



**2022** **EMPLOYEE**  
BENEFITS GUIDE



# Welcome to your 2022 NRECA Employee Benefits Guide

**At NRECA, we care about the whole you.**

That is why we developed a Total Rewards program to meet the diverse needs of our employees and their families. The programs referenced in this guide are intended to keep you healthy and productive today, while giving you options to prepare for your future. NRECA's Total Rewards program is designed to provide you with the flexibility to select benefit options that best fit your lifestyle and personal choices.

The decisions you make regarding your benefit enrollments deserve your careful consideration. Your choices will remain in effect for the entire plan year, unless you experience a qualifying life event. This guide provides only an overview of the benefits available to you. It does not include details of all covered plan expenses, exclusions or limitations. Please refer to the Summary Plan Description of a specific benefit plan for the terms and conditions of coverage.

NRECA reserves the right to change, amend or terminate any or all of the benefits shown in this guide as necessary.

# BENEFITS AT A GLANCE

## Medical & Prescription Drug

NRECA offers a High Deductible Health Plan (HDHP), a Supplemental PPO Plan for Medicare enrolled employees, an international medical plan for employees living outside the United States and a Medical Opt-Out credit option.

## Health Savings Account (HSA)

Paired with the HDHP, NRECA makes a sizeable pre-tax contribution to participants' HSA accounts and offers pre-tax deferral options for your own contribution.

## Dental & Vision

NRECA offers both a Dental PPO Plan through the Connection Dental PPO and a VSP Vision Plan for employees and their dependents.

## Life Insurance

NRECA provides employees automatic coverage of **2× salary** for Basic Life and Accidental Death & Dismemberment (AD&D) insurances and **3× salary** for Business Travel Accident insurance. Additionally, NRECA provides **\$10,000** in Basic Spouse Life and Child Life for children up to age 26. Employees have the option of purchasing Supplemental Life and AD&D insurances as well as additional Spouse Life, Child Life and/or AD&D coverage.

## Disability

NRECA provides Short-Term Disability coverage for all employees. Employees may elect optional Long-Term Disability coverage and NRECA will pay **50 percent** of the cost.

## Wellness

NRECA provides a variety of Wellness programs and resources to support personal goals for a healthier, happier lifestyle.

## Retirement

NRECA has a 401(k) plan that matches your contributions **100 percent, up to 5 percent** of your annual salary.\* In addition, after meeting entry requirements, employees are automatically enrolled in the NRECA Retirement Security (RS) Plan.

## Education Assistance

For eligible employees, NRECA provides up to **\$10,000** a year for approved college or university courses.

## Commuter Assistance

NRECA provides incentives for employees to use public transportation, carpool, bike or walk to work, based on their worksite location.

## Flexible Spending Accounts (FSA)

NRECA offers three FSA options: Health FSA, Limited Use FSA and Dependent Care FSA. NRECA provides matching funds in the Health and Dependent Care FSA.

## Employee Assistance Program (EAP)

No enrollment is necessary for this company-paid, and fully confidential resource, which helps employees and their household members manage personal issues.

## Additional Benefits

Time Off (PTO, Extended Illness, Volunteer PTO, Holidays), Adoption Assistance, Employee Referral Bonus, National Discount Programs, Professional Development.

\*Subject to the IRS 402(g) compensation limits

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# BENEFIT ENROLLMENT CHECKLIST

You will have 31 days from your hire date or qualifying life event date to elect or make changes to your benefits. Use this checklist to guide you through the different decisions you'll need to make when you enroll.

## Add family member(s)

You'll need to complete this step **before** you start your enrollment.

Please have the **full legal name, date of birth and social security numbers** ready for all dependents you would like to add to your benefits.

*NRECA is required by law to submit plan participant Social Security numbers to the Internal Revenue Service to comply with the Affordable Care Act.*

## Elect Medical Plan

High Deductible with HSA

Supplemental PPO Plan\*

Medical Opt-Out\*  
(\$300 per month)

*\*Must meet eligibility*

## Elect Dental/or Vision Plan

NRECA Dental

VSP Vision

## Elect Pre-tax Savings Account

Health Savings Account (HSA)\*  
*\*requires enrollment in NRECA HDHP*

Dependent Care Flexible  
Spending Account (DFSA)

Limited Use Flexible Spending Account  
(LFSA)

Health Flexible Spending Account (HFSA)

## Elect Voluntary Plans

Supplemental Employee Life

Supplemental Family AD&D

Supplemental Spouse Life

Long-Term Disability

Supplemental Child Life

Identity Theft Coverage

Supplemental Employee AD&D

Legal Resources Plan

- Benefit Enrollment Instructions can be found by visiting [Workday Resource Hub Training Resources](#) on NRECANow.

# EXTERNAL CONTACTS

PLAN	WEBSITE	CONTACT INFO
<b>HEALTH PLANS</b>		
Medical, Dental, Disability Claims	<a href="http://www.cooperative.com">www.cooperative.com</a>	866-673-2299; contactcenter@nreca.coop
Medical Directory: United Healthcare	<a href="http://www.umar.com">www.umar.com</a>	
Prescription Drugs: CVS/Caremark	<a href="http://www.caremark.com">www.caremark.com</a>	888-796-7322
Dental Directory: Connection Dental	<a href="http://www.connectiondental.com">www.connectiondental.com</a>	877-277-6872
VSP Vision: Directory and Claims	<a href="http://www.vsp.com">www.vsp.com</a>	800-877-7195
SHARE Program (Pre-Certifications)	<a href="http://www.cooperative.com">www.cooperative.com</a>	800-526-7322
Health Equity (Health Savings Account-HSA)	<a href="http://www.healthequity.com">www.healthequity.com</a>	800-766-0525
Flexible Spending Accounts (FSA)	<a href="http://www.cooperative.com">www.cooperative.com</a>	402-483-9385
MyHealth Coaches	<a href="http://www.cooperative.com">www.cooperative.com</a>	866-696-7322
<b>RETIREMENT PLANS</b>		
401(k) and Pension Plans	<a href="http://www.cooperative.com">www.cooperative.com</a>	866-673-2299 contactcenter@nreca.coop
Personal Investment Retirement Consulting (PIRC)	<a href="http://www.cooperative.com">www.cooperative.com</a>	866-673-2299 ext 6 pirc@nreca.coop
<b>EMPLOYEE ASSISTANCE PROGRAMS</b>		
Life Strategy Counseling (All employees)	<a href="http://www.cooperative.com">www.cooperative.com</a> > My Benefits > My Insurance > Life Strategy Counseling	888-225-4289
Continuum EAP (for Lincoln employees only)	<a href="http://www.4continuum.com">www.4continuum.com</a> username: nreca password: 7636	800-755-7636
<b>ADDITIONAL RESOURCES</b>		
Legal Resources	<a href="http://www.legalresource.com">www.legalresource.com</a>	800-728-5768
Long-Term Care - DHill Financial	<a href="http://www.dhillfinancial.com">www.dhillfinancial.com</a>	David Hillelsohn; 703-435-6028 david@dhillfinancial.com
Verizon Discount	<a href="http://www.verizonwireless.com/discounts">www.verizonwireless.com/discounts</a> <a href="http://www.verizon.com/connections">www.verizon.com/connections</a>	
T-Mobile Discount		Saeedah Badru; 202-855-6093 saeedah.badru1@t-mobile.com
Pet Insurance - Nationwide	<a href="http://www.petinsurance.com/singleLP/National_Rural_Electric_Cooperative_Association.aspx">www.petinsurance.com/singleLP/National_Rural_Electric_Cooperative_Association.aspx</a>	877-738-7874 customercare@petinsurance.com
Agricultural Federal Credit Union	<a href="http://www.agriculturefcu.org">www.agriculturefcu.org</a>	800-368-3552
Arlington Community Federal Credit Union (Arlington based employees)	<a href="http://www.arlingtoncu.org">www.arlingtoncu.org</a>	703-526-0200
Northwest Federal Credit Union	<a href="http://www.nwfcu.org">www.nwfcu.org</a>	844-709-8900

# INTERNAL CONTACTS

FUNCTION AREA	WEBSITE	CONTACT INFO
Payroll	<b>Michele Perry</b> Payroll Administrator	<b>x5913</b> michele.perry@nreca.coop
Leave Administration Family Medical Leave (FMLA) Benefits Enrollments/Deductions Life Event Changes Worker's Compensation Education Assistance Legal Resources COBRA Administration	<b>Hina Malik</b> Benefits Coordinator	<b>x5985</b> hina.malik@nreca.coop
Retirement Benefits Total Rewards Statements Open Enrollment Benefits Analysis 401(k) Loan Payoffs Wellness Program Adoption Assistance	<b>Otho Milbourne</b> Benefits Administrator	<b>x5904</b> otho.milbourne@nreca.coop
Commuter Assistance Employment Verification Wholesale Club Access Cards Adjusted Service Dates Service Excellence Program	<b>Dante Salley</b> Sr. HR Assistant	<b>x5992</b> benefits@nreca.coop
Primary HR Contact - Lincoln Employee Relations Employee Safety Family Medical Leave (FMLA) Leave Administration Recruitment Worker's Compensation Wellness Program	<b>Carmen Wiles</b> Sr. HR Business Partner	<b>x275</b> carmen.wiles@nreca.coop



