



**CHILD AND FAMILY
AGENCY OF
SOUTHEASTERN CT**

**EMPLOYEE
BENEFIT GUIDE
2025 - 2026**

Thank you!

We recognize that as an employee of Child & Family Agency of Southeastern Connecticut, 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 benefit package in broad terms. Please contact **Karen Butler** at (860) 437-4550, extension 1413 / butlerk@ctcfa.org or **Danielle Ladia** at (860) 437-4550, extension 1419 / ladiad@ctcfa.org

You may also visit the PPI Auto Enroll portal for more details and information.

Again, thank you for being part of the Child & Family Agency of Southeastern Connecticut team.



Danielle Ladia
Director of Human Resources



About Your 2025 Benefit Offerings

For the 2025 plan year, the following benefits will be offered to you and your covered dependents. **The 2025 plan year will run from July 1, 2025 – June 30, 2026.**

Medical and pharmacy coverage will be remaining with UnitedHealthcare for the 2025 plan year. There will be one medical plan offered this year. We will be partnering with Garner Health. Garner Health is a healthcare benefit that works with the UnitedHealthcare medical plan offering to help you and your family find the best doctors within the Garner network. If you use a doctor within the Garner network, Garner will reimburse your out-of-pocket costs through an HRA.

We will continue to offer Teladoc through New Benefits.

Our dental insurance will be remaining with UnitedHealthcare for the 2025 plan year. We will continue to offer two dental plans; a Base Plan (PPO) and a Buy-Up Plan (PPO). Orthodontia coverage is **not** available under the Base Plan.

We will also continue to offer Basic Life and Accidental Death and Dismemberment and Long-Term Disability insurance through UnitedHealthcare. The cost of the Basic Life and AD&D and LTD benefits are covered in full by Child and Family Agency of Southeastern CT.

All enrollments must be completed through **PPI Auto Enroll** for the 2025 plan year.

This year's enrollment is **active**, meaning you must actively enroll in the plans available to you if you wish to have coverage for the 2025 plan year or if you choose to waive coverage.

Benefits Eligibility

All full-time employees working an average of at least 20 hours per week are eligible to enroll themselves and their eligible dependents in the medical, dental, and telewellness coverage. Coverage will be effective on the 1st of month following 30 days of employment for medical, dental, and telewellness coverage.

All full-time employees working an average of at least 30 hours per week are eligible to enroll themselves and their eligible dependents in the life and disability coverage. Coverage will be effective on the 1st of month following 90 days of employment for the life and disability coverages. You may not make changes to your plan elections throughout the plan year *unless* you experience a qualified life event.

Eligible Dependents May Include:

- Your legal spouse
- Your child up to age 26*
- Court ordered eligible dependents with legal guardianship

**Note: If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of disability is provided.*

Benefits terminate at the end of the month in which your dependent turns age 26 for medical and vision coverage. Benefits terminate at the end of the plan year in which your dependent turns age 26 for dental coverage.

You have a variety of benefits that are offered to you. Be sure to consider your choices before you make your benefit decisions. You can **not** make changes to your benefit elections throughout the plan year **unless** you experience a qualified life event. If you experience a qualified life event, you will have 30 days from the date of your qualifying life event to provide proof of the event and to contact Human Resources to make appropriate changes to your benefit elections.

Examples of Life Events May Include:

- Change in marital status (marriage, death of spouse, divorce, legal separation)
- Change in number of dependents (birth, death, adoption, eligibility status, child support order)
- Change in employment status for you or your spouse (new employment, termination, leave of absence, full-time to part-time or vice-versa)
- Special enrollment rights under HIPAA Medicare coverage



Medical Insurance

Choice Plus Network

Our Medical provider for the 2025 plan year will remain with UnitedHealthcare. We will be offering one plan option, with eligibility to participate in a Health Reimbursement Account. The medical plan utilizes UnitedHealthcare's Choice Plus network, however, to see the most cost savings, the Garner Health network will provide the highest quality care through *Top Providers*. If you utilize a *Top Provider*, Garner will reimburse you for qualifying out-of-pocket medical expenses up to \$6,000 for individual coverage and \$12,000 for family coverage. If you choose to utilize a provider in the UHC Choice Plus network that is outside the Garner *Top Provider* network, you will **not** be reimbursed by Garner through the Health Reimbursement Account and the out-of-pocket costs will go towards your plan deductible. **This plan includes one routine eye exam per year.**

