc access, you and your families can pick up the phone 24/7/365 to call a U.S. board certified physician at a \$0.00 copay. This plan also offers health advocacy resources, medical bill saver, a Nurseline, as well as discounts on benefits such as Vision, Pharmacy and Vitamins. You are responsible for 100% of the premium, which is made through the convenience of payroll deductions.

## **Flexible Spending Accounts (FSA)**

Child & Family Agency will change the plan administrator for our Flexible Spending Accounts & Dependent Care Flexible Spending Accounts from Stirling Benefits, a 90 Degree Benefits Company to Flores, effective 7/1/23.

# Eligibility & Online Enrollment

## Eligibility

<b>Medical &amp; Health Reimbursement Account:</b>	20 or more hours per week. 1st of the month following 30 days of employment.
<b>Dental:</b>	20 or more hours per week. 1st of the month following 30 days of employment.
<b>Life/AD&amp;D:</b>	30 or more hours per week. 1st of the month following 90 days of employment.
<b>Voluntary Life:</b>	30 or more hours per week. 1st of the month following 90 days of employment.
<b>Long Term Disability:</b>	30 or more hours per week. 1st of the month following 90 days of employment.
<b>TANGO Health Advantage/Teladoc:</b>	20 or more hours per week. 1st of the month following 30 days of employment.
<b>Flexible Spending Accounts:</b>	20 or more hours per week. 1st of the month following 30 days of employment.

## Online Enrollment

With online enrollment services powered by Employee Navigator, you can enjoy convenient, online access to your benefits coverage 24 hours a day, seven days a week. You can update your personal profile, make eligible benefit selections (enroll or waive coverage), make qualifying mid-year IRS life event enrollment changes, and have access to a complete document library of all plan collaterals.

**For 2023 Open Enrollment, the Employee Navigator online portal will be open from Monday, June 5<sup>th</sup> through Tuesday, June 13<sup>th</sup>. All employees are required to go online to enroll or waive the benefits offered for the 2023-2024 plan year by 5pm on June 13<sup>th</sup>, even if you are not making any changes.**

Please refer to pages 12-14 in this Employee Benefit Overview for detailed instructions. All enrollments for the Medical/HRA, Dental, TANGO Health Advantage/Teladoc, Life/Accidental Death & Dismemberment, Voluntary Life, Long Term Disability and the Flexible Spending Accounts must be completed online by accessing:

**<https://www.employeenavigator.com/benefits/Account/Login>**

# Medical Plan



For employees regularly scheduled to work 40 hours per week, Child & Family Agency contributes towards the medical plan premium cost, 82% for employee and 75% for dependent(s) coverage. This amount is prorated for employees working less than 40 hours per week.

<b><u>UnitedHealthcare Choice Plus Medical Plan with Health Reimbursement Account (HRA)</u></b>	
<b><u>In Network Benefits</u></b>	
Embedded Plan Year Deductible *	\$3,500 Individual / \$7,000 Family
Out of Pocket Maximum	\$6,000 Individual / \$12,000 Family
PCP / Specialist Office Visit	100% after plan deductible is met
Preventive Care	Covered at 100%, deductible waived
Routine Vision Exam (Spectera EyeCare Vision Network)	Covered at 100%, deductible waived (one per year)
Inpatient Hospital	100% after plan deductible is met
Outpatient Surgical	100% after plan deductible is met
Emergency Room	100% after plan deductible is met
Urgent Care	100% after plan deductible is met
Prescription Drugs (30 Day Retail Supply)	After plan deductible is met: \$5 Generic \$25 Preferred Brand \$40 Non-Preferred Brand
<b><u>Out of Network Benefits</u></b>	
Embedded Plan Year Deductible	\$6,000 Individual / \$12,000 Family
Coinsurance	70%
Out of Pocket Maximum	\$12,000 Individual / \$24,000 Family
* Child & Family Agency funds the 1 <sup>st</sup> \$1,750 of the \$3,500 individual deductible for employee only or the 1 <sup>st</sup> \$3,500 of the \$7,000 family deductible for employee plus dependent(s) into the Health Reimbursement Account (HRA) that is administered by UnitedHealthcare.	

