



2022

EMPLOYEE BENEFITS GUIDE

Effective Date: July 1, 2022



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Welcome to your 2022/2023 Benefits!



Your needs, and those of your family, are unique to you. That's why Oak Hill provides a comprehensive and flexible benefits program that you can customize to fit your personal situation. Our program offers you and your family important healthcare coverage and financial security.

Some of the benefits we offer are paid for in full by Oak Hill. For others, it is a shared contribution between you and the Company. Other benefits are also available to you at reasonable group rates.

Your benefits are an important part of your total compensation at Oak Hill. Please take the time to review and evaluate all the options available to you and your family.

This guide is not intended to be a complete description of the insurance coverage offered, nor is it a binding contract. Governing parties are provided in each benefit plan policy. This guide also serves as a Summary of Material Modifications ("SMM") and includes updates that affect Oak Hill's Summary Plan Descriptions. Please keep this guide with your Summary Plan Descriptions for future reference. If there is any discrepancy between this guide, the Summary Plan Descriptions and the Plan document, the Plan document will control. Oak Hill reserves the right to end, suspend, or amend their plans or the benefits provided thereunder, at any time, for any reason, in whole or in part subject to its obligations to bargain with the union over the impacts of any such change.

Benefits Overview



Company Paid Benefits

- Basic Life/AD&D – The Hartford
- Long-Term Disability – The Hartford
- Employee Assistance Program – The Hartford
- Health Savings Account (HSA) – Health Equity
- Enhanced EAP coming for 9/1! Details to follow as we get closer

Benefit Options Requiring Employee Contributions

- Medical (Plan Options) – ConnectiCare
 - HDHP FlexPOS \$2,500/\$5,000
 - HDHP FlexPOS \$3,500/\$7,000
 - FlexPOS \$30/\$50
 - ✓ Plans include prescription drug coverage
- Health Savings Account (HSA) – Health Equity
- Dental – Cigna
- Vision – EyeMed
- Voluntary Life and AD&D – The Hartford
- 403b Retirement Savings Plan – TIAA
- Voluntary Pet Insurance - Pet Insurance Shopper

Eligibility

Who is Eligible?

You are eligible for Oak Hill benefits if you are:

- An active full-time employee working **30** or more hours per week, or
- A part-time employee working 20 hours per week

Your dependents are eligible if they are:

- Your legal spouse
- Your child(ren)* up to age 26
- Your disabled child(ren) up to any age (if disabled prior to age 19)*

** Includes natural, step, legally adopted/or a child placed for adoption, or a child under your legal guardianship.*

Termination of Coverage

If you or a covered dependent no longer meet the eligibility requirements or if your employment ceases, your medical, dental and vision coverage will end on the last day of the month in which you become ineligible.

You may be eligible to elect COBRA for yourself and your eligible dependents for medical, dental, and vision coverage.

Life and AD&D coverage will end on the day you become ineligible. Your life coverages are convertible.

You are responsible for informing Human Resources within 31 days if any of your dependents become ineligible for benefits.



Enrollment

When Can I Enroll in Benefits?

You can enroll for benefits:

- Within 31 days of first becoming eligible for benefits
- During the annual Open Enrollment period
- During the plan year, if you experience a Qualifying Life Event

When Does Coverage Begin?

Benefits for new hires, unless explained otherwise, will become effective as seen below:

- Medical: First of the month following 30 days
- Dental: First of the month following 30 days
- Vision: First of the month following 30 days
- Life and Disability: First of the month following 30 days

How Do I Enroll in Benefits?

You must actively enroll in all benefits that require employee contributions. You will be automatically enrolled in all Company paid benefits.

To enroll (or make changes) to your benefits, you must log onto the **Paycom** platform at:

<https://www.paycomonline.net/v4/ee/web.php/app/login>

Please Note:

Federal regulations require Oak Hill to obtain the following information during enrollment:

- Social Security numbers for your dependents covered by the medical plan
- Dates of birth and your relationship to your dependents

Open Enrollment

Open Enrollment is your once-a-year opportunity to review your benefit plan elections and make adjustments that meet the needs of you and your family.

Changes to medical, HSA, dental and vision benefits made during Open Enrollment will go into effect July 1.

