

Welcome to NCIRE

2020-21 Benefits Guide

At NCIRE, one of our highest priorities is addressing the health and welfare needs of our employees and their family members. To help you protect yourself and your family physically and financially, we are pleased to offer the NCIRE 2020-21 Benefits Program.

This user-friendly guide provides a summary of your benefits program to assist you in making the best decision about your benefits, whether you're making annual enrollment elections, enrolling for the first time or changing your benefits due to a qualifying event. Please take time to review this material carefully and keep this guide as a handy reference tool.



Please keep in mind that this summary describes only the highlights of the benefits plans and policies available to you. The details of these plans and policies are contained in the official plan and policy documents. If there is a question about one of these plans or policies, or a conflict between this summary and the official plan and policy documents, the official documents will govern.

ELIGIBILITY AND ENROLLMENT

Employee Eligibility

Any full-time employees working a minimum of 30 hours per week will be eligible.

Dependent Eligibility

- Your legal spouse or domestic partner.
- Your dependent children (including your step-child, foster and legally adopted child) up to age 26.
- Any dependent child who reaches the age limit and is incapable of self-support because of a mental or physical disability.

When and How Can You Enroll

New hires can enroll at any time within 30 days of their hire date. Benefits become effective on the first of the month following date of hire. All enrollments are completed on the UltiPro portal at www.ew21.ultipro.com with the exception of Navia Commuter benefits and Principal Retirement Plan enrollments. You will be required to go directly to their company website to enroll.

Changes in Benefit Elections

You may not change your benefit elections during the year unless you have a qualified family status change. If you have a qualified family status changes during the year, please contact Human Resources at NCIRE within thirty (30) days of the family status change.

NCIRE's Employee Benefits Website

The benefits portal makes learning about your benefits easier than ever. The benefits portal provides you with immediate access to all of your 2020-21 Plan information including:

- < Open Enrollment Communications
- < Benefit Summaries
- < Plan Comparisons
- < Summary of Benefits and Coverage (SBC's)
- < Retirement plan information
- < And more...!

STRIVE Benefits Portal link: <https://app.strivebenefits.com/ncire>

After you've reviewed your benefit information, click the Enroll in Benefits link on the Eligibility & Enrollment page to login to UltiPro to make your benefit elections.



Scan to access your Mobile Benefits Portal

MY HEALTH

Employee Bi-weekly Cost

CIGNA HRA	Employer Cost	Your Cost
Employee	\$359.57	\$24.12
Employee + Spouse or DP	\$815.59	\$74.87
Employee + Child(ren)	\$673.69	\$67.66
Employee + Family	\$1,000.03	\$89.97

CIGNA OAP IN	Employer Cost	Your Cost
Employee	\$407.71	\$52.44
Employee + Spouse or DP	\$926.82	\$140.75
Employee + Child(ren)	\$781.90	\$106.93
Employee + Family	\$1,129.73	\$177.21

KAISER HMO	Employer Cost	Your Cost
Employee	\$259.14	\$58.68
Employee + Spouse or DP	\$541.71	\$157.48
Employee + Child(ren)	\$515.98	\$119.64
Employee + Family	\$755.17	\$198.27

CIGNA CORE DENTAL	Employer Cost	Your Cost
Employee	\$16.89	\$4.30
Employee + Spouse or DP	\$32.96	\$9.52
Employee + Child(ren)	\$38.26	\$11.24
Employee + Family	\$54.33	\$16.47

CIGNA BUY-UP DENTAL	Employer Cost	Your Cost
Employee	\$16.89	\$10.54
Employee + Spouse or DP	\$32.96	\$22.04
Employee + Child(ren)	\$38.26	\$25.83
Employee + Family	\$54.33	\$37.33

VSP CORE VISION	Employer Cost	Your Cost
Employee	\$4.58	\$0.00
Employee + Spouse or DP	\$7.11	\$0.00
Employee + Child(ren)	\$11.28	\$0.00
Employee + Family	\$11.28	\$0.00

VSP BUY-UP VISION	Employer Cost	Your Cost
Employee	\$4.58	\$3.24
Employee + Spouse or DP	\$7.11	\$5.04
Employee + Child(ren)	\$11.28	\$7.99
Employee + Family	\$11.28	\$7.99

