

Benefits**Connect**

YaleNewHaven**Health**



2025 Benefits Guide

Visiting Nurse Association (VNA) of Southeastern Connecticut, Union

WHAT'S INSIDE

Eligibility & Enrollment3

 Who's Eligible for Benefits3

 How to Enroll.....5

2025 Benefits—Enrollment Required7

 Medical (includes Prescription Drugs)6

 Health Savings Account—if not enrolled in another insurance plan.....7

 Healthcare Reimbursement Account—if enrolled in another insurance plan8

 Dental.....14

 Vision.....16

 Flexible Spending Accounts17

Voluntary Benefits.....19

Open Enrollment Elections.....19

 Group Hospital Care (Indemnity) Insurance ...19

 Group Critical Illness Insurance19

 Group Accidental Injury Insurance.....19

 Group Legal Plan19

Year-Round Elections.....20

 Identity Protection and Device Security.....20

 Auto and Home Insurance Program20

 Purchasing Power20

 Life with Long-Term Care Insurance20

 Pet Insurance.....20

 Employee Perks20

Additional Family Support Benefits.....21

 Employee & Family Resources.....21

 Child Education Support.....21

 Back-Up Child and Elder Care21

Contact Information22



ELIGIBILITY & ENROLLMENT

If you're eligible for benefits, you can enroll yourself, your spouse/domestic partner and/or dependent children in medical (including prescription drug), dental and vision coverage, plus other voluntary and financial benefits. Your benefits are effective on your first day of employment or the day you become eligible for benefits.

Who's Eligible for Benefits

You. You're eligible for benefits if you're a regular, full-time employee (36 hours or more per week) or a benefits-eligible part-time employee (generally 20 – 35 hours per week) of Visiting Nurse Association (VNA) of Southeastern Connecticut.

Does Your Spouse Have Medical Coverage Available Through Another Employer's Plan?

If so and you choose to cover them under a YNHHS medical plan, you'll pay an additional \$10 per paycheck (\$260 per year). You must attest whether or not coverage is available to your spouse during the enrollment process on **bswift**. This will determine if the spouse surcharge applies.

Your Dependents. If you're eligible, you can also enroll:

- Your legal spouse
- Your domestic partner
- Your dependent children under age 26:
 - Biological children
 - Stepchildren
 - Adopted children, including those placed for adoption
 - Foster children
 - Any children for whom you are responsible per court order
- Your dependent children over age 26, if fully dependent on you for support due to a disability and covered by you prior to age 26

Make Sure Your Dependents Are Eligible!

In 2025, we will conduct an audit to ensure all dependents covered under our plans are eligible for coverage. You'll need to provide applicable supporting documentation, like a marriage certificate, birth certificate, court order or federal income tax return. For details, visit [HRConnect](#). If your dependents are not eligible, they will be dropped from coverage.



Enroll in These Benefits During the Open Enrollment Period

Enroll in the following benefits during the annual Open Enrollment period, within 30 days of your first day on the job or within 31 days of experiencing a qualifying event:

- Medical (includes Prescription Drugs and Health Savings Account)
- Dental
- Vision
- Health Care and Dependent Care FSAs
- Group Hospital Care (Indemnity) Insurance (voluntary benefit)
- Group Critical Illness Insurance (voluntary benefit)
- Group Accidental Injury Insurance (voluntary benefit)
- Group Legal Plan (voluntary benefit)
- Identity Protection and Device Security (enroll during Open Enrollment or at any time during the year)

How To Enroll

To enroll or make changes to your benefits, visit **bswift**, our secure enrollment website, through **BenefitsConnect** at ynhhs-benefits.org. Just click the **Enroll** tab. Once you reach the **bswift** login page, you'll be prompted to enter your YNHHS username and password. If you need help, call **HRConnect** at **844-543-2147**.