Making Benefit Changes During the Plan Year

The benefit elections you make during your initial enrollment period will be in effect through 6/30/23. If you have a “qualified life event,” you may make changes to certain benefits if you apply for the change and provide supporting documentation to Human Resources within 30 days of the event. Proof of life events is subject to approval by Oak Hill. Changes are effective retroactive to the date of the event.

Qualifying life events include, but are not limited to:

- Your marriage
- Your divorce or legal separation
- Birth, adoption or placement for adoption of an eligible child
- Death of your spouse, domestic partner or covered child
- Change in you or your spouse/domestic partner’s work status that affects benefits eligibility (for example, starting a new job, leaving a job, changing from part-time to full-time, starting or returning from an unpaid leave of absence, etc.)
- Your spouse’s Open Enrollment
- A change in your child’s eligibility for benefits
- Gain or loss of Medicare or Medicaid during the year
- Relocation

Other qualifying events may also apply. Please contact Human Resources.

Medical Plans

Oak Hill offers three medical plans through ConnectiCare with the following features:

- Option to receive care from in-network or out-of-network providers; higher benefits are paid when using in-network ConnectiCare providers.
- Preventive care is covered at 100% when using an in-network provider.
- Includes prescription drug coverage.
- Deductibles and out-of-pocket maximums accumulate on a plan year which runs **July 1 – June 30**.
- If you enroll in the HSA \$2,500 or HSA \$3,500 plan(s), Oak Hill will contribute 50% of your deductible to a Health Savings Account (HSA) administered by Health Equity. You can also contribute to your Health Equity HSA through pre-tax payroll deductions to help cover some of your medical plan costs.
- Employees share in the cost of medical/prescription benefits.
- For a comparison of the plans, please refer to the Medical Plans Comparison Chart on the next page. Specific benefit levels and limitations can be found in the plan summaries and Summary of Benefits and Coverage (SBC).



Finding In-Network Providers

To search for in-network medical providers, log onto <https://www.connecticare.com/>. When prompted to select a plan, click on FLEX POS. When searching for providers outside of Connecticut, explain that you have the First Health Network

Access to Your Healthcare

After you are enrolled in a Oak Hill medical plan, log onto <https://my.connecticare.com/ccimember/s/login/> and register to access self-service tools and resources to help manage your medical benefits.

A Note About Health Care Reform

If you choose to purchase individual coverage through the Marketplace, you should know that because Oak Hill's medical insurance meets specific ACA requirements, you may not be eligible to receive a federal subsidy.

Additional information is available at www.healthcare.gov.

Medical Plan Options

ConnectiCare	HDHP Flex POS \$2,500	HDHP FLEX POS \$3,500	FLEX POS \$30/\$50
Plan Year Company HSA Contribution (Individual / Family)	\$1,250 / \$2,500	\$1,750 / \$3,500	N/A
<u>In-Network</u>	You Pay	You Pay	You Pay
Plan Year Deductible (Individual / Family)	\$2,500 / \$5,000 Not Embedded	\$3,500 / \$7,000 Embedded	N/A
Coinsurance	0%	0%	0%
Plan Year Out-of-Pocket Max ¹ (Individual / Family)	\$5,500 / \$11,000	\$6,350 / \$12,700	\$6,350 / \$12,700
Preventive Care	0%	0%	0%
Primary Care Office Visit	\$30*	\$30*	\$30
Specialty Care Office Visit	\$45 *	\$45 *	\$50
Virtual Care Visit (must use Teledoc doctors)	\$30 or \$45*	\$30 or \$45*	\$30 / \$50
Urgent Care Facility	\$75 *	\$75 *	\$75
Emergency Room Care	\$200 *	\$200 *	\$200
Inpatient Hospital	\$500 per admission *	\$500 per admission *	\$500 per day up to \$750 per admission
Outpatient Surgery	\$250 per visit *	\$250 per visit *	\$500
Routine Radiology / Lab	\$10 / 0% *	\$10 / 0% *	\$10 / 0% *
Advanced Radiology (MRI, MRA, CAT, PET Scan)	\$75 *	\$75 *	\$75
<u>Out-of-Network</u>	You Pay	You Pay	You Pay
Plan Year Deductible (Individual / Family)	\$10,000 / \$20,000	\$10,000 / \$20,000	\$10,000 / \$20,000
Coinsurance	50% *	50% *	50% *
Plan Year Out-of-Pocket Max ¹ (Individual / Family)	\$20,000 / \$40,000	\$20,000 / \$40,000	\$20,000 / \$40,000

Limitations and maximums may apply. Please refer to the plan summaries and Summary of Benefits and Coverage for more information.