MY HEALTH

MEDICAL HMO Amount You Pay

	Kaiser HMO Plan Network only	Cigna OAP IN Network only
Annual deductible (Individual/Family) **	None	None
Out-of-pocket maximum (Individual/Family) **	\$2,000 / \$4,000	\$2,000 / \$4,000
Office visits	\$30 copay	\$20 pcp / \$40 sp
Preventive care	\$0 copay	\$0 copay
Outpatient surgery	\$100/procedure	\$125/visit
Inpatient hospital	\$250/admission	\$500/admission
Emergency room (waived if admitted)	\$100/visit	\$100/visit
Retail Prescriptions (Up to 30 day supply)	\$15 / \$30	\$15 / \$30 / \$45
Mail order prescriptions (Up to 90 day supply)	\$30 / \$60 (up to 100 day)	\$30 / \$60 / \$90

MEDICAL PPO Amount You Pay

	Cigna OAP HRA	
	In-Network	Out-of-Network
Annual deductible (Individual/Family) **	\$2,000 / \$4,000 (cross accumulation)	\$4,000 / \$8,000 (cross accumulation)
Out-of-pocket maximum (Individual/Family) **	\$4,000 / \$8,000 (cross accumulation)	\$8,000 / \$16,000 (cross accumulation)
Office visits	10%*	30%*
Preventive care	No Charge, deductible waived	30%*
Outpatient surgery	10%*	30%*
Inpatient hospital	10%*	30%*
Emergency room (waived if admitted)	10%*	10%*
Retail Prescriptions* (Up to 30 day supply)	\$15 / \$35 / \$50	Not covered
Mail order prescriptions (Up to 90 day supply)	\$38 / \$88 / \$125	Not covered

*After Plan Deductible is met

** Embedded deductible and out of pocket max

HEALTH REIMBURSEMENT ACCOUNT (applicable to CIGNA OAP HRA Plan)

Unused dollars rollover from year to year up to \$1500 for Individual and \$3000 for family coverage

Hire Month

December
January
February
March
April
May
June
July
August
September
October
November

HRA Individual

\$750.00
\$687.50
\$625.00
\$562.50
\$500.00
\$437.50
\$375.00
\$312.50
\$250.00
\$187.50
\$125.00
\$62.50

HRA Family

\$1,500.00
\$1,375.00
\$1,250.00
\$1,125.00
\$1,000.00
\$875.00
\$750.00
\$625.00
\$500.00
\$375.00
\$250.00
\$125.00

MY HEALTH

DENTAL

	Cigna - Dental	
	Core Plan <i>In Network*</i>	Buy-Up Plan <i>In Network*</i>
Deductible	\$50 / \$150	\$25 / \$75
Preventive	100%	100%
Basic	90%	90%
Major	60%	60%
Annual maximum	\$1,000	\$1,500
Orthodontia	60% (child only)	60% (adult/child)
Ortho lifetime maximum	\$1,500	\$2,000

*This is for the DPPO Advantage/PPO portion of the plan. Non Network benefits are available. Please see plan summary for detailed information.

VISION

	VSP - Vision	
	Core Plan <i>In Network*</i>	Buy-Up Plan <i>In Network*</i>
Exam copay	\$10	\$10
Materials copay	\$25	\$10
Frequency	every 12 months	Every 12 months
Frames benefits	\$130	\$180
Frame frequency	every 24 months	Every 12 months
Lenses benefits	Covered in full	Covered in full
Elective Contacts	\$130	\$180
Lenses frequency	every 12 months	Every 12 months

*Non Network benefits are available. Please see plan summary for detailed information



MY HEALTH

Flexible Spending Accounts (FSA) – Navia Benefit Solutions

NCIRE offers employees both a Healthcare Flexible Spending Account and Dependent Care Flexible Spending Account that allow you to use pre-tax dollars to pay for certain health and dependent care expenses. You can participate in one or both of the accounts. Each year, you decide how much to contribute on a pre-tax basis.

Reminder! The Medical & Dependent Care FSA plans have a grace period. The grace period allows you to continue to incur qualified expenses until after the end of the plan year, until March 15th. You will have until March 31st to submit claims for reimbursement. Please remember this is a use it or lose it plan and your unspent funds will be forfeited if not expended by the grace period.