<b>Medical Plan Employee Premium Cost (for employees working 40 hours per week)</b>		
<b><u>Tier</u></b>	<b><u>Monthly Cost</u></b>	<b><u>Per Pay Period (24) Cost</u></b>
Employee Only	\$134.66	\$67.33
Employee + Spouse	\$426.44	\$213.22
Employee + Child(ren)	\$336.67	\$168.34
Family	\$585.42	\$292.71

## How do I use an HRA at the Doctor?



Give your doctor your UnitedHealthcare medical insurance ID card.



The office will bill UnitedHealthcare.



UnitedHealthcare will process the claim towards your medical deductible. The claim will then automatically feed over to your Health Reimbursement Account (HRA) administered through UnitedHealthcare, until you've reached your deductible (\$3,500.00 for individual or \$7,000.00 for family) and you do not need to do anything further. UnitedHealthcare pays the provider directly from your HRA, up to the amount Child and Family Agency contributes towards your deductible; the 1<sup>st</sup> \$1,750.00 of the individual deductible and the 1<sup>st</sup> \$3,500.00 of the family deductible. Once your HRA is depleted, you are responsible for the remainder of the deductible; \$1,750.00 for employee only or \$3,500.00 for family coverage. Once you receive a bill from the provider for the balance of the deductible, you will need to pay the provider directly. UnitedHealthcare will send you a monthly health statement that aggregates all medical claims and payments, including the HRA.

## How do I use an HRA at the Pharmacy?



Give your pharmacist your UnitedHealthcare medical insurance ID card. This will ensure that your prescription expenses are applied towards your deductible.



There is no debit card issued for the HRA; your UnitedHealthcare medical insurance ID card is connected directly to your HRA. Once the pharmacy runs the prescription through the UnitedHealthcare medical plan, if you have any available dollars in your HRA account, the cost of the prescription will be taken directly out of your HRA account, and you do not need to do anything further. If you have exhausted your HRA funds, you will have to pay for the cost of the prescription until your deductible is met. Once met, pharmacy copayments will then apply.

HRA funds are pro-rated for anyone enrolling in the middle of the plan year.

All employees regularly scheduled to work 20 or more hours per week are eligible for coverage. Employees regularly scheduled to work 40 hours per week, Child & Family Agency contributes 50% of the premium for employee coverage on the Low Plan.

	Low Plan		High Plan	
	<u>In Network</u>	<u>Out of Network</u>	<u>In Network</u>	<u>Out of Network</u>
Calendar Year Deductible <i>(waived For Preventive Care)</i>	\$25 Individual / \$75 Family		\$25 Individual / \$75 Family	
Coverage (coinsurance)				
Preventive Care	100%	100%	100%	100%
Basic Care	100%	80%	100%	80%
Major Care	N/A	N/A	60%	50%
Orthodontia <i>(for dependent children up to age 19)</i>	N/A	N/A	50%	50%
Annual Maximum Benefit <i>(per enrolled member)</i>	\$1,000.00		\$1,500.00	
Orthodontia Lifetime Maximum Benefit	N/A		\$1,500.00 per enrolled child	

Employee Dental Premium Costs per Biweekly Pay Period (24 payrolls) (for employees working 40 hours per week)		
<u>Tier</u>	<u>Low Plan</u>	<u>High Plan</u>
Employee Only	\$7.13	\$15.65
Employee + Spouse	\$20.59	\$36.65
Employee + Child(ren)	\$20.59	\$36.65
Family	\$43.57	\$70.07

Please note that MetLife does not send out Dental ID cards. When you are at the dentist, let them know that you are enrolled in a MetLife dental plan and provide them with your social security number and date of birth. Your dentist will then verify your coverage through MetLife's toll-free automated computer voice response system.





# Life/AD&D and Long Term Disability

## Life Insurance

Benefit:	You will receive Life insurance coverage equal to one times your basic annual earnings, rounded to the highest \$1,000.00.
Reduction Schedule:	Benefits are reduced by 35% at age 65, 55% at age 70, 70% at age 75 and 80% at age 80.
Maximum Life Benefit:	\$50,000.00
Cost:	Child & Family Agency pays for your Life insurance premium in full.