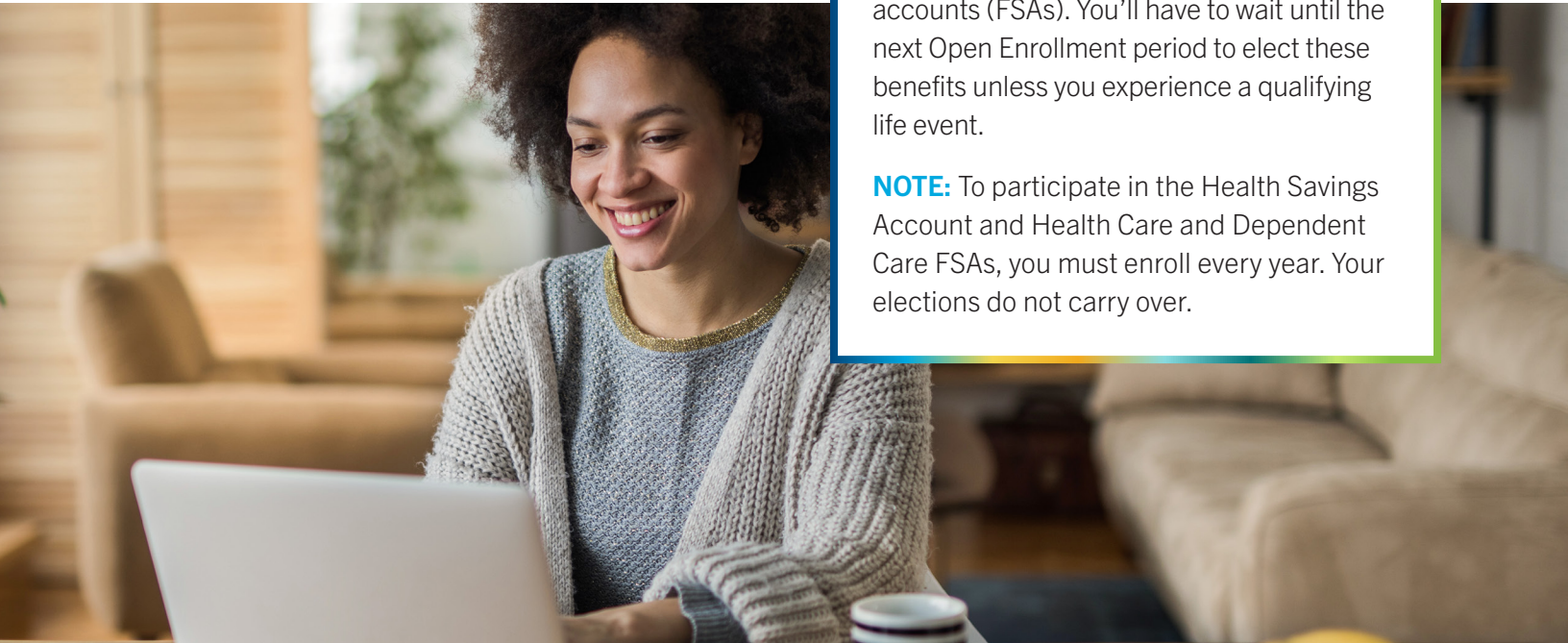
Need more info first?

- Visit **BenefitsConnect** at ynhhs-benefits.org
- Find benefit provider contact information on pages 23-23 of this guide

New to VNA of Southeastern CT?

As a new employee, you must enroll in benefits within 30 days. If you don't enroll within this timeframe, you and your dependents won't have medical, prescription drug, dental or vision coverage, and you won't participate in the flexible spending accounts (FSAs). You'll have to wait until the next Open Enrollment period to elect these benefits unless you experience a qualifying life event.

NOTE: To participate in the Health Savings Account and Health Care and Dependent Care FSAs, you must enroll every year. Your elections do not carry over.



When You Can Make Changes

Enroll carefully! You can enroll or make changes during annual Open Enrollment or during your first 30 days of employment. Once the enrollment period ends, you can make changes only during annual Open Enrollment or within 31 days of experiencing a qualifying life event such as:

- Marriage
- Divorce
- Childbirth/adoption
- Coverage loss or gain for you and/or your dependent(s)

You must submit documentation that supports the event.

Participate or Enroll in These Benefits at Any Time

To learn more about the following voluntary benefit options, see pages 19-20 of this guide or visit ynhhsvoluntarybenefits.com.

- Identity Protection and Device Security
- Auto and Home Insurance
- Purchasing Power
- Life with Long-Term Care Insurance
- Pet Insurance
- Employee Discount Program



MEDICAL

High Deductible Health Plans

There are two High-Deductible Health Plan (HDHP) options:

- HDHP with Health Savings Account (HSA)
- HDHP with Healthcare Reimbursement Account (HRA)

Both plans are administered by Cigna. You can select the HDHP with HRA only if you are covered by another insurance plan or are otherwise ineligible for the HSA. With both plans, you pay the full cost of care until you meet your annual deductible. Your HSA or HRA can help you cover those costs.

WHEN YOU ENROLL IN AN HDHP, YOU AUTOMATICALLY HAVE PRESCRIPTION DRUG COVERAGE.

Plan Highlights

COVERAGE UNDER THE TWO HDHP PLANS IS IDENTICAL. Under both plans:

- You pay nothing for preventive care—including some preventive tests and prescription drugs—when you use network providers.
- You pay the full cost of care until you meet your annual deductible, after which the plan begins to share costs with you.
- You pay discounted rates when you use providers and facilities in the Yale New Haven Health System and Cigna Open Access Plus (OAP) network.
- You have mental health and substance abuse benefits.
- Special rules apply when you or your covered dependents are covered by more than one plan.
- There's a combined annual deductible for medical and prescription drug services. Until the deductible is met, your eligible medical and prescription drug costs are applied against the deductible.

THE DIFFERENCE BETWEEN THE OPTIONS? The account that comes with them—the HSA or HRA. The plan designs are the same.

FOR MORE INFORMATION:

Benefits**Connect**

VISIT ynhhs.benefits.org for:

MEDICAL PLAN TERMS DEFINED.

Copays. Coinsurance. What's the difference? Benefits**Connect** offers definitions and explanations.