Health Care Reimbursement Plan

The Health Care Reimbursement Plan helps you pay for essential health care expenses such as deductibles, co-pays and prescriptions. By contributing your payroll dollars into your FSA on a pre-tax basis, you can save on the cost of eligible healthcare items and services.

The maximum annual contribution amount you can make to your Health Care FSA is \$2,750 for the 2021 calendar year.

Dependent Care Reimbursement Account

The Dependent Care FSA helps you to save on the care and supervision of your child and for elder care service. By contributing a portion of your payroll dollars into your Dependent Care FSA, you can save on the services you require.

The maximum annual contribution you can make to your Dependent Care FSA is \$5,000 per household for the 2021 calendar year.

Online Registration Instructions

Step 1: Visit www.NaviaBenefits.com and select the register link located in the top right corner of the page.

Step 2: On the following page, select "I'm a Participant".

Step 3: Enter the required information, choose a unique username. You will need your **3 character employer code (NCR)** in order to register.

For assistance, please contact Customer Service at toll-free (800) 669-3539 or email customerservice@naviabenefits.com

Step 4: Set the answers to 3 security questions, confirm you have read and agree to Navia's Privacy Policy and Terms and Conditions and then select "Submit".

Step 5: You will receive an email with a link you must select to complete your registration. After selecting the link, you will be asked to set a password. The password must be at least 8 characters long and contain at least 3 of the following types of characters:

- Uppercase letter
- Lowercase letter
- Numeric
- Special character

A complete list of eligible expenses can be found on the website at: www.naviabenefits.com

Navia Participant Benefits Portal

Registering online will give you access to helpful tools and resources that will empower you to manage your benefits with ease!

- View benefit transactions and balance
- Upload claims and supporting documentation
- Update personal information
- Check claim status
- Access plan forms and materials
- Access to the MyNavia smartphone app

Navia Benefit Card

Rather than filing a Health Care claim and waiting for reimbursement, you can use the Navia Benefits Card to pay your provider directly for qualified expenses.



The card is accepted at participating merchants using the IIAS technology system and/or medical merchants setup with the MasterCard system. **Be sure to hang on to your receipts in case we need to see them to verify expense eligibility.** If we need to see a receipt, you will notice an alert on your mobile app and we will send you an email reminder. **Day care services are not eligible for debit card use.**

MY TRANSIT & COMMUTER BENEFITS

Transit & Commuter Benefits – Navia Benefit Solutions Commuter Benefits Overview

Commuting to work each day can be expensive. The commuter benefit program offered by NCIRE is designed to help you save money on your commuting costs by allowing you to contribute pre-tax dollars into a Commuter Benefits account.

Benefits Card

Navia makes it easy for you to start saving money by allowing you to place your qualified transit or parking pre-tax contributions onto a reloadable benefits card, which functions like a debit card. This card can be used to pay for such items as a MUNI or AC Transit bus pass, BART Tickets or other local Bay Area public transportation to and from work. An easy and convenient way to use your benefits card is to use it to load your purchases (MUNI pass, BART tickets, etc.) onto your Clipper Card.

How much money can I put in the plan?

The maximum monthly contribution (set by the IRS) for your Commuter Benefits Program is \$270 per month for Transportation and \$270 per month for Parking. You determine your monthly elections when you enroll. The full monthly amount will be deducted from the first paycheck of the month; however your benefits card will always be loaded with your monthly election on the first day of each month. Your payroll deduction will come *after* your card is loaded.

GoNavia Sign-Up Instructions

Commuting to Work is Easier with the GoNavia Program

Learn how to register online and place monthly orders.

The GoNavia Program allows you to pay for work related transportation costs with pre-tax dollars. To place your first order, you will need to log in to your online account at www.naviabenefits.com. If you have already registered, you will see a new link to GoNavia Commuter Benefits after login.

THE DEADLINE TO PLACE YOUR MONTHLY ORDER IS THE 20TH OF EACH MONTH

Need help signing up for GoNavia?

(800) 669-3539

Monday – Friday (5AM – 5PM PST)

Online Registration Instructions

If you are new to Navia Benefit Solutions visit www.naviabenefits.com, click the Register in the upper-right corner of the screen and select "I'm a participant." You will need your 3 character employer code "NCR". Shortly after completing the online form you will receive an email confirmation to complete your registration.