¹ Plan Year Out-of-Pocket Maximum includes deductibles, copays and coinsurance

*** After Deductible**

Prescription Drugs

When you enroll in a medical plan, you receive comprehensive prescription drug coverage through ConnectiCare.

Some medications may be subject to prior authorization, quantity limits or step therapy requirements to be approved for coverage. For a list of approved drugs, log onto <https://www.connecticare.com/resources/pharmacy/drugs-covered> and select Large Group Plan Drug List 3 Tier.

ConnectiCare	HSA FLEXPOS \$2,500	HSA FLEXPOS \$3,500	FLEXPOS \$30 / \$50
Retail (up to 30-day supply)	You Pay *	You Pay *	You Pay
Tier 1 copay	\$5 *	\$5 *	\$5
Tier 2 copay	\$25 *	\$25 *	\$25
Tier 3 copay	\$40 *	\$40 *	\$40
Mail Order (up to 90-day supply)	You Pay *	You Pay *	You Pay
Tier 1 / Tier 2 / Tier 3 copays	\$10 / \$50 / \$80 *	\$10 / \$50 / \$80 *	\$10 / \$50 / \$80 *
Specialty (must fill at Specialty pharmacy)	\$40 *	\$40 *	\$40

[* Please note, any retail or mail order copays listed for the HSA-qualified plan(s) apply only after the medical plan deductible is met. The deductible will not apply to certain medications classified as preventive in accordance with the approved prescription drug list.]

* After Deductible

Three Ways to Obtain Prescription Drugs

1

Retail Pharmacy
(up to 30-day supply)

<https://www.connecticare.com/sign-in>

(800) 251-7722

- ✓ Locate a participating retail pharmacy
- ✓ View a list of approved drugs

2

Mail Order Name
(up to 90-day supply)

<https://www.connecticare.com/sign-in>

(800) 251-7722

- ✓ Use for maintenance drugs such as medication for high blood pressure, arthritis or diabetes
- ✓ Pay less than retail pharmacy for a 90-day supply
- ✓ No additional cost for delivery

3

Specialty Pharmacy
(30-day supply)

<https://www.connecticare.com/sign-in>

(800) 251-7722

- ✓ Medications used to treat complex conditions like multiple sclerosis, hepatitis C and rheumatoid arthritis
- ✓ Prescription can only be filled once every 30 days

Where to Seek Care

TELEDOC

Each medical plan includes TELEDOC visits, which provides 24-7-365 access to board-certified primary care doctors and pediatricians by secure video chat or phone. **For an illness or injury that is not an emergency**, TELEDOC's virtual care program offers a **convenient, cost-effective alternative** to hospital emergency rooms and urgent care clinics.

TELEDOC is not intended to replace your relationship with your doctor, but rather provides access to healthcare when reaching the doctor is difficult or inconvenient.

Doctors in the TELEDOC network can diagnose, recommend treatment and write short-term prescriptions for minor, non-life-threatening conditions including, but not limited to:

- Acne
- Allergies
- Arthritic Pain
- Bronchitis
- Cold/Flu Symptoms
- Ear Infections
- Headaches/Migraines
- Insect Bites
- Sinus Infections
- Nausea/Stomach Aches
- Pink Eye
- Skin Infections
- Sore Throat
- Upper Respiratory Infections

Benefits of Virtual Care Visits

- Less time away from work
- No travel expenses or time
- Less interference with child or elder care responsibilities
- No exposure to other potentially contagious patients

Covered members may access TELEDOC services from TELEDOC network doctors.

You can register for and access TELEDOC services via the TELEDOC app and at [Teladoc.com/ConnectiCare](https://www.teladoc.com/ConnectiCare).