## Accidental Death & Dismemberment (AD&D) Insurance

Benefit:	You will receive AD&D insurance coverage equal to one times your basic annual earnings, rounded to the highest \$1,000.00.
Reduction Schedule:	Benefits are reduced by 35% at age 65, 55% at age 70, 70% at age 75 and 80% at age 80.
Maximum AD&D Benefit:	\$50,000.00
Cost:	Child & Family Agency pays for your Accidental Death & Dismemberment insurance premium in full.

## Long Term Disability (LTD) Insurance

Benefit:	Long Term Disability insurance pays you 60% of your pre-disability income, to a maximum monthly benefit of \$6,000.00. Benefit payments begin once you have satisfied a 120-day benefit waiting period. Payments will continue as long as you qualify as disabled under the terms of the policy, up to your normal Social Security retirement age.
Cost:	Child & Family Agency pays for your Long-Term Disability insurance premium in full.



# Voluntary Life

Voluntary life insurance can be purchased for you, your spouse and eligible children. The coverage is available at group rates, and you are responsible for 100% of the premium, which is made through the convenience of payroll deductions. Please keep in mind that in order to enroll your spouse and/or child(ren), you must enroll yourself.

As an employee, you can buy insurance in increments of \$10,000.00 to a maximum amount of five times your annual salary or \$500,000.00. Employee Guaranteed Issue amount is \$140,000.00. The benefit decreases to 65% at age 65, 45% at age 70, 30% at age 75 and 20% at age 80.

For your spouse, up to age 70, you can buy insurance in increments of \$5,000.00 to a maximum amount of \$100,000.00, or 100% of the employee election amount. Spouse Guaranteed Issue amount is \$30,000.00. The benefit decreases to 65% at age 65 and 45% at age 70.

For your child(ren), up to age 19 (or age 26 if a full-time student), you can buy insurance in increments of \$2,000.00, to a maximum amount of \$10,000.00.

Age Bands	Employee Monthly Rates per \$1,000.00	Spouse Monthly Rates per \$1,000.00	Child(ren) Monthly Rates per \$1,000
24 & Under	\$0.07	\$0.07	\$0.21
25-29	\$0.06	\$0.06	
30-34	\$0.06	\$0.06	
35-39	\$0.08	\$0.08	
40-44	\$0.13	\$0.13	
45-49	\$0.21	\$0.21	
50-54	\$0.36	\$0.36	
55-59	\$0.61	\$0.61	
60-64	\$0.84	\$0.84	
65-69	\$1.49	\$1.49	
70-74	\$3.07	N/A	
75+	\$4.70	N/A	

**NOTE: If you are enrolling for the first time (and you are not a new hire) or if you are increasing your current voluntary election amount for yourself and/or your spouse, you will be required to complete a Health Statement/Evidence of Insurability (EOI) Form. Newly eligible employees can elect up to the guaranteed issue amount with no EOI.**

# Section 125 Plan & Flexible Spending Accounts

## Section 125 Plan

You have the ability to make contributions towards your medical and dental insurance plan premiums on a pre-tax basis, rather than an after-tax basis. This means your premium contributions are deducted from your gross pay before income tax and social security is calculated, thereby reducing your taxable income. Participation in this plan is automatic, however you may opt-out if you wish. Please contact your Human Resources department for additional details.

## Healthcare and Dependent Care Flexible Spending Accounts (FSA)

**Plan Administrator:** Flores

**Flexible Spending Accounts:**

A reimbursement account (also called a "flexible spending account") is a way for you to put money aside BEFORE TAXES to be reimbursed for eligible medical or daycare expenses for yourself and any of your dependent(s) claimed on your tax return. There are two separate reimbursement account options; a Healthcare Flexible Spending Account, which reimburses eligible medical, dental and vision out-of-pocket expenses, and a Dependent Care Flexible Spending Account, which reimburses eligible daycare expenses.