# DEDUCTION RATES

MEDICAL - HIGH DEDUCTIBLE HEALTH PLAN				
	Non-Lincoln		Lincoln	
Employee	\$45.00		\$39.00	
Annual Salary	Up to \$70,000	\$70,000 and over	Up to \$70,000	\$70,000 and over
Employee & Spouse	\$122.00	\$162.00	\$100.00	\$134.00
Employee & Children	\$102.00	\$136.00	\$85.00	\$112.00
Family	\$168.00	\$226.00	\$140.00	\$180.00

SUPPLEMENTAL LIFE INSURANCE		
Employee Age	Employee Rate (per \$1,000 per pay)	Spouse Rate* (per \$1,000 per pay)
<25	\$0.0145	\$0.025
25-29	\$0.0175	\$0.030
30-34	\$0.0235	\$0.040
35-39	\$0.0265	\$0.045
40-44	\$0.0295	\$0.050
45-49	\$0.0440	\$0.075
50-54	\$0.0675	\$0.115
55-59	\$0.1260	\$0.215
60-64	\$0.1930	\$0.330
65-70	\$0.3720	\$0.635
>70	\$0.6035	\$1.030

	DENTAL		VISION	
	Non-Lincoln	Lincoln	Non-Lincoln	Lincoln
Employee	\$13.50	\$12.50	\$5.00	\$5.00
Employee & Spouse	\$29.50	\$27.50	\$9.50	\$9.50
Employee & Children	\$35.00	\$33.00	\$10.00	\$10.00
Family	\$50.00	\$46.50	\$16.00	\$16.00

ADDITIONAL BENEFITS		
Supplemental AD&D	Employee (\$0.0135 per \$1,000 per pay)	Family (\$0.021 per \$1,000 per pay)
Long-Term Disability	Annual Salary x \$0.000111 = per pay deduction	
Legal Resources	\$9.50	
ID Theft Protection	Gold Plan	Platinum Plan
Employee only	\$4.97	\$8.47
Employee + spouse	\$9.95	\$16.95

\*Based on employee's age

MEDICAL - SUPPLEMENTAL PPO**				
	Non-Lincoln		Lincoln	
Employee	\$76.00		\$62.00	
Annual Salary	Up to \$70,000	\$70,000 and over	Up to \$70,000	\$70,000 and over
Employee & Spouse	\$216.00	\$266.00	\$180.00	\$229.00
Employee & Children	\$176.00	\$216.00	\$146.00	\$180.00
Family	\$388.00	\$432.00	\$347.00	\$378.00

\*\*Must meet eligibility requirements

# 2022 PAYROLL CALENDAR

Pay Period	Start Date	End Date	Pay Date
1	1/2/2022	1/15/2022	1/14/2022
2	1/16/2022	1/29/2022	1/28/2022
3	1/30/2022	2/12/2022	2/11/2022
4	2/13/2022	2/26/2022	2/25/2022
5	2/27/2022	3/12/2022	3/11/2022
6	3/13/2022	3/26/2022	3/25/2022
7	3/27/2022	4/9/2022	4/8/2022
8	4/10/2022	4/23/2022	4/22/2022
9	4/24/2022	5/7/2022	5/6/2022
10	5/8/2022	5/21/2022	5/20/2022
11	5/22/2022	6/4/2022	6/3/2022
12	6/5/2022	6/18/2022	6/17/2022
13	6/19/2022	7/2/2022	7/1/2022
14	7/3/2021	7/16/2022	7/15/2022
15	7/17/2022	7/30/2022	7/29/2022*
16	7/28/2022	8/13/2022	8/12/2022
17	8/14/2022	8/27/2022	8/26/2022
18	8/28/2022	9/10/2022	9/9/2022
19	9/11/2022	9/24/2022	9/23/2022
20	9/25/2022	10/8/2022	10/7/2022
21	10/9/2022	10/22/2022	10/21/2022
22	10/23/2022	11/5/2022	11/4/2022
23	11/6/2022	11/19/2022	11/18/2022
24	11/20/2022	12/3/2022	12/2/2022
25	12/4/2022	12/17/2022	12/16/2022
26	12/18/2022	1/1/2023	12/30/2022*

\*The pay dates highlighted above are the paychecks that WILL NOT have withholdings or credits that occur only 24 times per year

**For more information on PTO, Holidays and other leave, see page 27.**

**What deductions will be taken out of your paycheck?** NRECA has 26 pay periods per year. However, some deductions are taken from fewer paychecks, see below.

Deductions from all 26 paychecks	
Federal & State Taxes	Garnishments
401(k) Contributions	Homestead Fund Contributions
FSA Contributions	401(k) Loan Repayment
HSA Contributions	Education Assistance Payments

Deductions from 24 paychecks	
Medical	Supplemental Life Insurance
Dental	ACRE® Contributions
Vision	Legal Resources
Long-Term Disability	Garage Parking

Credits into 24 paychecks
Medical Opt-Out Credit

2022 NRECA Observed Holidays	
New Year's Day	December 31, 2021
Martin Luther King, Jr. Day	January 17, 2022
Presidents' Day	February 21, 2022
Memorial Day	May 30, 2022
Juneteenth	June 20, 2022
Independence Day	July 4, 2022
Labor Day	September 5, 2022
Veterans Day*	November 11, 2022
Thanksgiving	November 24, 2022
Day after Thanksgiving	November 25, 2022
Christmas Eve	December 23, 2022
Christmas	December 26, 2022
Floating Holiday	Any day of employee's choice

\*Some holidays may be observed on alternate calendar days when the holiday falls on a weekend

## ELIGIBILITY

NRECA generally offers benefits to employees scheduled to work at least 20 hours per week. Eligibility details for the various plans can be found in the appropriate Summary Plan Descriptions posted on NRECANow. Project Employees, Telephone Interviewers, Short-Term Overseas Employees and Interns are covered under the NRECA Business Travel Accident Policy. However, they are not eligible for any other NRECA benefits. See Policy 4.1 for additional information.

## ELIGIBLE DEPENDENTS

Eligible dependents include your legal spouse/domestic partner and children. Children are considered eligible if they are:

- Yours or your spouse's/domestic partner's biological child, stepchild, adopted child or foster child up to age 26 (see note below)
- Yours or your spouse's/domestic partner's child of any age if they are incapable of self-support due to a physical or mental disability

**Note:** Coverage for your child will terminate at the end of the month in which they turn 26. In the event a dependent is later found to be ineligible for coverage, coverage will be cancelled retroactively to the effective date of coverage and the Plan will seek to recover any claims paid on the ineligible dependent's behalf.

### Domestic Partner Tax Note

Please consult your personal tax adviser regarding the tax consequences of covering your domestic partner. Per IRS regulations, the difference in the total monthly premium for domestic partner coverage is taxable to the employee, and the employer portion of the domestic partner premium will be reflected on the employee's pay statement as imputed income.

## LIFE EVENTS & SPECIAL ENROLLMENTS

From your hire date, you have 31 days to change your benefit elections. After 31 days, you can only change your benefits coverage outside of the annual Open Enrollment period if you experience a qualifying life event. Qualifying life events that permit coverage changes include:

### WHEN CAN I CHANGE MY BENEFITS?



**Birth or adoption  
of a child**



**Marriage**



**Spouse or  
Dependent loses  
other coverage**



**Coverage that  
ends with another  
group health plan  
or through COBRA**



**Divorce**

## BENEFIT WAITING PERIODS

Most of our benefit options are available to eligible employees on their first day with NRECA. However, there are some benefits that have additional service requirements.

### Effective on Your Date of Hire

Health Insurance (Medical, Dental, Vision)	Short-Term Disability
Life and AD&D (Basic & Supplemental)	Long-Term Disability
Health Savings Account	Commuter Assistance
Business Travel Accident	Legal Resources
Health Flexible Spending Account	Identity Theft Protection
Dependent Care Flexible Spending Account	Employee Assistance Program

### Effective on the First of the Month after 30 Days of Service

401(k) Pension Plan (including the employer match)

### Effective after Six Months of Service

Educational Assistance

### Effective after One Year of Service\*

Retirement Security Plan      Adoption Assistance

## DISCLOSURES

Plan disclosures are posted on NRECANow. New hires receive written instructions on how to access these disclosures within 30 days of their date of hire.

All employees receive annual reminders about how to access these materials during Open Enrollment.

Updates to the disclosure notices are posted to NRECANow.