The cost for a Teladoc visit can be found on the Medical Plans Comparison Chart.

How to Use TELEDOC

1. Download the TELEDOC app, go online [Teladoc.com/ConnectiCare](https://www.teladoc.com/ConnectiCare) or call **800-835-2362 (TTY: 711)**.
2. Register and complete your account profile, including a brief medical history, for you and your enrolled family members.
3. Video chat or talk with a doctor from home, work or when traveling.

Where to Seek Care (continued)

Emergency Care vs. Urgent Care

When you need help in a hurry, you have choices. Of course, when it's a **life-threatening problem**, you should call **911** or go straight to the nearest hospital emergency room (ER).

In the ER, true emergencies are treated first, so unless your life is in danger, you'll wait – sometimes for hours. The ER is also the most expensive option for care.

For non-life-threatening problems, call your doctor, access **TELADOC** virtual care services or go to an urgent care center.



Go to Emergency Room

Heart attack or stroke

Chest pain or intense pain

Shortness of breath

Severe abdominal pain

Head injury or other major trauma

Loss of consciousness

Major burns or severe bleeding

One-sided weakness or numbness

Open fractures

Poisoning or suspected overdose

or



Go to Urgent Care

Moderate fever

Colds, cough or flu

Bruises and abrasions

Cuts and minor lacerations

Minor burns and skin irritations

Eye, ear, or skin infections

Sprains or strains

Possible fractures

Urinary tract infections

Respiratory infections

Health Savings Account (HSA)

*Only available for those enrolled in the **HSA FLEXPOS \$2,500** or **HSA FLEXPOS \$3,500** medical plans*

A Health Savings Account (HSA) is a tax-advantaged savings vehicle available to individuals covered by a High Deductible Health Plan (HDHP). Funds in the account are used to pay for qualified medical, dental and vision expenses.

An HSA is a great way to save for the future. You can set aside money from each paycheck now and save funds to cover healthcare expenses that come up later. Plus, your contributions are free from federal income tax, so you're stretching your healthcare dollars while lowering your taxable take-home pay amount.

Oak Hill will also make contributions to your HSA if you enroll in the HSA FLEXPOS \$2,500 or HSA FLEXPOS \$3,500. This is "free money" for you to use to pay for eligible healthcare expenses.

HSA funds can only be used for yourself, your spouse and your taxable dependents. Expenses for domestic partners and/or other dependents who do not qualify as tax dependents are not reimbursable under the HSA.

You can use your HSA to pay certain Medicare expenses, including premiums for Part B and Part D prescription-drug coverage, but not supplemental (Medigap) policy premiums. For retirees over age 65 who have employer-sponsored health coverage, an HSA can be used to pay your share of those costs as well. Your HSA can also be used to cover part of the cost for a "tax-qualified" long-term care insurance policy. You can do this at any age, but the amount you can use increases as you get older.



Advantages of an HSA

- Balance rolls over each year so you won't lose your contributions
- Triple tax savings — you do not pay federal tax* on:
 - Contributions to the account
 - Spending on qualified expenses
 - Interest that accrues
- Account is portable, so the funds are yours even if you change medical plans next year or leave the Company
- Use the funds (now or in the future) for eligible medical, dental or vision expenses, including coinsurance costs, prescriptions, glasses, orthodontia and more
- Money left in the savings account earns tax-free interest*
- Once your account balance reaches \$2,000, you may move any balance above that amount into mutual funds and direct your investment strategy

*Tax treatment of HSAs for state tax purposes may vary by state.

Health Savings Account (HSA) (continued)

Funding and Enrolling in an HSA

You have the option to contribute to your HSA through pre-tax payroll contributions if you enroll in an HSA through Health Equity.* You can change the amount you contribute to your HSA at any time during the plan year.

To enroll in an HSA, you must enroll in the HSA FLEXPOS \$2,500 or HSA FLEXPOS \$3,500 medical plans. Oak Hill will have your Health Equity HSA opened on your behalf. You will receive instructions following enrollment on how to activate your account and establish a login and password. It is important to note that expenses are not eligible for reimbursement until your HSA has been established.