Benefit	UHC Medical Plan
Plan Year Deductible	\$4,000 Individual / \$8,000 Family <i>Embedded</i>
Out-of-Pocket Maximum	\$8,000 Individual / \$16,000 Family
Preventative Care	\$0 - No Charge
Office Visit / Specialist Visit	20% after plan deductible is met
Urgent Care / Emergency Room	20% after plan deductible is met
Outpatient Services	20% after plan deductible is met
Inpatient Hospitalization	20% after plan deductible is met
Prescription Deductible	Subject to Medical Deductible
Prescriptions Retail Pharmacy (30-day Supply)	\$5 / \$25 / \$40
Prescriptions Mail Order Pharmacy (90-day Supply)	\$10 / \$50 / \$80



What is an embedded deductible?

If you are enrolled in family coverage, once one member in the family reaches their individual deductible amount, the plan will begin paying for that family member even if the family deductible has not been met.

garner™ Garner Health



Your health is our priority. This is why we've invested in Garner, an innovative benefit that works alongside the UnitedHealthcare medical plan offering at Child and Family Agency of Southeastern CT.

The individual doctor, not the facility they work at, has the greatest impact on the quality of your care. Garner helps you find the best doctors in your area and will reimburse you for eligible expenses when you visit them. These doctors, known as *Top Providers*, follow best practices and keep you and your family healthier. Garner gives you access to this information through the Garner Health app, which allows you to locate these top-quality doctors easily.

By visiting a Garner Top Provider, the following medical expenses can qualify for reimbursement up to \$6,000 for individuals and \$12,000 for families.

Garner Top Providers

Garner analyzes the country's largest database of medical claim records to evaluate doctors based on real patient outcomes to find the top-performing providers. These Top Providers are nearby, in-network, and have appointment availability to see you.

Garner identifies Top Providers based on their ability to:

- Practice according to the latest medical research
- Diagnose problems successfully
- Achieve the best patient outcomes

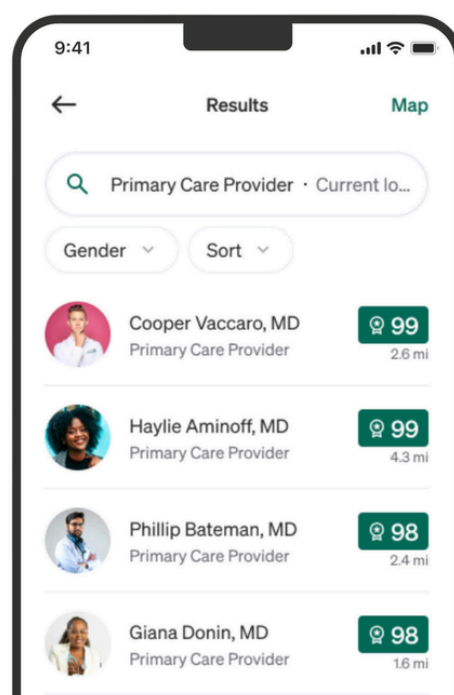
Expert Help When You Need It

As your first line of expert assistance, the Garner Concierge team can assist in understanding your benefit, finding Top Providers for yourself and your family, or answering questions about claims.

You can contact the Concierge team through:

- In-App Messaging
- Phone at (866) 761-9586
- Email at concierge@getgarner.com

Scan the QR code to download the Garner App from the Google Play Store or Apple App Store and begin creating your voluntary account at no cost.





How to use your Garner benefit

Sign up for an account

Once you've created an account, you'll be able to access detailed information about your benefit and coverage through the app or by going online to getgarner.com.

Find Top Providers

Search for doctors in your area based on your symptoms, their name, or type of care you need. Get a list of the top 20% of doctors near you, called Top Providers. These doctors are ranked by cost, quality of care, and patient reviews.