\*Benefit subject to service vesting requirement

## MEDICAL PLAN OPTION ELIGIBILITY

NRECA provides a High Deductible Health PPO Plan (HDHP) with a Health Savings Account (HSA) contribution for all eligible employees and dependents. While the HDHP has no eligibility restrictions, the HSA does have a few limitations that may prevent you from taking advantage of the HSA benefit. If you are not eligible to participate in the HSA, you can enroll in the NRECA Supplemental PPO plan or elect the Medical Opt-Out payment.

Please use the following chart to help determine your available options.

Benefits Options	Supplemental PPO	High Deductible with HSA	Medical Opt-Out
You are claimed as a dependent on another person's tax return	Contact Benefits Administrator	Not eligible for an HSA	Available with proof of other medical coverage
You are enrolled in Medicare	Yes		
You have other health coverage (specifically Tricare or DoD)	Contact Benefits Administrator		
You have an active Health FSA			
You have other health coverage through your spouse or a parent	No		
Other Situations Not Covered Above	Contact your NRECA HR Benefit Administrator to determine your options		

### The NRECA High Deductible PPO Plan (HDHP)

The NRECA High Deductible PPO Plan (HDHP) is the default medical plan option for all employees. Should you have reasons you cannot be covered by an HDHP with your Health Savings Account, please contact your Benefits Administrator to go over other possible coverage options.

# HIGH DEDUCTIBLE WITH HSA

NRECA offers a High Deductible PPO Plan (HDHP) with access to United Healthcare's ChoicePlus national PPO provider network paired with a Health Savings Account (HSA).

A more comprehensive explanation of the covered medical services is available in the Plan's Summary Plan Description.

SCHEDULE OF BENEFITS		
	IN-NETWORK	OUT-OF-NETWORK
Preventive Care	100% No Deductible	80% No Deductible
Individual Deductible	\$3,000	\$6,000
Family Deductible	\$6,000	\$12,000
Ind. Out-of-Pocket Max	\$3,000	\$9,000
Family Out-of-Pocket Max	\$6,000	\$18,000
Emergency Room	100% After Deductible	100% After Deductible
Urgent Care		
Primary/Specialist Visit	100% After Deductible	80% After Deductible
Diagnostic X-ray / Lab		
Outpatient Surgery		
Hospitalization		
Participant Pays...	Preventive Drugs	Non-Preventive Drugs
<b>Before Deductible is met</b>		
Generic	\$5 \$0*	100%
On Performance Drug List**	Greater of 25% or \$30	
Not on Performance Drug List**	Greater of 40% or \$50	
Specialty Medications***	100% until Deductible is met	
<b>After Deductible is met</b>		
All Drugs	\$0	

\* Exclusive Choice Pharmacy Benefit: \$0 for generics purchased at CVS, Walmart, Target, Sam's Club and Cardinal Health (Leader Drugs, Medicine Shoppe, Brookshire Drugs and BI-LO pharmacies).

\*\* The Performance Drug List contains only commonly prescribed generic and brand drugs covered by the plan. The list can be found on cooperative.com → My Insurance → Prescription Drug → Checking Coverage.

\*\*\* Specialty Drugs require prior authorization, are limited to a 30 day supply and are dispensed from CVS Caremark Specialty Pharmacy.

## HOW THE HDHP WITH HSA PLAN WORKS



You pay nothing for eligible in-network preventive care. Preventive care doesn't apply toward the deductible.



Before the deductible is met, you pay for non-preventive medical and prescription expenses.



You pay your non-preventive medical and prescription expenses out-of-pocket or with your HSA funds until you reach your annual deductible.



If your out-of-pocket costs reach the annual maximum, the plan pays 100% for eligible care the remainder of the plan year.

**You can use the money in your Health Savings Account to help pay your qualified out-of-pocket expenses.**

# HEALTH SAVINGS ACCOUNT

## *Frequently Asked Questions About High Deductible Health Plans and HSAs*

### **What is a High Deductible Health Plan (HDHP)?**

A High Deductible Health Plan (HDHP) provides traditional insurance coverage and a Health Savings Account (HSA) provides a tax-advantaged way to help save for future medical expenses with pre-tax savings. The HDHP/HSA gives you greater flexibility and discretion over how you use your health care dollars.

### **What are the general features of an HDHP?**

The HDHP features a higher deductible. For in-network services, the annual deductible is \$3,000 for individual coverage and \$6,000 for family coverage. In-network preventive care is covered at **100 percent**, but in all other cases, the deductible must be met before the plan pays benefits.

### **What are the general features of an HSA?**

HSA voluntary contributions are made as pre-tax payroll contributions. Interest and investment returns are earned tax-free. Tax-free withdrawals of HSA funds can be made for qualified medical, dental, vision and prescription drug expenses. The balance in your HSA and annual contributions made by NRECA, offset your plan's annual deductible. Unused funds and interest are carried over, without limit, from year-to-year. You own the HSA and it is yours to keep, even when you change plans, your employment ends with NRECA or you retire. When you use your HSA, expenses are covered in a number of ways. The following page includes an overview of how the cost of your medical expenses are covered.

Expense Type	How It's Covered
Preventive Care	Eligible in-network preventive care services are covered at <b>100%</b> by the plan.
Deductible	You pay for your health care services and prescriptions until you satisfy the plan deductible.
Out-of-Pocket Max	After you reach the plan's out-of-pocket maximum, the plan pays <b>100%</b> for covered expenses including prescriptions and you pay <b>0%</b> .

### **How much can I contribute to my HSA?**

The IRS sets limits on HSA contributions each year.

2022 HSA Contribution Limits	
Individual Coverage Combined Contribution Limit	\$3,650
Family Coverage Combined Contribution Limit	\$7,300
Additional Catch-Up Contributions (Over Age 55)	\$1,000

### Changing Your HSA Contribution During the Plan Year

You are allowed to change your contribution at any time, with the change becoming effective on the first pay period following the change request. All changes must be completed in Workday.

#### Rules You Need to Know

You own the funds in your account, but there are some IRS rules to be aware of:

- **Use it to pay for eligible health care expenses, tax-free:** When used for things like qualified expenses in meeting deductibles such as co-insurance, prescriptions and covered medical, dental or vision care services, the money is not taxed.
- **Using your HSA for non-health care expenses will cost you:** The money is taxed and there is a 20 percent penalty if you are under age 65. After age 65, the 20 percent penalty does not apply, but the expenses are still taxable.
- **HSAs are not compatible with Medicare:** You cannot contribute after you elect Medicare, but any accumulated funds in your account are still available to use for qualified expenses.
- **Catch-up contributions are allowed:** If you turn 55 in a tax year and are not enrolled in Medicare, you can make catch-up contributions up to an additional \$1,000 per tax year over the annual contribution limit.
- **Avoid going over the contribution limit:** It is your responsibility to monitor your HSA account balance to ensure you do not exceed the IRS combined maximum for the calendar year. Any excess contributions are subject to standard income tax rates plus a 6 percent excise tax.

### Accessing Your Funds

An HSA administered by HealthEquity will automatically be opened for you following your enrollment in the high deductible health plan (HDHP). Watch for your welcome kit in the mail with important account information and your HSA debit card. You can access your HSA, including all balance and transaction activity, online at [healthequity.com](http://healthequity.com).

### How the HSA is Funded

NRECA will make the following contributions (prorated if not enrolled on January 1):

Employee Only HDHP	Employee Plus Dependents
\$2,500	\$4,500

You can also fund your HSA in two additional ways:

- 1 **Contributions you set aside through your pre-tax payroll deductions.**
- 2 **Personal post-tax contributions made outside payroll deductions.**

### Eligibility to Open an HSA

Please note you are only eligible to open an HSA if you elect the NRECA HDHP with HSA and are not:

- Covered by any other health coverage, including: another health plan, Medicare, military health benefits or medical FSAs.
- Under 18.
- Claimed as a dependent on another person's tax return.



## PREVENTIVE CARE

The NRECA Medical Plan provides coverage for many important tests and procedures that can help prevent serious health conditions and diseases or find them early when they are most treatable. Seeing your doctor periodically for a checkup and preventive testing are the most important things you can do to stay healthy.

In-network preventive benefits are covered at 100 percent and are not subject to a deductible, coinsurance or copayment. However, if services are provided outside the Choice Plus Network, reasonable and customary limitations and coinsurance apply. For more information about coverage, please consult your Summary Plan Description. Visit [cooperative.com](http://cooperative.com) → My Benefits → My Insurance → Prevention/Immunizations for more information

### Adult Physical Exams

One physical exam per year for you, your spouse, and eligible dependents age 19 and older. One well woman exam per year if applicable.

### Well-Child Care Exams

Unlimited number of recommended well-child exams up until 19th birthday.

### Age and Gender Screenings, Tests and Immunizations

Preventive tests, screenings and immunizations appropriate for you, your spouse and your dependents based on age and gender.

### Recommended Screenings for Men (Age Dependent)

**Immunizations:** HPV, Influenza, Pnuemonia, Tetanus and Shingles

**Cancer:** Colon and Lung Cancer Screenings

**Other:** Blood Pressure, Cholesterol, Diabetes, Hepatitis B, Hepatitis C, HIV and Ultrasounds for Aortic Aneurysm Screening.