PLAN DETAILS. When and how must you precertify treatment with Cigna? What resources do you have for urgent care and telehealth? Benefits**Connect** provides details.

No ID Cards Needed

You don't need an ID card when you receive care under the HDHP Medical Plans. Your provider will be able to access all your information through their system when you tell them you're covered under Cigna. If you want an ID card, you can simply download one from the Cigna app, available on the App Store or Google Play.

Health Savings Account—If Not Enrolled In Another Insurance Plan

The Health Savings Account (HSA) is a special account you contribute to on a pretax basis through payroll deductions. Your employer contributes to it, too.* You can use the money in your HSA to cover your health care expenses until you reach your annual deductible, and the plan begins to share those costs with you. After you meet your deductible, you can use your HSA to cover any coinsurance. **The HSA isn't available to you if you're currently enrolled in another insurance plan.**

During Open Enrollment (or when you elect benefits as a new employee), you must elect any amount you want to contribute to an HSA for the following year. Your election does not automatically roll over from year to year, so you must enroll each year.

When you enroll for the HDHP with HSA, you'll receive a welcome packet from Cigna, our HSA administrator. Follow the instructions to open your account. **Note:** You can also open your HSA at a financial institution of your choice. However, unlike an account opened with Cigna, you will not be able to fund your HSA through direct payroll contributions, nor will you receive your employer's contribution.

HOW MUCH YOU CAN CONTRIBUTE. In 2025, you can contribute up to \$4,300 to your HSA if you have individual coverage and \$8,550 if you're covering others, too. And if you're 55 or older, you can contribute an additional catch-up contribution of \$1,000. Keep in mind, your employer's contribution*, if any, when making your election. Total contributions to your account cannot exceed these IRS maximums.

* For employer HSA contribution amounts, visit [HRConnect](#) and click **Health Benefits**.

HOW THE HSA WORKS. Your HSA contributions are deducted from your pay before taxes are taken out. Any unused funds roll over year after year, earning interest along the way. The money in your HSA is yours to use forever on qualified medical expenses—even if you change employers or health plans or retire.

Once your balance reaches \$1,000, you have the opportunity to invest it for potential growth.

Get the triple-tax advantage with the HSA

When you contribute to the HSA, you get a triple-tax advantage:

1. Your contributions are deducted from your pay before taxes are taken out, which reduces your taxable income.
2. Your contributions grow tax-free for as long as they are in your account.
3. Your distributions from the account are tax-free as long as you use them to pay for qualified medical expenses.

Healthcare Reimbursement Account—If Enrolled In Another Insurance Plan

The Healthcare Reimbursement Account (HRA) is a special account to which your employer contributes* to help you cover the cost of your health care expenses. You can use these funds to cover your costs as you reach your annual deductible. **The HRA is available only to employees enrolled in another insurance plan as they are not eligible to participate in an HSA.**

- As you receive services throughout the year, you pay out of pocket for expenses like coinsurance, copays and other services, and then get reimbursed from your HRA up to the amount of your existing balance.
- Once you've met your annual deductible, you can pay coinsurance for the care you receive; the plan will cover the rest.
- You can use the HRA only while you are enrolled in this plan. You cannot take the money with you if you change plans or employers.
- You cannot contribute to your HRA.

* For employer HR contribution amounts, visit [HRConnect](#) and click **Health Benefits**.

Understand the Networks

The amount you pay for care depends on the provider or facility you choose.

YNHHS Facilities

When you use the following YNHHS facilities, you'll generally pay less for covered services. You'll pay coinsurance after you've met your annual deductible.

- Bridgeport Hospital
- Greenwich Hospital
- Lawrence + Memorial Hospital
- Northeast Medical Group
- Westerly Hospital
- Yale New Haven Care Continuum (Grimes Center)
- Yale New Haven Hospital
- VNA of Southeastern Connecticut

Find a YNHHS Facility

Use these links to search for a YNHHS facility that provides these services:

[Physical therapy](#)

[Radiology](#)

[Urgent care](#)

[Blood draw stations](#)

Cigna Open Access Plus (OAP) Providers

When you choose to receive care from a Cigna OAP provider:

- You'll have to meet your annual deductible (\$2,000 individual/\$4,000 family) before the plan begins to share the cost of your care.
- After you meet your deductible, you'll pay 20% coinsurance for most services until you reach your annual out-of-pocket maximum.
- Once you meet your annual out-of-pocket maximum, the plan will pay 100% of covered expenses through that calendar year.

Out-of-Network Providers

When you use a provider or facility that is not a YNHHS facility or in the Cigna OAP provider network:

- You'll pay the most for care.
- After you meet your deductible, you'll pay 40% coinsurance for care until you reach your annual out-of-pocket maximum.
- You'll need to file a claim for the care to be covered. Payments will be made directly to the provider unless you submit a bill showing you've paid it already.

Find a Cigna OAP Provider/ Facility

Visit the [Cigna Health Care Provider Directory](#) or call **833-739-6447 (833-73-YNHHS)**. Or download the myCigna app from the App Store or Google Play for health care services, resources and important contacts.