Once your HSA is opened, remember to designate a beneficiary for this account.

* You also can choose to open an HSA through another financial institution. However, you would have to make after-tax contributions; they would not be automatically deducted from your paycheck, and you would need to claim those contributions as a tax deduction when you file your taxes.

Who Can Open an HSA?

You can contribute to an HSA if you:

- Are covered under an HSA-qualified high deductible health plan (HDHP).
- Are not enrolled in Medicare*, TRICARE or TRICARE for Life.
- Cannot be claimed as a dependent on someone else's tax return.
- Have not received Veterans Affairs (VA) benefits within the past 3 months
- You (or your spouse) do not contribute to a Healthcare FSA.

* Enrollment in Medicare Part A may be retroactive by up to 6 months when you begin taking social security retirement after your Social Security Normal Retirement Age (SSNRA). This may affect your HSA eligibility.

Other restrictions and exceptions may also apply. For more information, visit www.irs.gov/publications/p969/.

2022 HSA Contributions and Limits

Each year, you can contribute up to the IRS annual limit for HSAs which includes Oak Hill's contribution. Oak Hill will contribute to your HSA on a per pay basis up to the annual amounts listed below.

	2022 IRS Contribution Limit	Oak Hill will contribute	Pre-tax limit you can contribute*
Employee Only	\$3,650	50% of \$2,500 or \$3,500	\$2,400 or \$1,900
Employee + Dependents	\$7,300	50% of \$5,000 or \$7,000	\$4,800 or \$3,800

* If you are age 55 or older, you may contribute an additional \$1,000 in catchup contributions.

IMPORTANT! If you use your HSA funds for non-qualified expenses, the purchase amount will be subject to tax, plus a 20% penalty if you are younger than age 65. To view a list of qualified expenses, visit <https://healthequity.com/>

How To Save \$\$\$!

When Using Your Medical and Prescription Plans

Use In-Network Doctors

By using in-network doctors, clinics, hospitals and pharmacies, you pay the lowest cost for care. When you visit out-of-network doctors, our health plan covers less of the cost.

Choose the Right Type of Care

When you need care, know your options. Urgent care centers, telemedicine doctor visits or a call to the medical plan nurse line can help save time and money.

Use Your Preventive Care Benefits

Most preventive care services are covered at 100% when you use in-network providers. Getting regular exams, screenings and immunizations can save you a lot of money in the long run by catching problems early or preventing them altogether.

Use Mail Order Prescriptions

Rather than visiting a pharmacy month after month, save time by having the medication delivered to your home.

Through the ConnectiCare Mail Order Program, you can also save money by getting up to a 90-day supply for less than what you would pay through a retail pharmacy. And because shipping is free, you'll also save on gas money!

** If you use GoodRx vs. the ConnectiCare Prescription Drug Plan pharmacy benefits, or if you pay the lower cash price, the amount you pay will not apply toward your deductible or out-of-pocket maximum.*



Ask Your Doctor for Generic Drugs

The next time you need a prescription, ask your doctor if it is appropriate to use a generic drug rather than a brand name drug. Generic drugs contain the same active ingredients, are identical in dose, form and administrative method AND are less expensive than their brand name counterparts.

If you must take a brand name drug, ask your doctor for samples or coupons. Also check the drug manufacturer's website for available rebates and discounts.

Search GoodRx for Cheaper Prices

Drug prices sometimes vary significantly between pharmacies. GoodRx collects and compares prices for every FDA approved prescription drug at more than 70,000 pharmacies.

Access GoodRx at www.goodrx.com to find the lowest price pharmacy near you and/or print FREE coupons. You can also get coupons on-the-go through Good Rx's mobile app – just show your phone to the pharmacist*.

Ask Your Pharmacy for the Cash Price

Call and ask your pharmacy for the cash price* of a prescription drug. Sometimes these prices are lower than the prescription drug plan copay.

Dental

Oak Hill offers two dental plans through Cigna. Your choice of dentists can determine the cost savings you receive. In-network providers are paid directly by Cigna and agree to accept negotiated fees as “payment in full” for services rendered. When you use out-of-network providers, Cigna will apply the applicable percentage of the allowed amount and you are responsible for paying the balance of the bill.