### Recommended Screenings for Women (Age Dependent)

**Immunizations:** HPV, Influenza, Pnuemonia, Tetanus and Shingles.

**Cancer:** Chlamydia & Gonorrhea Screening, Colon and Lung Cancer, Mammogram (Breast - includes 3D Mammography), Pap Smear (Cervical).

**Other:** Blood Pressure, Cholesterol, Diabetes, Hepatitis B, Hepatitis C, HIV and Osteoporosis.

### What's Not Covered

Certain screenings, tests and immunizations are not covered under NRECA's preventive benefit plan, because there is not enough evidence to support their effectiveness at finding disease early. If you have questions about the coverage of a service, please call **CBA at 402-483-9200**.

### Resources

Learn more about preventive services recommended by the U.S. Preventive Services Task Force at:

<http://www.uspreventiveservicestaskforce.org/Page/Name/recommendations>.

Your preventive benefits cover screenings, tests and immunizations that can help prevent or detect disease early, before there are symptoms. If you need a test or screening for diagnostic or disease management purposes, contact CBA at 402-483-9200 to discuss coverage.

# PRESCRIPTION DRUGS

***NRECA offers prescription drug benefits as part of the HDHP and Supplemental PPO medical plans.***

## **Pharmacy Network – CVS Caremark**

Pharmacy Locator: [Caremark.com](https://www.caremark.com) or 888-796-7322.

## **CVS Exclusive Choice Network**

You pay a \$0 copay for generics (depending on plan deductible) and receive deeper discounts. Exclusive Choice includes CVS Caremark® Pharmacies, including those in Target stores, Walmart, Sam's Club, Cardinal Health and more. You can opt for a 90-day supply in this network.

## **CVS Mail Order**

Mail-order has three cost-saving advantages over retail pharmacies:

- Order up to a 90-day supply for a lower co-pay than three separate 30-day prescriptions at a national network (or a 90-day from an Exclusive Choice pharmacy).
- Drug discounts will be greatest in this network.
- No dispensing fee, which further lowers the price.

## **Specialty Prescription Drugs**

Specialty drugs are specifically managed through the CVS Specialty Pharmacy. Participants using these drugs must enroll in the specialty pharmacy program. These drugs also require prior authorization. Note: Specialty drugs have a 30-day maximum supply limit.

## **Drug Lists**

The following lists are available on cooperative.com:

- Preventive Drug List
- Performance Drug List
- Specialty Drug List
- Prior Authorization List

## **Vaccine Administration Network**

Flu, Zostavax and pneumonia vaccines are covered at 100 percent with no copay/co-insurance through the vaccine network. The vaccine network consists of any retail pharmacy that offers vaccines and is part of the CVS Caremark® national network.

## **Dispense as Written**

Dispense as written (DAW) applies to drugs with a generic version. If a participant chooses the brand instead of the generic version, he or she pays the generic copay (or coinsurance) plus the difference between the costs of the brand and generic.

## **Prior Authorization**

Prior authorization is required for certain drugs to ensure safe, effective and appropriate use. If a drug is denied due to prior authorization, CVS Caremark® sends the pharmacist a message with the phone number for the prior authorization department.

## **HDHP Prescription Specifics**

Prescription drugs are covered like other medical expenses. Participants pay prescription costs, minus network discounts before the deductible is met (when they use a pharmacy in the CVS Caremark® national pharmacy network\*). Once they meet the deductible, the plan reimburses eligible prescription drug and medical expenses at the elected, in-network coinsurance amount:

Tier	Coinsurance
Generic Drugs	\$0 at Exclusive Choice Pharmacies, otherwise \$5
Preferred brand drugs	Greater of \$30 or 25%
Non-preferred brand drugs	Greater of \$50 or 40%
Specialty Pharmacy	100% until deductible is met

# MEDICAL PLAN BENEFITS

The HDHP and Supplemental PPO Medical Plans offer a variety of health and wellness resources and support programs.

## **UnitedHealthcare: ChoicePlus PPO Network**

The medical plan provides access to a Preferred Provider Organization (PPO) through UnitedHealthcare's Choice Plus network. You are free to see the health care provider of your choice. However, you can maximize your benefit by accessing care through a participating PPO hospital, doctor or other medical provider.

*Note: Lab Corp and Quest Diagnostics are the preferred labs under UnitedHealthcare.*

## **Claims Processing & Customer Service: Cooperative Benefit Administrators (CBA)**

CBA is a wholly owned subsidiary of NRECA that handles the claims processing and service matters associated with health insurance programs.

## **Prescription Drugs - CVS/Caremark**

CVS Caremark® administers NRECA's prescription drug benefit, which is included as part of your medical plan.

## **MyHealth Coaches**

Available 24 hours a day, seven days a week, a health coach can discuss any health or lifestyle concern you may have. The service is confidential and easy to use.

## **Teladoc**

This service provides 24/7/365 access to U.S. Board Certified doctors who can resolve many of your medical issues via phone or video for a \$55 fee per consult, until your plan deductible is met.

## **Centers of Excellence**

The NRECA Centers of Excellence (COE) program offers medical plan participants access to high quality, specialized medical care performed at state-of-the-art medical facilities, as well as personalized nurse support and case management. The COE Program is required for certain cancers, transplants and bariatric (weight loss) surgery.

## **WebMD MyHealth Manager**

WebMD MyHealth Manager helps you take control of your health with personalized health improvement plans, information about preventing and managing serious diseases, videos and articles about health topics, as well as MyHealth Survey (Rewards for Life) and other resources.

## **Hearing Benefit**

Coverage for up to \$10,000 in eligible expenses per lifetime for wearable hearing aids, including maintenance (subject to deductible, copays and coinsurance). Maintenance includes ongoing fitting, orientation or checking of a hearing aid. It also includes repair or modification of a hearing aid.

## **First Steps Maternity Program**

All expectant mothers are encouraged to contact NRECA's First Steps Maternity Program during the first trimester of pregnancy. A registered maternity nurse will provide first-time and experienced moms support and educational materials throughout the pregnancy, labor and delivery.

## **SHARE Program**

Simplified Hospital Admission REVIEW is NRECA's precertification program.

**Please note, certain services must be precertified under the medical plan including but not limited to:** All hospital admissions; outpatient MRIs, MRAs, CTs, PETs; and nuclear cardiology tests. It is ultimately the responsibility of the participant to ensure proper precertification is obtained prior to receiving these services. If a participant does not obtain precertification, the claim will be denied.

# MEDICARE CONSIDERATIONS

There are many considerations when you or a spouse are eligible for Medicare, as well as group coverage as an NRECA employee.

## **Do You Need Medicare?**

Because you work for NRECA and are eligible to enroll in our group medical plan options, you can wait to sign up for Part B. This is because NRECA insurance will still be your primary payer. You will be given a Special Enrollment Period (SEP) to enroll in Part B without penalty while you're still working, and for up to eight months after you retire or lose your NRECA coverage (or comparable coverage through a spouse). It's important to enroll prior to your retirement so you do not have any periods of time without coverage.

## **High Deductible & Medicare**

If you have Medicare coverage, please note the high deductible health plan does NOT meet the creditable coverage guidelines for prescription drug coverage. To gain creditable coverage, you would need to enroll in a Part D plan.

## **High Deductible & HSA**

Under IRS rules, if you are part of a high deductible health plan (HDHP) and have a Health Savings Account (HSA) to pay for medical expenses, you can no longer contribute to your HSA if you are collecting Social Security or separately enroll in Medicare Part A and/or B. You must tell your BA if you are age 65 or older and begin collecting Social Security benefits, or if you enroll in Medicare Part A or Part B separately, so no further contributions are made on your behalf. You may, however, continue withdrawing money from your HSA after you enroll in Medicare to pay out-of-pocket health care expenses.

## **Prescription Drug Coverage**

If you and/or a spouse are covered in the NRECA Supplemental PPO plan, you do not have to enroll in Part D when you first become eligible for Medicare. Because the Supplemental PPO prescription coverage is considered creditable coverage, you will have a Special Enrollment Period to enroll in Part D. You can use this Special Enrollment Period to enroll in a Part D plan at any time while you have drug coverage from NRECA, and for up to two months after you lose coverage.

## **Social Security**

The full Social Security retirement age is 67, but you may choose to begin these benefits early at age 62, or delay receipt until age 70. If you begin collecting Social Security prior to age 65, you will automatically be enrolled in Medicare Part A at age 65. This is important, you may have to obtain Medicare Part D coverage if you are enrolled in the HDHP medical plan and it will affect your HSA contributions.

## **Creditable Coverage**

It is important to know that for Medicare purposes, the term "creditable" only applies to drug coverage, not health coverage. Having creditable coverage does not give someone a Special Enrollment Period to enroll in Part B. Having current employer coverage based on your active employment is the only way to get a Part B Special Enrollment Period.