For No-Cost Vaccines, Show the Right ID

You and your covered dependents can get no-cost vaccines for shingles, pneumonia, flu (ages 18 and older only), COVID-19, tetanus/diphtheria and hepatitis A and B. To ensure 100% coverage, show the right ID card. If you are in:

- A CVS Minute Clinic or Health Hub, use your medical plan ID card
- Any other network pharmacy, use your CVS Caremark ID card, available via the CVS Caremark app on the App Store or Google Play

To find a network pharmacy, visit [caremark.com](https://www.caremark.com).

What You Pay Based on the Provider You Choose

Here’s **what you pay** depending on whether you receive care from a Signature Network, Cigna OAP, or out-of-network provider. For a more complete list and any limitations, visit **HRConnect** to view the summary plan description (SPD). To see employee premium contributions for the medical plan, visit **bswift** through **BenefitsConnect** at ynhhs-benefits.org. Just click the **Enroll** tab.

	YNHHS Facility	Cigna Open Access Plus (OAP) Provider	Out-of-Network Provider
Annual Deductible (individual / family)	\$2,000/\$4,000	\$2,000/\$4,000	\$2,000/\$4,000
Out-of-Pocket Maximum ¹ (individual / family)	\$3,000/6,000	\$3,000/\$6,000	\$4,000/\$8,000
Member Coinsurance after Deductible	0% after deductible	20% after deductible	40% after deductible
Office Visits and Physician’s Services			
Preventive Care Exams	0% deductible waived	0% deductible waived	40% after deductible
Office Visits	0% after deductible	0% after deductible	40% after deductible
Ancillary Services			
Diagnostic Services Performed in Hospital (Lab, x-ray, MRI, PET, CAT scan, nuclear cardiology)	0% after deductible	20% after deductible	40% after deductible
Diagnostic Services Performed in Office (Lab, x-ray, MRI, PET, CAT scan, nuclear cardiology)	0% after deductible	0% after deductible	40% after deductible
Rehabilitation Therapy Performed in Hospital ² (Physical, speech, occupational, chiropractic, cardiac rehab)	0% after deductible	20% after deductible	40% after deductible
Outpatient Rehabilitation Therapy Performed in Office ³ (Physical, speech, occupational, chiropractic, cardiac rehab)	0% after deductible	0% after deductible	40% after deductible
Urgent and Emergency Care and Telehealth			
Emergency Care (Emergency room; copay waived if admitted)	\$100 copay after deductible	\$200 copay after deductible	\$200 copay after deductible
Urgent Care (Walk-in and urgent care centers)	0% after deductible	20% after deductible	40% after deductible
Ambulance Services (Hospital-owned)	0% after deductible	0% after deductible	0% after deductible
Ambulance Services (Not hospital-owned)	0% after deductible	0% after deductible	0% after deductible
Telehealth (OnDemand and MDLIVE)	0% after deductible	0% after deductible	N/A

	YNHHS Facility	Cigna Open Access Plus (OAP) Provider	Out-of-Network Provider
Inpatient and Outpatient Care			
Outpatient Surgery Performed in Hospital Ambulatory Care Center	0% after deductible	20% after deductible	40% after deductible
Inpatient Surgery	0% after deductible	20% after deductible	40% after deductible
Outpatient Mental Health/ Substance Abuse Services Performed in Office	0% after deductible	0% after deductible	40% after deductible
Inpatient Mental Health/ Substance Abuse Services	0% after deductible	0% after deductible	40% after deductible
Skilled Nursing Facility ⁴	0% after deductible	20% after deductible	40% after deductible
Durable Medical Equipment ⁵	N/A	20% after deductible	40% after deductible
Fertility Services	100% up to lifetime maximum of \$15,000	100% up to lifetime maximum of \$15,000	100% up to lifetime maximum of \$15,000

¹ The \$2,000 individual annual deductible only applies to “employee only” coverage. If you cover any one else under this plan, your annual deductible is \$4,000.

² Inpatient rehabilitative services are limited to 100 days per member per year.

³ Physical, speech, and occupational therapy visits are limited to a combined total of 60 visits per member per calendar year. For physical therapy and occupational therapy, prior authorization is required after the first visit. Chiropractic services are limited to 12 visits per member per calendar year.

⁴ Skilled nursing facility services are limited to 100 days per calendar year.

⁵ You must use a participating provider to be covered for durable medical equipment and prosthetic devices.

Inclusive Fertility Care

YNHHS is pleased to offer fertility coverage to all who need it. In 2025, the definition of fertility coverage under the medical plan will expand to include same-sex partners and single parents.



Prescription Drugs

You automatically have prescription drug coverage when you enroll in either of the High-Deductible Health Plans. You can use your HSA or HRA to pay for your share of the cost. You can fill covered prescriptions at participating CVS retail pharmacies or through the CVS Caremark mail order service.

Until the deductible is met, all covered medical and prescription drug costs are applied against the deductible.