In-network coverage is provided when you use Cigna providers. To search for in-network providers, go to <https://my.cigna.com/web/public/guest> and click on Find a Dentist.

Employees share in the cost of dental benefits.

Cigna	Total Cigna DPPO		Cigna Dental Care
	<u>In-Network</u>	<u>Out-of-Network</u>	<u>In-Network Only</u>
Calendar Year Maximum * (plan pays)	Up to: \$1,500 in year 1; \$1,650 in year 2; \$1,800 in year 3; \$1,950 in year 4		Up to N/A
	You Pay	You Pay	You Pay
Calendar Year Deductible * (applies to Basic and Major Services)	\$50 Individual / \$150 Family		N/A
Preventive Services (no deductible)	90%	90%	Refer to Schedule
Basic Services (after deductible)	75%	75%	Refer to Schedule
Major Services (after deductible)	50%	50%	Refer to Schedule
Orthodontia	Not Covered	Not Covered	Refer to Schedule
Orthodontia Lifetime Maximum (per person)	N/A	N/A	Refer to Schedule

* Plan deductibles and maximums accumulate on a **calendar year** (January 1 – December 31). These amounts reset on January 1 of each year.



Vision

Routine eye exams are important for maintaining good vision and can also provide early warning of other health conditions. The EyeMed vision plan provides coverage for exams, glasses and contact lenses, as shown below.

In-network coverage is provided when you use EyeMed Insight network providers. To search for providers, log onto <https://eyemed.com/en-us>.

New enrollees will receive a welcome kit with their ID card. Members can also access their ID card through the EyeMed mobile app and through the EyeMed member portal at <https://eyemed.com/en-us>.

Employees pay the full cost] of vision benefits.



EyeMed	Frequency	In-Network	Out-of-Network
		You Pay	Plan Reimbursement
Eye Exam	Once every 12 months	\$20	Up to \$30
Frame	Once every 24 months	80% of amount over \$130 allowance	Up to \$65
Lenses (Single vision, lined bifocal, lined trifocal)	Once every 12 months	\$20, \$20, \$20	Up to \$25, \$40, \$60, \$60
Progressive Lenses (Standard)	Once every 12 months	\$85	Up to \$40
Contacts—instead of glasses	Once every 12 months	85% of amount over \$130 allowance	Up to \$104

15% off retail or 5% promotional price of LASIK or PRK from U.S. Laser Network. Up to

Life Insurance

Basic Life/AD&D

Having appropriate life insurance coverage is a critical part of planning for your family's current and future financial needs. Proceeds from life insurance can help with salary replacement, mortgage protection, cost of childcare, debt repayment and children's education expenses.

Oak Hill provides Basic Life insurance coverage of \$50,000. This coverage includes an Accidental Death and Dismemberment (AD&D) provision that also pays \$50,000 in the event of accidental death and certain other conditions. Basic Life and AD&D insurance is administered by The Hartford and is paid for by Oak Hill. You are automatically enrolled in these benefits.

Voluntary Life

As a new hire, you can purchase Voluntary Life insurance for you, your legal spouse, and dependent children **without providing medical information up to certain guaranteed issue (GI) amounts** (see chart). If you leave the Company, this coverage can be taken with you.

Employee and spouse amounts applied for over the GI as a new hire will require you to provide Evidence of Insurability (EOI) for review and approval by The Hartford.

Benefit amounts reduce by 35% at age and by 50% at age 70. Please refer to the plan booklet for details.

If you elect not to enroll within 31 days of your date of hire, you will still be able to purchase coverage in the future. However, ALL amounts elected will be subject to the EOI requirements provision. At that time, if your EOI is not satisfactory to The Hartford, you will not have Voluntary Life coverage.

Voluntary Life[/AD&D] Amounts Available

Employee	Increments of \$10,000 to maximum of \$500,000 Guaranteed Issue*: \$125,000
Spouse	Increments of \$10,000 to a maximum of \$250,000 Guaranteed Issue*: \$50,000
Child (to age 19)	Age 15 days to 6 months: \$1,000 Age 6 months to age 19: \$10,000 Guaranteed Issue*: \$10,000

To enroll in Voluntary Spouse and/or Child Life, you must be enrolled in Voluntary Employee Life.