**Employee Tax Savings Illustration:**

	Without Accounts	With Accounts
Weekly Earnings	\$400.00	\$400.00
Account Deposit (Before Taxes)	\$0.00	\$10 Medical + \$100 Daycare = \$110 Total
Taxable Wages	\$400.00	\$290.00
<b>Taxes:</b>		
Federal 15%	\$110.60	\$80.19
FICA 7.65%		
State 5%		
Expense (After Tax)	\$110.00	\$0.00
Net Take Home Pay	\$179.40	\$209.81
Weekly Savings		\$30.41
Annual Savings		\$1,581.32

**Annual Minimums:**

Healthcare FSA: \$100.00  
 Dependent Care FSA: \$100.00

**Annual Maximums:**

Healthcare FSA: \$3,050.00  
 Dependent Care FSA: \$5,000.00 if you are a single parent or are married, filing jointly; or \$2,500.00 if you are married, filing separately

It is better to contribute too little vs. too much, since you can only access your money by incurring an eligible expense and submitting it in for reimbursement. By law, any money remaining in the account at the end of the plan year is forfeited.



For additional information and to register for an online account visit:

[www.flores247.com](http://www.flores247.com)  
 Or call 1-800-532-3327

## Teladoc - Talk to a doctor anytime for free!!!

Teladoc gives you 24/7/365 access to U.S. board certified physicians through the convenience of either phone or video consults with a \$0.00 copay (no cost to you).

## TANGO Health Advocacy Program includes:

- Teladoc with a \$0.00 copay
- Medical Bill Saver
- Medical Health Advisor
- Nurseline
- Discounts on Pharmacy, Vision and Vitamins

**So many reasons to use Teladoc!**  
Teladoc gives you 24/7/365 access to a doctor through the convenience of phone or video consults. It's an affordable option for quality medical care.

- Talk to a doctor anytime, anywhere you happen to be
- Receive quality care via phone or online video
- Prompt treatment, average call back in 15 min
- A network of doctors that can treat children of any age
- Secure, personal and portable electronic health record (EHR)
- No limit on consults, so take your time

**WHEN CAN I USE TELADOC?**

- When you need care now
- If your doctor is unavailable
- If you're considering the ER or urgent care center for a non-emergency issue
- On vacation, on a business trip, or away from home
- For short-term prescription refills

**GET THE CARE YOU WANT**  
Teladoc doctors can treat medical conditions, including:

- Cold & flu symptoms
- Allergies
- Bronchitis
- Skin problems
- Respiratory infection
- Sinus problems
- And more!

**SHARE WITH YOUR PCP**  
With your consent, Teladoc can help you provide information about your Teladoc consult to your primary care physician

**The Benefits You Can Depend On.**  
The TANGO Advantage provides access to a discount benefit program that helps you save money with discounts on out-of-pocket costs and uncovered services. All benefits are available for you and your immediate family upon receipt of the membership kit.

**TANGO Health Advocacy Package Details:**

- Telehealth**  
Save time and money with 24/7 access to a doctor by phone or online video consult. (\$0 co-pay) over \$400.
- Medical Bill Saver™**  
Expert negotiators help you save on uncovered medical and dental bills.
- Medical Health Advisor**  
Time is money. Get one-on-one support from professionals for medical or insurance related issues.
- Pharmacy**  
Save 10% to 85% on most prescriptions, reducing your out-of-pocket costs.
- Nurseline™**  
Rest assured—highly trained registered nurses are on-call 24/7 to answer your questions.
- Vision**  
10% to 60% off glasses, contacts, laser surgery, exams and more.
- Vitamins**  
Find the best prices online for the most trusted brands of vitamins and wellness products.

**Talk to a doctor anytime for Free**

1-855-VIP-DOCS  
Teladoc.com/mobile

Teladoc.com/Feelbetter  
Facebook.com/Teladoc

The cost is \$6.21 per pay period (24 payrolls) paid through the convenience of payroll deductions, which covers yourself and your legal dependent(s).

# Discounts & Value-Added Services



## UnitedHealthcare's Discounts and Value-Added Services

### The Maternity Support Program:

Provides expectant mothers with support, including health assessments, nurse support and more. It's best to enroll within the first 12 weeks of pregnancy, but you can start through week 34. The program is provided at no extra charge, as part of your health plan. To enroll, call 1-877-201-5328 or visit [myuhc.phs.com/maternitysupport](http://myuhc.phs.com/maternitysupport) for more information.

### Centers of Excellence:

If you have a special condition, you can get help finding a doctor and medical center as well as help with understanding your illness. To view covered conditions, log into your [myuhc.com](http://myuhc.com) account.