How The Plan Works

Your prescription will be covered only if it is filled at a participating pharmacy. To fill a:

- **30-DAY SUPPLY PRESCRIPTION**, visit one of the more than 5,000 participating pharmacies in the Connecticut, New York and New Jersey area (64,000 nationwide), including major pharmacy and supermarket chains and most independent drug stores.
- **MAINTENANCE MEDICATION**, you must use the CVS Caremark Mail Service.
- **SPECIALTY MEDICATION**, you'll need to use YNHH Specialty Pharmacy Services.

In an emergency or if you're out of state and can't get to a participating pharmacy, you'll pay out of pocket and then file a claim for reimbursement from CVS Caremark.

NOTE: When a generic is available and you or your doctor chooses a brand-name drug, you'll pay the brand-name coinsurance—plus the difference in cost between the two medications.

No ID Cards Needed

You don't need a CVS Caremark prescription drug card when you fill prescriptions. Your pharmacy will be able to access all your information through their system when you tell them you're covered under CVS Caremark prescription drug coverage.

Find a Participating Provider

using the [cvs.com store locator](https://www.cvs.com/storelocator).

Pay Nothing for Certain Preventive Drugs

The Affordable Care Act (ACA) makes many prescription medications, vaccines and supplements—including contraceptives and statins—available to you at no cost. Review the list of [no cost preventive medications](#).

What You Pay To Fill A Prescription

The HDHPs have a combined annual deductible for medical and prescription drug services. You'll pay the full cost of services until you meet your deductible; for prescription drugs, you'll pay the actual cost of your medication, as negotiated between CVS Caremark and the pharmacy.

Under these plans, the most you'll pay out of pocket for medical care and prescription drugs in any calendar year is \$3,000 per individual or \$6,000 per family when you use network providers.

How much you'll pay for your prescription depends on the type of medication and the amount prescribed. When the cost of a drug is less than the minimum copay, you'll pay the lower amount.

Tier	30-Day Supply	90-Day Supply through CVS Maintenance Choice
Tier 1: Generic	\$10 copay after deductible	\$10 copay after deductible
Tier 2: Brand Name	\$25 copay after deductible, if the drug is on the list of preferred brand drugs (the formulary)	\$50 copay after deductible
Tier 3: Non-Preferred Brand and Specialty Medications*	\$40 copay after deductible, if the drug isn't on the list of preferred brand drugs (the formulary)	\$80 copay after deductible
New for 2025:	The copay for GLP-1 weight loss drugs is \$200 after deductible for a 30-day supply. You or your pharmacist may be able to leverage manufacturer coupons to lower this cost.	

*Specialty medications are available through YNH Speciality Pharmacy Services.



For More Detail

Some medications, such as the breast cancer prevention drugs raloxifene and tamoxifen, require pre-authorization. Others, such as experimental medications, aren't covered under the plan. For more details, visit [HRConnect](#).

DENTAL

You can choose from two Cigna dental options—Cigna Dental Option 1 (Basic) and Cigna Dental Option 2 (Enhanced)—that cover all your dental needs from routine exams and cleanings to major services like bridgework, crowns, and orthodontia. Although you may see any dentist you like, when you visit a Cigna Dental network dentist, you’ll pay less and you won’t have to file a claim.

Both plans feature:

- A nationwide network of Cigna dentists
- Discounted rates for using participating Cigna network dentists
- Preventive and diagnostic care at no cost to you
- Coverage for restorative services and orthodontia

Find a Participating Dentist

To locate a participating dentist in your area, visit mycigna.com.

The key difference: Option 2 provides a higher annual maximum benefit and higher levels of coverage for basic restorative and orthodontic services. Its higher benefit levels will cost you more per paycheck.

You can also choose to waive dental coverage.

Compare the Dental Plan Options

Here’s **what you pay** under the two dental plan options.

	Option 1 (Basic)	Option 2 (Enhanced)
Annual Deductible (individual/family)	\$50/\$150	\$50/\$150
Individual Maximum Calendar-Year Benefit* (excludes orthodontia)	\$1,200	\$1,500
Preventive & Diagnostic Care Services (no deductible), includes routine exams, cleanings, x-rays, sealants and other services	0%	0%
Basic Restorative Care , such as fillings, oral surgery, extractions, root canals, periodontics, and repairs to dentures, bridges and crowns	20% coinsurance after deductible	10% coinsurance after deductible
Major Restorative Care , such as dentures, bridges, crowns, and implants Major Restorative Care, such as dentures, bridges, crowns and implants	40% coinsurance after deductible	40% coinsurance after deductible
Orthodontia	40% coinsurance after deductible. Lifetime maximum benefit (per person):* \$1,000	40% coinsurance after deductible. Lifetime maximum benefit (per person):* \$1,500

* All plan deductibles and maximums (dollar and occurrence) cross-accumulate between in-network and out-of-network, unless otherwise noted.

If You Receive Care from a Provider Outside the Network

- You may pay more for services because non-participating dentists have not negotiated fee discounts with Cigna.
- You may need to pay the dentist yourself and then submit a claim to be reimbursed by Cigna.
- If you need to submit a dental claim yourself, ask your dentist for a standard American Dental Association claim form.