**Guaranteed issue is the amount of coverage you or your dependents can elect up to without medical questions. Guaranteed issue is only available to newly benefit eligible employees.*



Disability Insurance

If you were to be out of work due to an injury or illness, could you and your family survive without a paycheck? Disability insurance is essentially “paycheck” insurance, ensuring you will receive a portion of your income if you were out of work due to injury or illness. Oak Hill offers Long Term Disability insurance at no cost to you. Long-Term Disability (LTD) pays a monthly benefit and is administered by The Hartford you are automatically enrolled in these benefits.



Long-Term Disability (LTD) Insurance

LTD insurance offers a monthly benefit to help replace lost income if you experience a disability lasting longer than 120 days. Proof of disability is required.

Benefit Begins	After 120 days of qualified disability
Benefit Amount	60% of basic monthly earnings to \$5,500 per month
Benefit Duration	If disabled prior to reaching age 63, you can be covered until your Social Security Normal Retirement Age (SSNRA) or 48 months, if greater. See plan booklet if disabled at age 63 or older.

Pre-existing Condition Limitation: Disability claims for newly covered employees will be denied if you received medical treatment, medical advice, care or services or took prescribed drugs or medicines in the last **3** months prior to the effective date of this coverage and the disability began in the first **12** months after your effective date of coverage.

Additional Benefits



Tuition Assistance Program

After **one year of service**, employees may participate in Oak Hill's Tuition Assistance Program, which is designed to promote continued growth and professional development. Oak Hill will reimburse up to **\$1,200** of your tuition and fees per fiscal year, when you receive a passing grade in a pre-approved course(s) from an accredited educational institution..

All eligible employees will be able to receive a **yearly reimbursement maximum of \$1,200** for courses directly related to their current job and/or future development.

Please see policy 3.5.6 Professional Development for further details.

Pet Insurance

Pet insurance Shopper makes it a little easier to be financially prepared for the costs of your pet's healthcare needs.

Pet Insurance Shopper provides discounts to leading pet insurance carriers. You can review each carrier to determine which one offers the best value for your pet!

Rates for this insurance are based on your pet's breed, age and location. You can review plans and enroll at:

<https://www.petinsuranceshopper.com/alera/oakhill>

Pet Insurance Shopper is a discount program. You will pay the insurer directly. This benefit is not paid through payroll deduction.



403b Retirement Savings Plan



Vesting percentages are calculated based on the number of hours employees work each year. The vesting schedule for Oak Hill contributions are as follows:

- 0-1 Year: 0%
- 2 Years: 20%
- 3 Years: 60%
- 4 Years: 80%
- 5 Years: 100%

Oak Hill's 403(b) Retirement Savings Plan allows employees to save for retirement through convenient payroll deductions. Employees who are at least 21 years of age become eligible to participate in the Plan upon their date of hire. The Plan, administered by **403b Administrator - TIAA**, is designed with the following features:

- You can defer up to an annual maximum of the lesser of 50% of your eligible compensation or the annual IRS deferral limit of **\$20,500** for regular contributions and **\$6,500** for catch-up contributions (for those age 50 and over). This can be done on a pre-tax basis through payroll deductions, or you may choose to make after-tax (Roth) contributions.
- New Employees can begin making contributions of a dollar amount or percentage, whichever of their choosing, to their plan immediately upon hire or anytime after that. They can also make changes to their deferral amount at any time.
- Regardless of employee deferrals, Oak Hill will contribute 5% of an employee's gross earnings if the following criteria are met:
 - Employee must be employed for a minimum of one year
 - Employee must be 21 years old
 - Employee must work a minimum of 1,000 hours per year

You Choose When to Pay Taxes

Making contributions to the 403b plan offers tax benefits. The type of contributions you make — pre-tax, Roth (after-tax) or a combination of the two — will determine when you pay taxes on your contributions. You can:

Pay taxes later. If you make **pre-tax contributions** to the 403b Plan, you will lower your taxes today.

The money you contribute, and any earnings will not be subject to income taxes until you withdraw it, likely in retirement.