### Quit For Life - Tobacco Cessation Program:

Provides personal support program available at no additional cost to you. Choose from a variety of online tools and get access to a Quit Coach and a mobile app to customize a quit plan to help you break free from tobacco. Log into your [myuhc.com](http://myuhc.com) account for additional information and to enroll into this program.

### Cancer Support Program:

Access to dedicated cancer nurses that will help you find information and emotional support for you and your family, who will work with you throughout your cancer journey. Go to [myuhc.phs.com/cancerprograms](http://myuhc.phs.com/cancerprograms) or call UHC's member services phone number (listed on the back of your ID card) to learn more and to enroll into this program.

### Disease Management:

Provides additional support for those who need help managing a chronic disease. Resources are available to help you make more informed decisions regarding your health and to help manage your condition. Log into your [myuhc.com](http://myuhc.com) account to get additional information about the UHC programs that are offered through your health plan at no cost.

### Real Appeal:

Real Appeal is a fun, engaging, energetic 52-week program offered to you and any of your enrolled dependents (over the age of 18) free of charge through Child & Family Agency's medical insurance. Each member that enrolls in the Real Appeal program will receive their own Success Kit, free of charge. Log into your [myuhc.com](http://myuhc.com) account for additional information and to enroll into this program.

## New York Life's Discounts and Value-Added Services

### New York Life Employee Assistance & Wellness Support:

Call New York Life 24/7 to speak to an advocate to help assess your needs and develop a solution to help resolve your concerns, direct you to an array of resources in your community and online tools at no additional cost. You will receive three free face-to-face sessions with a specialists available to you and all of your household members, as well as free Legal Consultation, Parenting Guidance, Senior Care, Child Care, Pet Care and much more. For additional information, go to [www.guidanceresources.com](http://www.guidanceresources.com), Web ID:NYLGBS or call 1-800-344-9752.

### Secure Travel:

Provides access to emergency medical assistance, travel services, pre-departure information and much more, should an emergency arise while traveling for personal or business reasons more than 100 miles from home. To learn more, call 1-888-226-4567.

### Financial, Legal & Estate Support:

Provides unlimited financial and legal consultations, including debt management, family budgeting, estate, and tax planning. Provides easy access to an in-house staff of attorney's exclusively dedicated to phone consultations, referrals to local attorney's for a free 30-minute consultation and a 25% reduction in fees thereafter. Provides enhanced digital resources and single point of contact, including one portal and phone number for services. For more information, or to register to access online tools, educational resources and create legal documents, go to [www.guidanceresources.com](http://www.guidanceresources.com), Web ID: NYLGBS or call 1-800-344-9752.

## MetLife's Discounts and Value-Added Services


You will receive access to MetLife's VisionAccess discount savings program, which provides you and any of your enrolled dependents with great discounts by visiting one of the thousands of participating private practice ophthalmologists or optometrists. Please refer to the flyer posted in Employee Navigator for additional details and information.

# Online Enrollment Instructions



With Online Enrollment Services powered by Employee Navigator, you will enjoy convenient online access to your benefits coverage 24 hours a day, seven days a week. On this site, you will be able to update to your personal profile, make eligible benefit elections in addition to waiving/declining coverage, make qualifying enrollment changes throughout the year and have access to a complete document library of all plan collaterals.

First time users will log on to [www.employeenavigator.com](http://www.employeenavigator.com) and hit the "Login" button on the top right of the screen. Once at the login screen, new users will need to select "Register as a new user" to create your username and password. Child & Family Agency of Southeastern CT, Inc. company identifier is **160005**. Existing users will proceed entering their existing username and password.



User Name

Password

[Login](#)

[Reset a forgotten password](#)

[Register as a new user](#)

**Create Your Account**

First, let's find your company record

**First Name**

**Last Name**

**Company Identifier**  
(provided by HR)

**PIN**  
(Last 4 Digits of SSN / ID)

**Birth Date**  
(mm/dd/yyyy)

[Next >](#)

## Key Features

**Employee Announcements:** Located on the Employee Homepage, this feature allows you to view information provided by Child & Family Agency of Southeastern CT, Inc., as well as articles and news.