If your procedure will cost more than \$200, contact Cigna to request a pretreatment review of benefits. That way, you'll know how much the plan will cover, and how much you'll need to pay.

For complete details about covered expenses, exclusions and limitations, review the summary plan description (SPD) for your dental plan on [HRConnect](#).



VISION

The vision plan from Vision Service Plan (VSP) covers an annual eye exam and a pair of glasses or contact lenses every calendar year for you and any family member on your plan. Although you can receive care from any vision service provider you choose, you'll always pay less when you see a participating VSP provider.

Find a Participating Doctor

To maximize your benefits and pay less out of pocket, connect with a network doctor at vsp.com.

Benefits at a Glance

Under the vision plan, you can go in- or out-of-network for care. You'll pay less when you receive care from a network provider.

	In-Network Coverage	Out-of-Network Coverage
Eye exam (every 12 months)	100% after \$15 copay	Up to \$50
Corrective lenses (every 12 months)	100% after \$10 copay for lenses, \$25 copay for frames ¹	Single vision: Up to \$50 Lined bifocal, trifocals: Up to \$75 Trifocals: Up to \$100 Progressive: Up to \$75
Frames (every 24 months)	Up to \$170, plus 20% discount	Up to \$70
Contact lenses (every 12 months) ²	\$125, plus 15% discount on VSP doctor services	Up to \$105

¹ Standard lenses, including glass or plastic single vision, bifocal or trifocal and polycarbonate lenses for dependent children.

² When you select contact lenses instead of glasses.

For additional details about covered services, exclusions and limitations, review the summary plan description (SPD) on [HRConnect](#).



FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts (FSAs) help you save money on eligible health care and dependent care expenses you'll have during the year. You pay no taxes on contributions to your FSAs—and your contributions reduce your taxable income.

During every Open Enrollment (or when you elect benefits as a new employee), you must elect any amounts you want to contribute to a Health Care or Dependent Care FSA for the following year. Your election does not automatically roll over from year to year, so you must enroll each year.

Health Care FSA

Each year during Open Enrollment, you choose your Health Care FSA contribution level for the calendar year—up to \$3,300 in 2025. Your pretax paycheck contributions are deposited directly into your Health Care FSA.

Estimate your expenses carefully! The maximum amount you can roll over to the next calendar year is \$660; you forfeit any additional amounts remaining in your account at the end of the year.

You can use your FSA to pay for eligible expenses, including:

- Copays and coinsurance
- Prescription drugs and over-the-counter medications (with a doctor's prescription)
- Medical equipment, like crutches, and supplies, such as bandages
- Vision care, like eyeglasses and contact lenses
- Dental expenses, such as fillings and braces

You can use your Health Care FSA debit card to pay for eligible expenses. Or, you can submit receipts and file a claim for reimbursement.

If You Enroll in an HDHP

If you enroll in an HDHP, you are not able to participate in a Health Care FSA because you have the HSA to use as a tax savings vehicle to pay for qualified medical expenses. However, you can contribute to a Limited Purpose Health Care FSA, which you can use to pay for eligible dental and vision expenses. You can contribute up to the same amount to a Limited Purpose Health Care FSA as you can under the Health Care FSA.



Dependent Care FSA

Setting aside pretax dollars in a Dependent Care Flexible Spending Account (FSA) can help you save on eligible child or adult day care expenses, including preschool, summer camp, before- and after-school programs and child and adult day care while you work.

How It Works

Each year during Open Enrollment, you choose your Dependent Care FSA contribution level for the calendar year—up to \$5,000 if you and your spouse file taxes jointly; \$2,500 if you file separately. Your pretax paycheck contributions are deposited directly into your Dependent Care FSA.

You can use the Dependent Care FSA to pay for care needed to allow you or your spouse to work, look for work or attend school. Examples include:

- Before- and after-school care
- Babysitters, nannies and au pairs
- Adult day care
- Licensed day care centers
- Nursery schools and pre-schools
- Placement fees for a dependent care provider
- Day camps (must serve at least 6 children)

Who's Eligible

To be eligible for the Dependent Care FSA, your dependent must be:

- Under age 13
- A disabled qualifying relative
- A spouse who is unable to work or care for themselves
- An adult child who is unable to work or care for themselves

Managing Your FSA

HSA Bank administers the FSAs. You set up and manage your FSA at hsabank.com or via the HSA Bank mobile app. Then, you can upload receipts and submit claims, pay providers and track your account balance and transactions. You have until March 31 of the following year to submit receipts for reimbursement.

Submitting FSA Claims

You can find FSA claim forms at hsabank.com. Click the **Resources** tab.

The best way to submit a Health Care FSA claim is to upload your Explanation of Benefits (EOB) from the insurance carrier to HSA Bank's portal or via the HSA Bank mobile app. If you don't submit an EOB, the IRS mandates you include the following information to submit a claim:

1. Patient Name
2. Date of Service
3. Provider Information
4. Description of Service(s)
5. Amount Due (Patient Responsibility)

FOR RECURRING MEDICAL EXPENSES WITH THE SAME AMOUNT DUE

, such as physical therapy or chiropractic services, when you submit your first claim for this service, write "set up as recurring" on the claim form. This will alert the team at HSA Bank to expect additional claims for the same service, and they will not ask you to substantiate the claim each time.