## **If You Drop Coverage**

If you choose to drop your current NRECA coverage or comparable coverage through a spouse, enroll in Part B before your coverage ends to avoid any gaps in coverage.

## **When is NRECA the Primary Coverage?**

If you are covered in both Medicare and an NRECA plan, the NRECA plan is considered the primary coverage if you are actively working.

## **When is Medicare the Primary Coverage?**

Medicare is primary if you have COBRA or retiree insurance, or after a certain period if you are deemed disabled.

## **Resources**

Learn more about Medicare and Social Security at <https://www.medicare.gov/> and <https://www.ssa.gov/>.

## **Have a specific question on your situation?**

Please reach out to the Benefits Administrator for help.

# ALTERNATE MEDICAL OPTIONS

For employees that cannot participate in our NRECA High Deductible Health Plan, or who work out of the country, we offer the following options:

## Supplemental PPO Plan

NRECA offers a Supplemental PPO Plan with access to United Healthcare's ChoicePlus national PPO provider network. A more comprehensive explanation of the covered medical services is available in the Plan's Summary Plan Description.

*Note: This plan is ONLY available to employees enrolled in Medicare or with a spouse enrolled in Medicare. Limited additional eligibility may apply.*

SCHEDULE OF BENEFITS		
SERVICES	IN-NETWORK	OUT-OF-NETWORK
Preventive Care	100% No Deductible	80% No Deductible
Individual Deductible	\$1,000	\$2,000
Family Deductible	\$2,000	\$4,000
Ind. Co-insurance Max	\$0	Unlimited
Family Co-insurance Max	\$0	Unlimited
Emergency Room	\$100 Copay after Deductible	\$100 Copay after Deductible
Urgent Care		
Primary/Specialist Visit	\$30 Copay	80% After Deductible
Diagnostic X-ray / Lab	100% after Deductible	
Outpatient Surgery		
Hospitalization		
PRESCRIPTION DRUG IN-NETWORK COVERAGE		
Prescription Drug	Retail 30 Day Supply	
Generic	\$15*	
On Performance Drug List**	25%	
Not on Performance Drug List**	40%	
Specialty Medications***	\$100	

\*Exclusive Choice Pharmacy Benefit: \$0 for generics purchased at CVS, Walmart, Target, Sam's Club and Cardinal Health (Leader Drugs, Medicine Shoppe, Brookshire Drugs and BI-LO Pharmacies).

\*\*The Performance Drug List contains only commonly prescribed generic and brand drugs covered by the plan. The list can be found on cooperative.com → My Insurance → Prescription Drug → Checking Coverage. Prescriptions costing less than the copayment, the participant pays the lower price.

\*\*\*All specialty drugs require prior authorization, are limited to a 30-day supply and are dispensed from CVS Caremark Specialty Pharmacy.

## Medical Opt-out

Employees insured through another group health insurance plan may receive an opt-out credit of **\$300 per month**. To receive the credit, proof of alternative group health coverage (i.e., your spouse's health plan) must be provided to Human Resources. The opt-out credit is a taxable benefit. Monthly Credit of \$300 (\$150 per pay period, 24 pay periods per year).

# DENTAL BENEFITS

NRECA offers a dental benefit plan employees can elect independent of other benefit plans. *Note: A more comprehensive explanation of the dental services covered is available in the Summary Plan Description.*

Schedule of Benefits	
Annual Deductible	\$50
Annual Maximum Benefit (Per Person)	\$2,000
Preventive & Diagnostic Services (semi-annual exams and cleanings)	100%*
Basic Services/Minor Restorative (fillings, extractions and endodontics)	100%*
Major Services (crowns, bridges, dentures, implants)	80%*
Orthodontia - Eligible Participants	Employee, Spouse, Eligible Children
Orthodontic - Lifetime Benefit	\$2,000 per person
Orthodontic - Services	50% covered services, no deductible

\*Of "Reasonable and Customary" charges for covered services

## How the Plan Works

This plan covers preventive and diagnostic services to encourage you and your covered dependents to maintain healthier teeth. It also covers basic and major restorative services to repair teeth. Orthodontic services to help straighten teeth are also included.

## The Dental PPO Network

Under this plan, you may visit any licensed dentist. However, NRECA has partnered with **Connection Dental PPO** for discounted dental services.

Connection Dental has a group of participating dental providers. The Connection Dental PPO network logo appears on your health ID card to let providers know you qualify for a discount. However, if you use a provider who does not participate in the dental PPO network, you may be subject to charges above the "Reasonable and Customary" rates.

## Precertification

If total charges will exceed \$300, it is recommended you get precertification of dental services, which is typically handled by your provider. They can call 866-673-2299, option 1 to reach CBA for precertification or questions about your dental benefits.

## Reasonable and Customary Charges

The dental plan does not cover charges for services or supplies that are above the "reasonable and customary" charge. Discounts are available for providers in the Connection Dental PPO Network. These providers are required to accept Connection Dental's negotiated rate as payment in full.

## HSA Funds

HSA Funds can be used to cover dental out-of-pocket costs but these costs will not count towards your annual medical deductible.

## FSA Funds

Dental out-of-pocket costs are eligible for reimbursement from both the Health FSA and Limited Use FSA if elected.

## VISION BENEFITS | ENHANCED PLUS VISION PLAN

NRECA has teamed with VSP to offer employees a vision plan benefit employees can elect independently of other benefit plans.

Benefits	Description	Frequency
<b>Your Coverage with a VSP Provider</b>		
Well Vision Exam	\$10 copayment for eye exam	Every Calendar Year
Frames	\$150 allowance for a wide selection of frames \$170 allowance for featured frame brands \$80 frame allowance at Walmart or Costco 20% savings on the amount over your allowance	
Lenses	\$20 copayment for single vision, lined bifocal and trifocal	
Lens Enhancements	\$0 copayment for progressive lenses, Hi index, oversized and polycarbonate lenses Average savings of 35-40% on other lens enhancements	
Contacts	Covered in full after \$50 copay (can be used in addition to glasses/frames benefit)	
Safety Eye Exam & Lenses	\$20 copay for exam to determine safety eyewear needs Prescription single, bifocal and trifocal lenses included with exam	
Safety Frames	\$60 allowance on safety frames 20% savings on amount over the allowance	
Extra Savings	<b>Glasses and Sunglasses</b> Extra \$20 to spend on featured frame brands Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam Or get 20% from any VSP provider within 12 months of your last WellVision Exam	
	<b>Retinal Screening</b> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam	
	<b>Laser Vision Correction</b> Average 15% off the regular price or 5% off the promotional price, discounts only available from contracted facilities	

### Member Vision Card

There is no ID card required. However, if you would like to download or print your Member Vision Card, simply log in to your account on [vsp.com](http://vsp.com).

### Provider Network

You gain the most out of your benefit by using an in-network VSP doctor. However, you are free to select any provider (benefit level will vary with out-of-network provider). Find a doctor on [vsp.com](http://vsp.com) or through the Find a Doctor feature on [cooperative.com](http://cooperative.com).

### HSA Funds

HSA Funds can be used to cover vision out-of-pocket costs, but these costs will not count towards your annual medical deductible.

### FSA Funds

Vision out-of-pocket costs are eligible for reimbursement from both the Health FSA and Limited Use FSA if elected.

### More Information

Find claim forms and more information on plan discounts when you create an account on [vsp.com](http://vsp.com).

# FLEXIBLE SPENDING ACCOUNTS

This is an account that allows you to contribute pre-tax dollars on an annual basis to use for medical, dental, vision and dependent care expenses.

Employees can participate in this Flexible Spending Account (FSA) benefit even if not enrolled in other NRECA benefit plans. Eligible expenses are determined based on IRS regulations and claims must be submitted within 90 days of the plan year-end.

**Any money left in the FSA, after the deadline, is forfeited. This is known as the “use-it-or-lose-it” rule, and it is an IRS requirement.**

## Using Your FSA Dollars

For both the Health and Limited Use Flexible Spending Accounts, a debit card simplifies the process of paying for qualified expenses. It provides electronic access to your pre-tax contributions. Manual claim filing is also available and necessary for the Dependent Care Spending Account.

For both the Health FSA and the Limited Use FSA, you have access to your funds from day-one of the plan year you elect to participate in the accounts. The funds in the Dependent Care FSA are only reimbursed up to the current amounts deposited in the account.

## Health Flexible Spending Account (HFSA) & Limited Use Flexible Spending Account (LFSA)

You can put money into an HFSA and LFSA to pay for qualified health expenses that may not be reimbursed by your insurance plan. Expenses incurred by your spouse and/or eligible children can be claimed under the FSA, even if they are not covered under an NRECA health plan. You cannot make active contributions to an HFSA and an HSA at the same time. You may only select either the HFSA or LFSA. You may not be enrolled in both.