Get Reimbursed

Receive reimbursement for qualifying medical costs provided by a Top Provider who has been added to your account on or before your appointment. Get reimbursed on or after the date the provider was added to your list. This includes copays, office visits, medical test, and major surgeries covered by your medical health plan.

Is Garner my health insurance?

No, Garner is not your health insurance. Garner is a separate benefit that is paired with your health insurance plan to help you find the best providers and reduce the amount you must pay out of pocket before you meet your insurance deductible. Garner is a Health Reimbursement Arrangement.



Garner Concierge Team

Our dedicated Concierge team is here to provide personalized support. Message the Concierge through the Garner Health app or concierge@getgarner.com. The Concierge is available Monday through Friday, 8:00am to 8:00pm EST.



Dental Insurance

All employees regularly scheduled to work 20 or more hours per week are eligible for Dental coverage. We will be remaining with our dental carrier to UnitedHealthcare. We will still be offering the option of choosing from two different dental plans; the Base Plan (PPO) and the Buy-Up Plan (PPO). While you may choose any dentist, using dentists participating in network will lower your out-of-pocket expenses. Dentists who are not in network may bill you for charges above reasonable and customary payments from UnitedHealthcare. **There is no orthodontia coverage for the Base Plan option.** Please review the plan details in high level below to assist with making your 2025-2026 plan year elections.

Plan Features	Base Plan		Buy-Up Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Benefit Period	Calendar Year		Calendar Year	
Deductible Single Family	\$25 \$75		\$25 \$75	
Class 1: Preventative Services	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Class 2: Basic Services	Covered at 100%	Covered at 80%	Covered at 100%	Covered at 80%
Class 3: Major Services	Not Covered	Not Covered	Covered at 60%	Covered at 50%
Class 4: Orthodontia Services	Not Covered	Not Covered	Covered at 50%	Covered at 50%
Annual Maximum Benefit (per Year)	\$1,000 per Covered Individual	\$1,000 per Covered Individual	\$1,500 per Covered Individual	\$1,500 per Covered Individual



Life & Disability Insurance

Basic Life and AD&D

Child & Family Agency of Southeastern CT will continue to offer Basic Life and Accidental Death and Dismemberment Insurance through UnitedHealthcare. Your Life Insurance coverage is equal to one times your basic annual earnings to a maximum of \$50,000. Your Accidental Death and Dismemberment coverage will mirror the benefit amount of your Group Life Insurance. Benefits reduce by 65% at age 65 and 50% at age 70.

Child and Family Agency of Southeastern CT covers the full cost of the Basic Life/AD&D coverage.

Long-Term Disability

Child & Family Agency of Southeastern CT also provides Long-Term Disability insurance through UnitedHealthcare to offer an income replacement option if you are out of work due to a non-work related illness or injury that extends beyond 6 months. Benefits begin after a 120 day elimination period for both accident and illness. Benefit payments may last as long as you are disabled or until you reach Retirement Age (65), whichever is sooner. Benefits are 60% of your monthly earnings, up to \$6,000 per month. There is a 3 / 12 Pre-Existing Condition limitation for the Long-Term Disability, meaning if you file a claim within the first 12 months of your policy being in effect, UnitedHealthcare will look back 3 months prior to the policy taking effect to see if the condition being claimed already took place. If the condition was pre-existing, it will not be covered.

Child and Family Agency of Southeastern CT covers the full cost of the LTD coverage.



How do I designate a beneficiary?

Beneficiary designations can be updated throughout the plan year. It is important to ensure your beneficiary designations are up to date. To update your Basic Life and AD&D or Voluntary Life and AD&D beneficiary, please locate the beneficiary designation tool in PPI Auto Enroll.

Voluntary Life Insurance

Voluntary Life and AD&D

Child & Family Agency of Southeastern Connecticut, Inc. also provides additional Voluntary Life and AD&D insurance through UnitedHealthcare to all eligible employees. You have the option of purchasing additional life insurance for yourself, your spouse, and your dependent children. The Employee benefit is available for the lesser of up to 5 times your annual salary or a maximum of \$500,000, in increments of \$10,000. The Guaranteed Issue Amount, or guaranteed benefit amount you can elect without additional health questions, is \$150,000.