FOR RECURRING ORTHODONTIC CHARGES, use the "Automatic Orthodontia Request Form."

FOR RECURRING CHILD CARE EXPENSES, use the "Recurring Dependent Care Request Form."

VOLUNTARY BENEFITS

YNHHS offers these additional valuable benefits to help meet the diverse needs of our employees.

Enroll in These Benefits During Open Enrollment

For the following coverages, you must enroll through the **bswift** website, which you can access through Benefits**Connect** at ynhhs-benefits.org during Open Enrollment or within 30 days as a new hire.

Group Hospital Care (Indemnity) Insurance

If you become injured or ill and are hospitalized, your medical coverage will pay a portion of your costs. However, no plan pays for everything. With Hospital Care Insurance, you receive a daily cash benefit for covered hospital stays and expenses. The money can help offset the hospital bill, take care of day-to-day expenses or pay for anything you need.

Coverage is available for you, your spouse, and eligible dependent children. No Evidence of Insurability is required if you enroll during Open Enrollment, as a new hire or with a qualifying event.

Group Critical Illness Insurance

Heart attack and stroke are examples of common critical illnesses that often lead to unexpected medical bills. Critical illness insurance pays a lump-sum benefit to help cover your daily living expenses, such as grocery bills, mortgage payments, transportation costs or out-of-pocket medical costs, including deductibles, copays and coinsurance.

Coverage is available for you, your spouse and eligible dependent children. No Evidence of Insurability is required if you enroll during Open Enrollment, as a new hire or with a qualifying event.

Group Accidental Injury Insurance

An accident can mean a trip to the emergency room—and bills can add up quickly. While your YNHHS medical insurance will help with many of your expenses, Group Accidental Injury Insurance pays you a lump-sum cash benefit to help cover your out-of-pocket expenses, so you can focus more on getting well and less on the extra expenses an accident can bring.

Coverage is available for you, your spouse and eligible dependent children. No Evidence of Insurability is required if you enroll during Open Enrollment.

Group Legal Plan

For a monthly fee, you can have a team of top attorneys ready to help you with planned and unplanned legal events. LegalEase gives you unlimited access to the expert guidance and tools you need to handle a broad range of personal legal affairs. This could be when you're buying or selling a home, starting a family, dealing with identity theft or caring for aging parents.

Network attorneys are available in person, by phone or by email, and online tools can help you do it yourself. You can choose one from a network of prequalified attorneys or use an attorney outside of the LegalEase network and be reimbursed some of the cost.

For more details, visit legaleaseplan.com/ynhhs or call **899-248-9000** and reference "Yale New Haven Health System."

Enroll in These Benefits at Any Time

Enroll in the following voluntary benefits through our voluntary benefits site, ynhhsvoluntarybenefits.com, or call **866-874-2837**. **Note:** For Identity Theft and Device Security, you must enroll through **bswift**.

Identity Theft Protection and Device Security (enroll through bswift)

Your digital security is important to your financial well-being. Norton Lifelock Benefit Plans help protect you and your information from identity theft. LifeLock alerts you to possible identity threats and lets you proactively lock your accounts. And, if your identity is stolen, Lifelock works to fix it—and provides access to funds and reimbursement.

Auto and Home Insurance Program

YNHHS offers the Auto and Home Insurance Program at no cost. This program provides competitive quotes and special savings on auto, home and renters insurance. Compare your current insurance coverage to offers from top-rated insurance companies, including Progressive®, Liberty Mutual Insurance, Farmers Group SelectSM, Travelers and Electric Insurance Company®.

When you call for a quote, if you like what you hear, you can make the change and put your new coverage into effect on the same call—no extra steps or hassles. Call **866-874-2837** to get your comparison quotes or visit ynhhsvoluntarybenefits.com.

Purchasing Power

Purchasing Power can help when using cash or credit may not be ideal. It gives you a flexible, more manageable way to buy things you need—from computers to appliances and much more. While not a discount program, Purchasing Power provides you a reliable way to fit unexpected purchases into your budget. You'll always know the total product cost upfront—no credit

checks, down payments or hidden fees. Visit ynhhsvoluntarybenefits.com or call **866-874-2837** for more information.

Life with Long-Term Care Insurance

When a family loses someone, survivors may suddenly be faced with costly expenses and debts, and even a loss of income. You may also, at any point in your life, need long-term care services, which can cost hundreds of dollars per day.

Life with Long-Term Care Insurance combines the benefits of life insurance with living benefits, which can be used for long-term care, home health care, adult care or assisted living. Whether or not you use long-term care in your lifetime, your beneficiary will receive a life insurance payout. You can enroll provided you are age 19-70 years old and work 24+ hours per week.