**Online Enrollment Link:** As a new employee, you will be able to enroll in benefits when first eligible via the "Start Benefits" link located on the Employee Homepage. During the Open Enrollment period, you can enroll in and make changes to your benefits through the "Open Enrollment" link, also located on the Employee Homepage.

**Qualifying Event Changes:** You can report qualifying life status events, such a marriage or birth of a child and make eligible benefit enrollment changes directly online via the Benefits link on the Employee Homepage and then "Change Coverage". Life status event changes will be subject to HR approval and documentation will need to be provided as applicable.

**Update Profile:** You can easily update your personal and dependent information, such as address or emergency contacts, at any time throughout the year via the "Profile" link on the Employee Homepage. Updates will be subject to HR approval.

**Benefits:** You can access plan information at any time by clicking "Benefits" on the Employee Homepage. From here, you can view plan details, download plan summaries, review costs, and view enrolled dependent information.

**Documents:** Under the "Resources" link on the Employee Homepage, you can access a range of plan and HR specific documents including plan grids, SBC's and forms, as well as links to other sites, news and articles.

# Online Enrollment Instructions – cont'd.



## Child & Family Agency of Southeastern Connecticut, Inc.

Welcome to Child & Family Agency of Southeastern CT, Inc. employee benefits website! As you know, your benefits are an important part of your overall compensation and we are excited to provide you with online enrollment services powered by Employee Navigator, so you can enjoy convenient, online access to your benefits coverage 24 hours a day, seven days a week. This online portal allows you to update your personal profile, make eligible benefit elections (enroll or waive coverage), make mid-year qualifying IRS life event enrollment changes and access to a complete document library of all plan collaterals.

**All employees are required to go online to enroll or waive the benefits offered for the 2023 – 2024 plan year by 5pm on June 13<sup>th</sup>, even if you are not making any changes.**

### BEFORE YOU BEGIN:

1. Please review the “Compliance Documents” found on your home page section. Additionally, you can click on the “Resources” icon on your homepage and then click on the arrow next to “Documents” to review additional plan documents.




2. **If you are enrolling your spouse and/or children for the first time, you will need to provide their dates of birth and social security numbers.**

### GETTING STARTED:

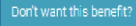




1. Login or Register as a new first time user by typing: <https://www.employeenavigator.com/benefits.Account/Login>  
**\*\* You will need the following information if you are logging onto the website as a new user for the first time:**
  - a. First name
  - b. Last Name
  - c. Company Identifier = **160005**
  - d. PIN = Last 4 of your social security number
  - e. Birth Date
2. Once you have registered you can access the website with your username and password and can continue to the online enrollment site.
  - a. If you have forgotten your username and/or password, click “Reset a forgotten password” and follow the steps as directed.
3. Once logged in, to start your enrollment click “Start Enrollment” on your home screen.



# Online Enrollment Instructions – cont'd.

- Once you have started your enrollment, please confirm and/or edit your profile and address information. Once complete, click the "Save and Continue" button. 
- On the next screen, update and/or add your dependent(s) information if you want them covered under any of the benefits. You will be required to enter their date of birth and Social Security Number. Once complete, click the "Save and Continue" button.

**Benefit Elections/Waivers for 2023 – please go through each benefit and either enroll/re-enroll, make changes or waive each plan.**