You can elect to cover your dependents as well. The Spouse benefit is available for up to \$250,000, but can not exceed 50% of the elected Employee benefit amount. The Spouse benefit will be available in \$5,000 increments. The Guaranteed Issue Amount for Spouse is \$25,000. The Child(ren) benefit for children who are 14 days old to age 26 is available for a maximum benefit amount of \$10,000, but can not exceed 50% of the Employee benefit amount. Children can not be covered from birth to 14 days of age. The Guaranteed Issue Amount for Children is \$10,000.

Benefits will reduce 35% at age 65 and 50% at age 70.

**Please note: If you are enrolling for the first time (and you are not a newly hired employee) or if you are increasing your current voluntary election amount for yourself and/or your spouse, you will be required to complete an Evidence of Insurability (EOI) Form. For any amount over the Guaranteed Issue Amounts of the above stated Life Insurance benefits, an Evidence of Insurability Form will need to be submitted to UnitedHealthcare. Newly hired employees can elect up to the Guaranteed Issue Amounts of coverage without needing to submit an EOI. The Evidence of Insurability (EOI) will assist the insurance carrier in making the final decision to approve or deny the requested benefit amount selected during enrollment.*

The Voluntary Life and AD&D insurance 100% paid for by you through the convenience of payroll deduction.



TANGO Health Advantage Program

Telemedicine provides 24/7 access to doctors via phone, mobile application, or video, giving employees on-demand diagnosis, treatment options, and prescriptions (if medically necessary) for non-emergency situations. The program is available to you, your spouse or domestic partner, and your children up to age 26 for \$0 per consultation! You can sign up for the New Benefits Telemedicine benefit for **\$6.21** per pay period.

Includes:

Health Advocacy Solutions provides you access to a personal health advocate that can assist you with reviewing medical bills and insurance claims, clarify benefits and help answer questions about tests, treatments and medications, as well as provide information about generic drug options.

Nutrition Solutions provides you with registered dietitians that can help you develop a personal eating plan or manage health conditions like diabetes or high blood pressure. Consultations are available for \$59 per consultation.

Dermatology Solutions provides you with a quick and convenient way to upload images and create a treatment plan within 2 business days for skin conditions such as rashes, acne, psoriasis, suspicious moles and freckles, and more. Consultations are available for \$75 per consultation, and one follow up question per consultation.

New Benefits Rx can assist you with savings on prescriptions for the whole family, including your pets. Receive discounts on thousands of medications from a range of retail pharmacies nationwide including Walgreens, CVS, Target, and others. My Medicine Cabinet allows you to save your prescription search so you can easily refresh pricing and savings for your next refill.

Vision Discount Program provides you and your family with valuable savings on vision exams and eyewear that your Vision insurance plan may not offer. There is no limit on the number of times you can use the discounts available to you. The Vision Discount Program with New Benefits can offer up to 60% off prescription eyewear included most frames, lenses, and specialty items such as tints, coatings and UV protection. The Vision Discount Program can also offer additional savings off mail order contacts, laser surgery, and eye exams.



Register for Your Account

- Log on through the My Benefits Work mobile app or MyBenefitsWork.com, click Teladoc and follow the instructions to register for your account
- Complete your account information with a unique username and password for your Teladoc account to secure your personal health information
- Complete your Medical History before requesting a visit
- Request a visit online, in the app, or call 855.VIPDOCS (855.847.3627) to speak with a doctor 24/7



Employee Contributions

Child and Family Agency of Southeastern CT is pleased to announce that, as part of our ongoing commitment to supporting you and your families, we will continue to contribute to your medical and dental insurance premiums. This contribution is designed to help ease the financial burden of healthcare costs and ensure you and your loved ones have access to the care you need. The below illustrated per pay costs for each plan offering are based on 24 pay periods.