	Health Care FSA (HFSA)	Limited Use FSA (LFSA)
Plan Compatibility	SPPO or Medical Opt-Out	HDHP
Maximum Contribution	\$2,750	\$2,750
NRECA Matching	Up to \$500	No Match
Eligible Expenses	Medical/Rx; Dental; Vision	Dental; Vision

## Dependent Care Flexible Spending Account (DFSA)

The Dependent Care FSA lets you pay for dependent day care costs on a pre-tax basis. Eligible expenses may be for your child under age 13, or a dependent adult. Expenses are also reimbursable if your spouse is disabled, or attends school full-time at least five months of the year. You can deposit up to \$5,000 a year total if single or married and filing a joint tax return (\$2,500 each if married filing separately).

You can receive reimbursement from the Dependent Care Spending Account for eligible expenses such as: nursery school tuition; day care center; summer day camp; dependent-adult day care center expenses; and more. Care can be provided inside or outside your home.

	Dependent Care Flexible Spending Account (DFSA)	
Annual Contribution Limit	\$5,000 per household, which includes your contribution & NRECA match	
NRECA Matching	Employees up to M3	Employees M4 and E
	\$1 for \$1 up to \$2,000	No Match

**REMINDER:** Flexible Spending Accounts are “Use-it-or-lose-it” and must be elected annually. You have until December 31 to incur claims and until March 31 of the following year to submit for reimbursement or you forfeit any remaining funds.



# LIFE INSURANCE

Life insurance provides important financial security for those who depend on you. That's why NRECA provides, and fully pays for, your Basic Life, Accidental Death and Dismemberment (AD&D) and Business Travel Accident Insurance. If you need insurance above what NRECA provides you, you have the option of purchasing additional supplemental life insurance.

	Basic Coverage (paid by NRECA)	Supplemental Coverage (paid by employee)
Business Travel Accident**	3x Annual Salary up to \$1,000,000	N/A
Group Term Life	2x Annual Salary up to \$1,500,000	1x, 2x, 3x, 4x or 5x Annual Salary Maximum Benefit up to \$1,500,000 (Guaranteed Issue up to 2x salary)
Accidental Death & Dismemberment	2x Annual Salary up to \$1,500,000	1x, 2x, 3x, 4x or 5x Annual Salary Maximum Benefit up to \$1,500,000
Spouse	\$10,000*	\$25,000-\$190,000 (Guaranteed Issue up to \$25,000)
Children	\$10,000*	\$10,000*

*\*Eligible Dependents*

*\*\*Covers all NRECA employees*

## Basic Dependent Coverage

NRECA provides \$10,000 in Basic Spouse Life and Basic Child Life for your spouse and dependent child(ren) (up to age 26). You can elect additional Spouse Life, but elected coverage cannot exceed Employee combined volume of Basic & Supplemental Coverage.

## Statement of Health

Required if you elect supplemental life insurance coverage above the Guaranteed Issue amount during your initial eligibility period or for coverage increases you elect in future Open Enrollment periods. This statement is mailed to your home address.

## Will Preparation

Along with your NRECA-provided Life Insurance coverage, you have access to the following preparation services from MetLife: wills, living wills and powers of attorney. If you go out-of-network and use a lawyer that doesn't participate in MetLife's program with Hyatt Legal Plans, you can be reimbursed a flat dollar amount based upon the services that you use.

If you use a lawyer that participates with Hyatt Legal Plans (see info below), there is no charge to you for this service.

## Hyatt Legal Plans

800-821-6400, use the NRECA customer # of 32943 and the last 4 digits of your SSN to access these services

# DISABILITY

NRECA's disability programs are designed to replace a portion of your salary if illness or injury prevents you from working for a period of time. NRECA provides paid leave to regular full-time and part-time employees who must be absent because of their own illness or injury; the illness or injury of an immediate family member; or for the birth or adoption of a child. For the purposes of these programs, "immediate family" is defined as spouse or domestic partner, parent, grandparent, great-grandparent, child, grandchild, great-grandchild, brother, sister, step-relatives in these relationships or someone who is a permanent member of the household. Please refer to the leave guide or contact the HR Leave Administrator for more specifics and guidance on leave eligibility and usage.

Type of Leave	Duration	Purpose
Paid Time Off (PTO)	3 Days	Three days of PTO must be used before Extended Illness leave can begin
Extended Illness	7 Days	Provides for your own illness or injury, or that of an immediate family member
Short-Term Disability	55 Days (11 weeks)	Short-term salary continuation (80% of salary) and benefit protection during your own approved disability.
Family & Medical Leave	60 Days (12 weeks)	Unpaid job protection
Long-Term Disability	Generally up to age 65	Optional coverage that provides two-thirds of your salary when a covered, medically certifiable illness prevents you from working for more than 13 weeks

## Extended Illness

NRECA provides paid leave to regular full-time and part-time employees who must be absent because of their own illness or injury or that of an immediate family member. Extended illness is designed to preserve your PTO balance and is accrued at a rate of 1.846 per hour, per pay period (up to a maximum of 248 hours or 31 days).

## Short-Term Disability

NRECA provides salary continuation equivalent to 80 percent of your annual salary during an approved non-occupational disability. The benefit begins after two calendar weeks of disability and provides income replacement for up to 11 weeks per qualifying event.

## Long-Term Disability (LTD)

When you elect the LTD insurance plan, NRECA covers 50 percent of the premium cost and you are responsible for the remaining 50 percent of the LTD premium. The insurance provides you with salary continuation that is equivalent to 66 2/3 percent of your last salary from the date of the qualifying event. If you are approved, this benefit will begin after 13 weeks of disability.

## Worker's Compensation

NRECA provides all employees with Worker's Compensation Insurance to cover work-related injuries or occupational illnesses. You must notify Human Resources immediately of any work-related accident, injury or illness. In the event of lost time due to a worker's compensation claim, you may be eligible to receive up to two-thirds of your salary on a tax-free basis following a seven-day grace period.

For additional information, see Policy 4.3 - Extended Illnesses and Policy 4.10 - Worker's Compensation posted on NRECANow

# LEAVE

## Paid Time Off (PTO)

Generally, employees who work at least 20 hours per week are eligible to receive paid time off for vacations, illness and other personal needs. The amount of paid time off available is based on your length of service. New employees may be given credit for prior service with a member system or NRECA by using an “adjusted service date” for determining combined years of service.

Vacation and sick leave are available to overseas employees of NRECA International according to guidelines specified in their contracts. See Policy 4.2. - Paid Time Off (PTO) and Volunteer PTO.

PTO SCHEDULE*			
Year	Days Per Year	Hours Per Year	PTO Hours Earned Per Pay Period
1st	0 to 18	0 to 144	5.538
2nd	18	144	5.538
3rd	19	152	5.846
4th	20	160	6.154
5th	21	168	6.462
6th - 10th	22	176	6.769
11th - 15th	24	192	7.385
16th - 25th	27	216	8.308
26th - on	30	240	9.231

**\*Track and Levels P5-6, M and E accrue at 6.462 each pay for years 1-4.**

**Please note:** Employees in regular part-time positions will be credited with one-half of these hours.

**\*At the end of each calendar year, a maximum of 10 days (80 hours) of accrued, unused PTO may be carried over to the next calendar year. Any PTO in excess of 10 days (80 hours) will be forfeited. However, retiring employees may receive the full amount of unused, accrued PTO from the prior year to use or be paid in the year that they retire.**

## Holiday Leave

NRECA observes 12 U.S. holidays and gives employees one “use or lose” floating holiday per year to use on a day of their choosing (with Manager’s approval). See page 10 for the full 2022 Holiday Calendar.

## Additional Leave

NRECA provides additional leave for Jury or Court Duty, Voting, Bereavement and Military leave. See Policy 4.4 - Holidays and Policy 4.6 - Leave for Court Duty, Voting and Bereavement on NRECANow.

# RETIREMENT

## Retirement Security (RS) Plan

On the first of the month after completing one year of service (and having worked 1,000 hours in a 12-month measurement period), you are automatically enrolled in NRECA's defined benefit RS Plan. The benefits under the plan are designed to supplement other retirement benefits you may have (e.g. Social Security), and should be considered one source of retirement security along with your personal savings and investments.

### Annual Normal Retirement Benefit = 1.5% × Final Average Earnings × Years of Service

The benefit equation produces a Joint & Survivor 50 percent annual annuity. Final Average Earnings are the average of the highest five years of earnings during your participation in the plan. Normal retirement age is 65 and eligibility for early retirement begins at age 55.

NRECA will make contributions to the plan in the amount required to fund your benefits. Those contributions will pay for a benefit that will be paid to you when you retire, terminate your employment or die.

VESTING SCHEDULE	
Years of Service	Vesting Percent
2 years of service	20%
3 years of service	30%
4 years of service	40%
5 years of service	100%

## Your RS Plan Vesting Explained

You are credited with a year of vesting service for each calendar year you are employed and work at least one-hour. You are considered fully vested after five years of service or once you reach age 55, whichever comes first. Example: Jane is hired June 15, 2020. On July 1, 2021, Jane will become active in the RS Plan and will have two-years of vesting service. On January 1st of each year Jane remains with NRECA, she will gain an additional year of vesting service.