Pet Insurance

My Pet Protection® from Nationwide® helps you provide your pets with the best care possible by reimbursing you for eligible veterinary bills for accidents, illnesses, hereditary conditions and more. Members also have access to a 24/7 vet help line. Choose your coverage level—50% to 70%. You may also choose \$500 wellness benefit coverage.

Employee Perks Discount Program

PerkSpot provides access to a marketplace of exclusive discounts from top brands and local businesses. Sign up at ynhhs.perkspot.com and access discounts on travel, gyms, cell phones, restaurants, auto, apparel, electronics and more!

ADDITIONAL FAMILY SUPPORT BENEFITS

YNHHS offers various additional benefits and programs to help make life a little easier. You don't need to enroll in these benefits during open enrollment. Rather, you can access them as needed.

Employee & Family Resources Program

Because life doesn't come with a playbook, the Employee & Family Resources (EFR) program, administered by Carelon Behavioral Health, is here for you and your family members 24/7. EFR connects you to the confidential support, referrals, information and other resources at no cost. With EFR, you can:

- Get help dealing with relationship issues, anxiety and depression, substance abuse and more.
- Have up to six free sessions with a licensed counselor.
- Get referrals to legal and financial services.
- Locate the perfect summer camp for your kids or an adult day care provider to watch an elderly parent while you're at work.
- Find resources, like videos, articles and webinars covering a variety of topics, on the Carelon Behavioral Health website at achievesolutions.net/ynhhs.

Call toll-free, 24/7, at **877-275-6226**. Or get help in person or online at achievesolutions.net/ynhhs.

PRO TIP! Consider reaching out to a Carelon counselor for up to six free visits before accessing your Cigna behavioral health benefits, which require a copay.

Child Education Support

When your child needs extra help, connect with the experts at Bright Horizons for free guidance and resources.

Special Needs Help

If your child is having trouble focusing, lagging behind developmentally or struggling socially, you'll find personalized help from a compassionate Bright Horizons Special Needs™ advisor. You can also watch webinars to learn how to successfully guide and advocate for your child's education.

College Advising

For students preparing to apply to college, there's College Coach. Offering expert guidance on the college admissions and financial aid process, consultants can help your child identify best-fit schools and review college admission essays.

To get started, visit Bright Horizons at clients.brighthorizons.com/ynhhs.

Back-Up Child and Elder Care

Benefits-eligible employees can access back-up child and elder care up to five times per year in a Bright Horizons center or at home when there is a gap in regular care. You will pay a set copayment depending on the service. Bright Horizon also offers additional family supports, such as access to Sittercity—an online caregiver platform with unlimited basic background checks—as well as preferred enrollment and discounts for full-time care, and nanny placement services. Watch HR News to Use and **HRConnect** for details.

CONTACTS

Benefit	How To Contact	Apps (available from the App Store or Google Play)
Enrolling & Benefits Information		
BenefitsConnect	ynhhs-benefits.org	N/A
HRConnect	844-543-2147 Monday–Friday, 7:30 a.m. to 5 p.m. ET Fax 203-200-3838 ynhhs.org/hrconnect Choose the YNHH_PRD option	N/A
Medical		
Cigna	833-739-6447 (833-73-YNHHS) mycigna.com	myCigna
COBRA	bswift 866-365-2413	N/A
Telehealth	MDLIVE 833-739-6447 (833-73-YNHHS) mycigna.com OnDemand 833-483-5363 ynhhs.org/ondemand	MDLIVE myChart
Prescription Drug		
CVS Caremark	877-636-0406 800-294-5979 (Preauthorization) 800-237-2767 (Specialty Pharmacy) caremark.com	CVS Caremark
YNHHS Specialty Pharmacy Services	844-881-0043 203-230-0679 (fax) ynhhs.org/patient-care/outpatient-pharmacy-services.aspx	N/A
Dental		
Cigna Dental Plan	833-739-6447 mycigna.com	myCigna
Vision		
Vision Service Plan (VSP)	800-877-7195 vsp.com	VSP Vision Care on the Go

Benefit	How To Contact	Apps (available from the App Store or Google Play)
Family Support Benefits		
Employee assistance and work/life program	Carelon Behavioral Health 877-275-6226 achievesolutions.net/ynhhs	Carelon
Child education support	Bright Horizons For children who need extra help clients.brighthouse.com/ynhhs For individual advising ynhhs-brighthouse.torchlight.care College Coach 888-527-3550 ynhh@getintocollege.com passport.getintocollege.com Employer Username: YNHHS Password: Benefits4You	N/A
Voluntary Benefits		
YNHHS Voluntary Benefits	866-874-2837 ynhhsvoluntarybenefits.com	N/A
Financial Benefits		
Dependent Care FSA Health Care FSA Limited Purpose Health Care FSA	844-650-8936 866-357-6232 (Spanish) askus@hsabank.com hsabank.com	HSA Bank
Disability and family/medical leave	The Hartford 877-308-5298 thehartford.com	N/A
Retirement 401(k)	Mutual of America 860-659-3610 mutualofamerica.com	N/A
Tuition assistance	EdAssist 844-266-1531 ynhhs.edassist.com	EdAssist