Medical		
Employee Only	\$87.00	
Employee + Spouse	\$247.71	
Employee + Child(ren)	\$203.23	
Family	\$338.18	
Dental		
	Base Plan	Buy-Up Plan
Employee Only	\$6.98	\$15.26
Employee + Spouse	\$20.14	\$35.84
Employee + Child(ren)	\$20.14	\$35.84
Family	\$42.61	\$68.53

Section 125

You have the ability to make contributions towards your medical and dental insurance plan premiums on a pre tax basis, rather 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.



Flexible Spending Accounts (FSA/DFSA)

Healthcare FSA & Dependent Care FSA

A great way to plan ahead and save money over the course of a year is to participate in the Flexible Spending Account (FSA) program. This program allows you to redirect a portion of your salary, on a pre-tax basis, into reimbursement accounts (healthcare and/or dependent care). Pre-tax means the dollars you use for eligible expenses are **exempt from taxation**. Money from your healthcare account can be used to pay for medical expenses, prescriptions, and dental/vision expenses that have not been reimbursed by any insurance plan. The full amount elected is available to you on Day 1 of your FSA. **Any unused funds are forfeited**. Child and Family Agency of Southeastern CT offers a FSA and Dependent Care FSA through Flores.

A Dependent Care FSA can be used to pay for eligible childcare or adult dependent care expenses. Money in a dependent care account allows you to pay with pre-tax dollars for dependent care expenses that enable you to work by providing care for your child before/after school and during summers. Qualifying dependents include children under the age of 13 and/or dependents who live with you who are physically or mentally incapable of self-care (you must be able to claim these dependents on your tax return). You will only have access to your account balance, and any unused funds will be forfeited.

The IRS limits the annual amount that can be contributed to a Healthcare Account. The Annual IRS Limit for the 2025 plan year is \$3,300. The maximum you may contribute to a Dependent Care FSA is \$5,000 per household, or \$2,500 if married and filing separately.

Limited Purpose FSA

A limited purpose FSA works just like a regular FSA, except for the limited number of eligible expenses. You designate a certain amount of money to be taken out of each paycheck and deposited into your Limited Purpose FSA account. You then use these **pre-tax dollars** to pay for eligible vision or dental expenses. Please see the Advanced Benefit Solutions plan documents for details on eligible expenses. The full amount elected is available to you on Day 1 of your Limited Purpose FSA. **Any unused funds will be forfeited**. Child and Family Agency of Southeastern CT offers a Limited Purpose FSA through Flores.

The IRS limits the annual amount that can be contributed to a Healthcare Account. The Annual IRS Limit for the 2025 plan year is \$3,300.

If you are interested in participating in a Limited Purpose Flexible Spending Account, please contact Karen Butler at (860) 437-4550, extension 1413.

For additional information, visit www.flores247.com or call (800) 532-3327.

Contact Us



These plans have been arranged by NFP.

Please call Child and Family Agency of Southeastern CT's dedicated NFP representatives, Senior Account Executive, **John Cichy**, at 860-507-8894 (email john.cichy@nfp.com) or Senior Account Manager, **Karli Botteon**, at 860-351-8405 (email karli.botteon@nfp.com) for additional questions.

Please reach out to the below carrier contacts if you have questions about your plan deductibles, obtaining copies of your ID cards, or outstanding claims.

Benefit	Phone	Website
UnitedHealthcare Medical Plans	(866) 801-4409	myuhc.com
UnitedHealthcare Dental Plans	(866) 801-4409	myuhc.com
Garner Healthcare Reimbursement Account	(866) 761-9586	getgarner.com
UnitedHealthcare Life and Disability Plans	(800) 801-4409	myuhc.com
New Benefits Teladoc Plan	(800) 800-7616	mybenefitswork.com
Flores Flexible Spending Accounts	(800) 532-3327	flores247.com

Disclaimer: Every effort has been made to ensure the accuracy of the information in the Benefit Overview. Plan provisions summarized in the overview contain only highlights. If there is a discrepancy between this overview and the plan documents, the plan documents will govern. Although Child and Family Agency of Southeastern CT 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.