## 401(k) Plan

NRECA provides a 401(k) retirement plan that allows you to make pre-tax and Roth post-tax contributions. You are eligible to participate in the plan on the first day of the month following 30 days of service. NRECA will match your contributions **dollar for dollar** up to **five percent** of your **annual salary**. You choose how to allocate contributions and are always **100 percent vested**.

In January of each year, after achieving one year of service prior to Jan. 1, eligible employees will receive \$2,000 in their retirement account. This deposit is meant to defray medical costs incurred during retirement.

### 401(k) Annual Contribution Limits\*

- Pre-Tax & Roth (combined limit) \$19,500
- Over 50 Catch-Up\* \$6,500

*\*2021 contribution limits, 2022 may be higher when announced by IRS*

## NRECA's Self Directed Brokerage Account (SDBA)

You can take even greater control of your retirement savings by adding the SDBA to your 401(k) Plan. The SDBA combines the convenience of your NRECA 401(k) Plan with the additional flexibility of a discount brokerage account. By using the SDBA, you can direct a portion of your 401(k) Plan account assets to the SDBA. You can then use this money to invest in individual securities and mutual funds, including:

- All stocks from the New York Stock Exchange, American Stock Exchange and NASDAQ.
- Thousands of mutual funds from the nation's best-known fund families.
- Most corporate and government bonds.

Please contact PIRC for questions and assistance with SDBA eligibility, transfers and balance requirements.

### Personal Investment and Retirement Consulting (PIRC) Team

To help develop your retirement strategy and better understand your retirement benefits, NRECA offers employees access to the PIRC team at no additional cost. The PIRC team's services aren't limited to employees who are nearing retirement. In fact, these experienced professionals encourage employees, regardless of career stage, to reach out for assistance.

Whether you choose to attend one of the onsite financial education seminars, or schedule a confidential one-on-one appointment with a member of the PIRC team, you have the opportunity to gain investment guidance and answers to your specific questions.

In addition to specializing in NRECA's retirement benefit programs, PIRC team members can help employees on an array of financial topics. Whether you are the parents of a newborn hoping to get a jump on saving for college tuition, or are nearing retirement and trying to determine how to structure your income, PIRC team members can help.

### PIRC Areas of Expertise

Whether you are just starting your career, hoping to retire in the next few years or somewhere in between, PIRC can help. These are some of the common areas where PIRC can lend a hand:

- Review of 401(k) Plan investment options.
- Determining an appropriate investment mix.
- Estimating retirement savings needs.
- 401(k) and RS Plan account statement review.
- Retirement plan distribution options.
- IRA funding options.
- IRA withdrawal options.
- Developing a retirement plan.

### Contacting PIRC

PIRC can be reached at the following:



**866-673-2299, option 6**  
8:30 a.m. - 5 p.m. ET



[pirc@nreca.coop](mailto:pirc@nreca.coop)

### Workday

- Change 401(k) deferral elections (accessible any time after becoming eligible).
- Deferrals can be split between Pre-Tax and Roth deductions.

### Cooperative.com

- Change 401(k) Investment Allocations.
- Model 401(k) loans.
- View 401(k) and RS Plan Benefit Statements.
- Access rollover and hardship withdrawal forms.

# COMMUTER ASSISTANCE

NRECA provides employees with various incentives to use public transportation—carpool, bike or walk to work, based on worksite location. See Policy 4.11 - Commuter Assistance Program.

## **SmartBenefits® & Metro SmarTrip® (Arlington)**

If you commute to work using the Washington Metropolitan Area Transportation Authority public transportation system, NRECA will provide you with a non-taxable monthly SmartBenefit commuter subsidy benefit. SmarTrip benefits can be elected as-needed based on your monthly commuting expenses. You can enroll in WMATA Benefits in **\$30 increments** for a **maximum monthly benefit amount of \$270**. Any funds left in your account at the end of the month that exceed your maximum benefit will be credited back to NRECA.

If you would like to enroll or make changes to your commuter benefits visit NRECANOW >BENEFITS > COMMUTER ASSISTANCE to submit your election.

The commuter transit benefits are issued using the SmartBenefits® program through WMATA. SmartBenefits® allows you to take advantage of the SmarTrip® card (Metro's rechargeable card). The card can be used on Metrorail, Metrobus, DC Circulator, ART (Arlington Transit), CUE (Fairfax City), Fairfax Connector, Loudoun County Commuter Bus Service, PRTC (Potomac and Rappahannock Transportation Commission) OmniRide, Ride On (Montgomery County), DASH (Alexandria), TheBus (Prince George's County). *Note: The card does not work on the MTA bus and rail systems.*

## **Additional Commuter Options:**

### **Carpooling (Arlington)**

NRECA employees who carpool with two or more NRECA employees (excluding contractors) qualify for free garage parking.

### **Garage Parking (Arlington)**

Parking is available for NRECA employees in on-site garages. Parking fees are deducted from employee pay on a pre-tax basis. Employees can also purchase up to 10 individual parking validations (pre-tax) per month if needed.

### **Garage Parking (Wisconsin)**

Parking is available for NRECA employees. Parking fees are deducted from employee pay on a pre-tax basis.

### **Biking & Walking**

**Arlington:** Employees who bike to work have access to bicycle cages to secure their bikes. As an added convenience, walkers have the option to receive up to five free parking passes each month.

**Arlington & Lincoln:** Showers and lockers are available for use on a daily basis. Because NRECA recognizes the health benefits, as well as environmental benefits, received by riding a bike to work on a regular basis, they will provide a subsidy to bikers, provided they meet the subsidy criteria, to help defray any maintenance costs that come as a result of riding a bike to work. Contact Arlington or Lincoln HR for more details.

# EMPLOYEE ASSISTANCE PROGRAM

NRECA is interested in the emotional and physical well-being of its employees and offers Employee Assistance Programs (EAP): Life Strategy Counseling (All Employees) and Continuum (Lincoln). Participation in the EAP is confidential. The cost of this benefit is paid by NRECA.

## Eligibility

All employees and family members age 18 and older residing in their household are eligible for EAP Services with Life Strategy Counseling. All Lincoln employees and their immediate family members are eligible for EAP service with Continuum. Employees may schedule an appointment on their own, or they may be encouraged by their supervisors to use the EAP.

## Participation

Participation in the EAP is confidential (unless withholding information would harm the safety of the employee or others).

EAP counselors can help with a wide range of life's concerns. When additional help is indicated, the EAP will assist with referrals to other local providers and programs. If you are having difficulty with any of the following, in-person, video and telephone counseling may be a great option for you:

- **Stress, anxiety and depression**
- **Job pressures**
- **Relationship/marital conflicts**
- **Grief and loss**
- **Problems with children**
- **Chemical and alcohol abuse**

### All Employees

#### Life Strategy Counseling:

[www.cooperative.com](http://www.cooperative.com) > My Benefits > My Insurance > Life Strategy Counseling

**888-225-4289**

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### Lincoln Employees

#### Continuum:

[www.4continuum.com](http://www.4continuum.com)

**Username: nreca**

**Password: 7636**

**1135 Mst., Lincoln, NE**

**[easpecialist@4continuum.com](mailto:easpecialist@4continuum.com)**

**800-755-7636**

# PROFESSIONAL DEVELOPMENT



## Education Assistance

NRECA provides financial assistance for approved college or university courses to support you in your academic studies. To be eligible for this program, you must be a regular, full-time employee for at least six months before the starting date of the requested course. You must also be performing successfully in your current position. Employees are eligible for up to **\$10,000** per calendar year toward courses as part of a degree program. Studies must be at an accredited college or university and are subject to approval from your manager and Vice President. Benefits of up to **\$5,250** per calendar year are non-taxable. See Policy 5.2 - Education Assistance.



## Training & Professional Certifications

NRECA encourages all of its employees to take responsibility for their personal and professional development. To assist in enhancing employees' job skills and their personal career development, NRECA offers in-house training programs, and access to professional development programs offered outside of NRECA. In addition to training programs, the pursuit of professional certifications can be an avenue in support of professional growth. NRECA also provides opportunities for employees to obtain professional certifications in their specific fields. See Policy 5.1 - Training and Development.



## Professional Memberships

NRECA recognizes the importance of employees developing and maintaining professional contacts and participating in activities that keep them apprised of new developments in their fields. Therefore, within budgetary constraints, NRECA will pay the cost of membership in professional organizations and associations whenever that membership is deemed to be beneficial to NRECA. See Policy 5.1 - Professional Membership.



## NRECA Power Speakers Toastmasters Club

Toastmasters International allows you to develop your public speaking skills in comfortable surroundings with your friends and colleagues. The membership fee is waived for NRECA employees. NRECA Toastmasters Club meets for an hour twice a month in the Arlington office (non-Arlington employees can also participate) and provides members with the following:

- A Table Topics session, giving members the opportunity to participate in impromptu speaking.
- Prepared speeches based on projects from the Communication and Leadership manuals.
- An evaluation session, where each speaker is provided valuable feedback regarding the strengths of their speech. In addition the speaker is provided with information that will assist them in improving their speaking skills.
- A critique of the evaluations, and of the meeting as a whole, by a general evaluator.
- A short business session, which gives members a chance to practice parliamentary procedure.