Pay taxes now. If you make **Roth contributions** to the 403b Plan, you will pay income taxes on the contributions today. *

You can withdraw your contributions and any earnings tax-free once you have had the account for at least five years and have reached age 59½.

* Roth Contributions will be available effective 07/01/22

Cost of Coverage *Effective July 1, 2022*

Contributions made from each paycheck toward your medical, dental and vision benefit elections, as well as contributions to your HSA, will automatically be deducted from your gross pay before Federal Income taxes and Social Security taxes are calculated. Since these contributions are deducted before your pay is taxed, your taxes will be based on a lower gross pay and you will end up paying lower taxes on the same salary.

ConnectiCare Medical Contributions (Per Pay)

Per Pay ([26 pays])	CDHP FlexPOS \$2,500	CDHP FlexPOS \$3,500	FlexPOS \$30/\$50
Employee Only	\$40.62	\$41.54	\$125.08
Employee + Spouse	\$110.31	\$109.38	\$299.08
Employee + Child(ren)	\$99.69	\$102.46	\$261.69
Employee + Family	\$149.54	\$134.77	\$437.54

Dental Contributions (Per Pay)

Per Pay ([26 pays])	Cigna Dental DPPO	Cigna Dental DHMO
Employee Only	\$2.31	\$2.31
Employee + Family	\$6.92	\$6.92

Vision Contributions (Per Pay)

Per Pay ([26 pays])	EyeMed Vision
Employee Only	\$2.58
Employee + Spouse	\$4.12
Employee + Child(ren)	\$4.21
Employee + Family	\$6.78

Resources/Contact Information

Benefit	Provider	Phone	Website / Email	Mobile App	Group/Policy #
Medical	ConnectiCare Network: FlexPOS	(800) 251-7722	https://www.connecticare.com/sign-in	myConnectiCare	037299
Prescription	ConnectiCare Drug List: 3-Tier	(800) 251-7722	https://www.connecticare.com/sign-in	myConnectiCare	037299
Health Savings Account (HSA)	Health Equity	866-346-5800	https://healthequity.com/	Health Equity	Oak Hill
Dental	Cigna Network: DPPO & DHMO	800-244-6224	Mycigna.com	myCigna	3216608
Vision	EyeMed Network: Insight	800-804-0982	https://eyemed.com/en-us/member	EyeMed	9913419
Life and Disability	The Hartford	800-523-2233	GBDCustomerService@thehartford.com	N/A	888271G
Pet Insurance	Pet Insurance Shopper	N/A	https://www.petinsuranceshopper.com/alera/oakhill	N/A	N/A
Tuition Assistance	Tuition Assistance Program	N/A	OH-HR-BenefitsGroup@oakhillct.org	N/A	N/A
403b Retirement Savings	TIAA	N/A	OH-HR-BenefitsGroup@oakhillct.org	N/A	N/A
Human Resources	N/A	N/A	OH-HR-BenefitsGroup@oakhillct.org	N/A	N/A

Benefit Definitions

What is a premium?

A premium (also referred to as a contribution) is the cost you pay for health insurance, whether you use medical services or not. Premiums are deducted directly from your paycheck on a pre-tax basis.

What is a deductible?

A deductible is the amount you pay out of your pocket before your insurance pays.

Deductibles typically run from **January – December** each year. Once you have met that dollar amount, you have met the requirements for the plan year.

What does a copay pay for?

Copayments, or copays, are pre-set dollar amount you are expected to pay for office visits, procedures or prescription drugs under your insurance plan.

Once the copay has been met, the insurance Company pays all remaining costs.

What does coinsurance mean?

Coinsurance is a set percentage of service costs that you will be expected to pay once you have met your annual deductible.

When your annual deductible is met, your insurance provider pays for their portion of the full cost of the service and you pay the coinsurance, or remaining percentage.

What counts towards my out-of-pocket maximum?

An out-of-pocket maximum is an annual cap on the dollar amount you are expected to pay out of your own pocket for services (including deductibles, copays, and coinsurance) throughout the plan year.

Once you meet the out-of-pocket amount, your insurance provider will cover 100% of remaining medical expenses for the year.