- UnitedHealthcare Medical/HRA plan - if you would like to enroll/re-enroll in the Medical/HRA plan for yourself, your spouse and/or child(ren), indicate for who, select which plan and click the "Save and Continue" button. If you would like to view the benefit details of the Medical plan, click the "details" button. If you would like to decline the benefit, click the  button and select the reason why. Be sure to click the circle next to your dependent(s) name to enroll/re-enroll them into the plan. 
  - Myself
  - Benefit All
  - Spouse/Depend (Spouse)
  - Child/Depend (Child)
- MetLife Dental plans – if you would like to enroll/re-enroll in one of the two Dental plans for yourself, your spouse and/or child(ren), indicate for who, select which plan and click the "Save and Continue" button. If you would like to decline the benefit, click on "Don't want this benefit" and select the reason why. If you would like to compare the benefits of the two Dental plans, click the "compare" button under any of the plans. You can also view the details of each plan by clicking the "details" button.
- TANGO Health Advantage/Teladoc - If you would like to enroll/re-enroll in the TANGO Health Advantage/Teladoc plan, select the plan and click "Save and Continue". If you would like to decline the benefit, click on "Don't want this benefit" and select the reason why.
- New York Life's Basic Life/AD&D insurance is fully paid for by Child & Family Agency; click the "Save and Continue" button.
  - Beneficiary Information - add a beneficiary to the New York Life Basic Life/AD&D insurance plan and click the "Continue" button. Please note that your primary beneficiaries must total 100%. If you also want to add contingent beneficiaries, they must also total 100%.
- New York Life's Long Term Disability insurance is fully paid for by Child & Family Agency; under the "SELECT YOUR TAX OPTION" drop down box, select "Benefit is taxable. You do not pay premium or tax on premium" and click the "Save and Continue" button.
- New York Life's Voluntary Life insurance amounts are elected by sliding the white button  under each eligible employee and dependent. If you would like to enroll/re-enroll yourself or any of your dependents into this plan, select the amount and click the "Save and Continue" button. If you want to decline the benefit, click on "Don't want this benefit" and select the reason why.
  - Beneficiary Information - add a beneficiary to the New York Life Voluntary Life insurance plan and click the "Continue" button. Please note that your primary beneficiaries must total 100%. If you also want to add contingent beneficiaries, they must also total 100%.
- Flores Medical Flexible Spending Account (FSA) (pre-tax savings for eligible medical, dental or vision expenses) - if you would like to enroll, enter in either the annual amount or the per pay period amount and click the "Save and Continue" button. If you want to decline the benefit, click on "Don't want this benefit" and select the reason why.
- Flores Dependent Care Flexible Spending Account (FSA) (pre-tax savings for eligible daycare expenses) - if you would like to enroll, enter in either the annual amount or the per pay period amount and click the "Save and Continue" button. If you want to decline the benefit, click on "Don't want this benefit" and select the reason why.
- At the end of your enrollment, you will see your enrollment summary. If there are any tasks that are incomplete, an orange box will appear notifying you that your enrollment is not complete. Any tasks on the left that have an orange bullet point are the tasks that still need to be completed before you can finalize your enrollment. 
- If all tasks are complete, please be sure to review your benefit elections and once you are all set. click the "Click to Sign" button to finalize your enrollment. If you want to print a copy of this screen, click the print button  on the upper right hand side of the page.
- Once signed and completed, you will receive confirmation acknowledging your signature was accepted and your enrollment was submitted.  Acknowledged and Submitted  
Enrollment completed on Thursday November 1, 2018 2:44 PM

**As a reminder, once you have made your elections for the 2023 - 2024 plan year, you will not be able to make any changes to any of the plan in which premiums are deducted on a pre-tax basis throughout the year unless you experience a Qualified Life Event.**



# Contact Information

Coverage / Carrier	Phone	Website
Medical & Health Reimbursement Account (HRA) <b>UnitedHealthcare</b>	1-866-633-2446	www.myuhc.com
Dental <b>MetLife</b>	1-800-ASK-4MET	www.metlife.com
Life/AD&D and Voluntary Life <b>New York Life</b>	1-800-644-5567	www.mynylgbs.com
Long Term Disability <b>New York Life</b>	1-800-644-5567	www.mynylgbs.com
Flexible Spending Accounts <b>Flores</b>	1-800-532-3327	www.flores247.com
Employee Assistance Program <b>CompPsych</b>	1-800-344-9752	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a> Web ID: NYLGBS
TANGO Health Advocacy Programs <b>New Benefits</b>	1-800-800-7616	www.mymemberportal.com
Teladoc <b>New Benefits</b>	1-855-847-3627	www.teladoc.com/feelbetter

These plans have been arranged by NFP.  
Please feel free to contact us if we can be of assistance.



**Benefit Help Line - 1-800-388-9771**

Every effort has been made to ensure the accuracy of the information in the Employee Benefit Overview. Plan provisions summarized in the overview contain only highlights. If there is a discrepancy between this overview the plan documents, the plan documents will govern.

Although Child & Family Agency of Southeastern CT, Inc. intends to continue all benefits in their present form, they reserve the right to amend, suspend or terminate in whole or in part, any or all of the plans at any time. If any changes are made, you will be notified promptly.