# ADDITIONAL BENEFITS

## Employee Referral Bonus

An incentive is provided to current employees who refer qualified applicants for posted positions. An employee is eligible to receive **\$3,000** (less applicable tax withholdings), when a qualified candidate, referred by the employee, is hired.

## Onsite Fitness & Classes

NRECA is committed to the wellness of their employees and has various onsite specific programs available to employees working in our Lincoln and Arlington locations. Please contact HR to find out what programs are available at your location.

## Onelife Fitness Membership (Washington Metropolitan Area)

Discounts are available for Onelife Fitness memberships. Sign up at the Ballston location in the Ballston Mall and let the membership consultant know that you are an employee of NRECA to receive the discounted rate. For more information visit [www.onelifefitness.com/gyms](http://www.onelifefitness.com/gyms).

## Active & Fit Direct - National Discount Program

The Active & Fit Direct program allows you to choose from over 10,000 participating fitness centers and select YMCAs nationwide for \$25 a month (plus a \$25 enrollment fee and applicable taxes). The program offers:

- Online directory maps and locator for participating fitness centers.
- Option to switch fitness centers.
- Online fitness tracking from a wide variety of popular wearable fitness devices, apps and exercise equipment.
- An online educational resource library.
- Find Active&Fit information on <https://www.cooperative.com/discounts/> (filter for health and wellness discounts).

## Fitness Reimbursement Program (Non-Arlington)

If you are a non-Arlington based employee, NRECA offers a fitness subsidy program. NRECA will reimburse you up to **\$300** toward the cost of: an annual gym membership; or the purchase of one piece of home exercise equipment; or the cost of an exercise program. Contact HR for more details.

## WW

Discounts are available for a Weight Watchers Monthly Pass and the online only option. NRECA offers an incentive of up to **\$85** for monthly pass members and up to **\$38** for online users. Weight Watchers at Work is offered in the Lincoln office.

## Credit Unions

All employees and their families are eligible to join Agriculture Federal Credit Union and Northwest Federal Credit Union. Arlington employees are also eligible to join the Arlington Community Federal Credit Union.

## Adoption Assistance

NRECA provides up to **\$10,000** per child to cover adoption related expenses. Adoption leave of absence of up to six continuous weeks is also available for eligible employees that adopt children under the age of six. See Policy 4.15 - Adoption Assistance.

## Volunteer Paid Time Off

NRECA encourages you to model our seventh cooperative principle, Concern for Community, by lending your volunteer time and effort to programs that positively impact the quality of life in the communities where we live and work. For every 24 hours of volunteer work, you become eligible for eight hours of Volunteer PTO, with a maximum of 24 hours, or three business days, per year. See Policy 4.2 - Paid Time Off (PTO) and Volunteer PTO.

## Parental Leave

Employees who become a parent to a newborn, adopted or fostered child will be provided 20 days (4 weeks) of paid leave. The leave must be used within the first three months after the birth, adoption or placement of the child. It can be used intermittently, and in coordination with other available paid leave or FMLA. For more information please refer to Policy 4.16.

## Legal Resources

Our partnership with Legal Resources allows us to offer access to a discounted legal plan. These plans require a minimum of one-year of participation, and are portable if you leave NRECA\*.

- **Legal**  
This plan gives you access to comprehensive legal coverage, services and expertise that can help you with planned and unplanned legal needs.
- **ID Theft**  
This plan gives you access to comprehensive identity theft protection, services and expertise that can help you with preventing identity theft and dealing with identity theft should it ever happen to you.

*\*Conversion to private legal plans limited in some states. See Human Resources for additional details*

# DISCOUNT PROGRAMS

NRECA has partnered with local and national providers for valuable discounts.

## Long-Term Care Insurance

DHill Financial, an insurance brokerage firm, offers discounted Long-Term Care (LTC) insurance policies through Genworth Financial to employees that work 20 or more hours per week, as well as eligible family members. Because you're getting an individual policy, you can tailor individual coverage to fit your needs and budget. You can keep this coverage, even if you leave NRECA. For more information, please contact David Hillelsohn at 703-435-6028 or by email at [david@dhillfinancial.com](mailto:david@dhillfinancial.com).

## Co-op Connections

With the Co-op Connections card you can save money at restaurants, businesses and retail shops (including pharmacies). Just log onto [www.connections.coop](http://www.connections.coop) to search for deals in your area, as well as a vast array of national offers for hotels, dining, services and more. You can even download a free app by searching "Co-op Connections."

## National Discounts Program

NRECA offers its members a variety of national discounts. You can access information about these discount programs by logging onto [www.cooperative.com](http://www.cooperative.com).

## Verizon Wireless Discount

Visit [www.verizonwireless.com/discounts](http://www.verizonwireless.com/discounts) to receive up to **18 percent** off your monthly calling plans, discounts on the latest mobile phones, tablets and mobile hotspots. Visit [www.verizon.com/connections](http://www.verizon.com/connections) for discounts on your home services.

## T-Mobile Discount

Call 888-256-5541 and use promo code: 37024TMOFAV to receive up to 33% off 4 lines (with AutoPay) for you and your family.

If you have questions, contact Saeedah Badru at 202-855-6093.

## Free Wholesale Club Access (Arlington)

You don't need to be a member to shop at BJ's or Costco, just use NRECA's corporate card. Available to all Arlington NRECA employees on a first-come, first-served basis. Just stop by Human Resources to sign out the card.

## Movie Tickets (Arlington)

AMC and Regal theater discount movie tickets are available to NRECA staff. These tickets can be used for any movie. Tickets can be purchased at the 11th floor reception desk. Note: There may be a surcharge at IMAX and premium locations or for digital 3D and special presentations.

## Additional Wellness Discounts

The NRECA wellness program provides a variety of opportunities and resources to enable you to focus on personal goals for a healthier, happier lifestyle. Discounts are available from such providers as Anytime Fitness, Jenny Craig and Diet to Go. More information can be found about these on [cooperative.com](http://cooperative.com) under the MY INSURANCE tab, look for "Wellness Discounts" under [cooperative.com](http://cooperative.com) → My Benefits → My Insurance → Wellness Discounts.

# WHERE TO GO FOR BENEFIT INFO

## CHECK PAY INFORMATION

on Workday: Pay Information Application Worklet

- **Bank Account Information:** Payment Elections → Click OK → Click “Add” below Accounts to add Bank Account Information
- **Direct Deposits:** Payment Elections → Click OK → Click “Edit” under Payment Elections to change direct deposits
- **Taxes:** ADP → ADP Home → Myself → Pay → Tax Withholdings
- **Pay and Tax Statements (W-2, 1095C):** ADP Link → ADP Home → Myself → Pay → Pay and Tax Statements

## CHANGE 401(k) DEFERRAL

on Workday: **BENEFITS APPLICATION WORKLET → CHANGE → BENEFITS →**

**CHANGE RETIREMENT SAVINGS.** To Stop 401(k) Deferrals, you must select “Waive”.

## CHANGE HSA DEFERRAL

on Workday: **BENEFITS APPLICATION WORKLET → CHANGE → CHANGE REASON → UPDATE HEALTH SAVINGS ACCOUNT**

## MANAGE 401(k) ACCOUNT

on [cooperative.com](https://cooperative.com) under **MY RETIREMENT** you will find:

- Investments Dashboard
- Activity History
- Personal Rate of Return
- 401(k) and RS Plan Statements
- Loans
- Self Directed Brokerage Account
- Change My Investments

## FIND HEALTH PROVIDERS

on [cooperative.com](https://cooperative.com) under **MY INSURANCE**

- **Medical:** My Insurance → Find a Doctor → UnitedHealthCare Choice Plus Network
- **Dental:** My Insurance → Find a Doctor → Connection Dental Network
- **Vision:** My Insurance → Find a Doctor → Search VSP Doctors (Signature Network)

## MANAGE YOUR BENEFIT PLANS

on [cooperative.com](https://cooperative.com) under **MY INSURANCE** you will find:

- **Annual Medical Summary:** Year-to-date claim and usage information
- **Claims:** View individual claims and EOBs for you and anyone you cover
- **Plan Overviews:** Details on medical, dental and vision plans
- **Requests & Resources:** Pharmacy coordination, temporary ID card and more
- **Health & Wellness Resources:** Discounts and various program information

## MANAGE HEALTH SAVINGS ACCOUNT

on [thehealthequity.com](https://thehealthequity.com) or on the HealthEquity app

- **Claims and Payments:** View/Add claims, view payments, pay providers, request reimbursement, view and upload receipts
- **My Account:** Account summary, profile details, make contributions
- **Docs & Forms:** General forms, tax forms, and receipts and documentation