Step 1: Login as a participant to www.naviabenefits.com If you have not registered yet, you will need to complete the registration process.

Step 2: Once logged in, select the "GoNavia Commuter Orders" link under the "My Tools" section after scrolling down the screen.

Step 3: Select your benefit.

Step 4: Enter the dollar amount for your order.

Step 5: Select the months you would like to have your order recur.

Step 6: Once you've confirmed your order and agreed to the terms and conditions, select "place my order".

You're finished! You will receive a confirmation email once your order has been submitted.

Paid Time Off (PTO)

NCIRE has established a Sick and Vacation (PTO) policy To allow you the greatest possible flexibility in your life away from work. PTO begins to accrue after your date of hire and accumulates for full time employees as follows:

Vacation (based on 40 hour work week)

YEARS OF SERVICE	PTO DAYS PER YEAR	HOURS ACCRUED PER PAY PERIOD
0-3	14	4.3
3-15	21	6.46
15 +	27	8.3
Sick time	13	4

Holidays

Regular full-time employees are eligible for holiday pay. All regular part-time employees will receive prorated holiday pay. NCIRE observes ten paid holidays each year. These holidays are recognized by NCIRE as paid holidays for calendar year 2021.

- New Year's Day
- Martin Luther King, Jr. Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Indigenous Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

Short and Long Term Disability (STD and LTD)

NCIRE provides a **Short Term Disability (STD)** benefit up to 66 2/3% of your weekly pay to a maximum of \$2,309 per week for up to 12 weeks, if you become disabled. Benefits begin on the 8th day for both accident and illness. Short Term disability benefits from NCIRE are reduced by payments you receive from the state disability plan.

NCIRE provides a **Long Term Disability (LTD)** benefit after 90 consecutive days of disability. Long Term Disability pays up to 66 2/3% of your monthly pay to a maximum of \$10,000 a month if your disability extends beyond 90 consecutive days.

Life Insurance and AD&D

Basic Life and AD&D Insurance pays a flat benefit in the amount of \$50,000. Life insurance pays benefits upon your death. AD&D insurance pays benefits if your death is the result of a covered accident. If you die from an accidental injury, your beneficiary will receive both the life and AD&D benefit. AD&D also pays benefits if you are severely injured and suffer a loss such as the loss of a limb or eyesight. Employer paid Term Life and AD&D will decrease to 65% of the original coverage amount at age 65. *It is important to assign beneficiaries in UltiPro.*

Voluntary Life

You may purchase additional voluntary life insurance for yourself in multiples of \$10,000, up to a maximum benefit of \$500,000 or five times your annual salary, whichever is less. Spouse and child voluntary life insurance is also available.

Note: You may be required to submit Evidence of Insurability depending on when you make an election and the coverage amount.

Employee Assistance Program (EAP)

Need some extra help? When you need help with the daily challenges of life, the Employee Assistance Program (EAP) is here to help you. The EAP is paid for by NCIRE and provides up to 5 confidential counseling sessions and referrals per year as well as other resources to help you navigate some of life's challenges. These sessions can help you with emotional problems, relationship issues, substance abuse, legal or financial concerns and more. All NCIRE employees are eligible and can access EAP Services by calling 800-977-7917 or by visiting mhn.advantageengagement.com (no "www.") password: ncire.

Personal Insurance Products - Colonial Life Accident Insurance

If you were to get in an accident, it could end up costing you big in copays, deductibles and your time off work. Accident insurance through Colonial Life can help you pay for your doctor, chiropractor, urgent care, ER, hospitalization costs and more.

Contact Brian Lloyd, Colonial Representative
Phone (925) 382-8688
or email
Brian.Lloyd@coloniallife.com

Critical Illness

Critical illness insurance pays a lump sum benefit upon specific diagnosis of a specified critical illness for you to use where it is needed most. Coverage is available for you, your spouse and your dependent children. Some specified critical illness examples are listed below:

- < Heart Attack
- < Transplant as the result of Heart Failure
- < Stroke
- < Bypass Surgery as the result of Coronary Artery Disease
- < Transplant as the result of a major organ failure other than heart
- < End Stage Renal Failure
- < Blindness
- < Permanent Paralysis

Cancer Insurance

Cancer insurance allows you to concentrate on your care should you ever be diagnosed with cancer. The plan pays a benefit not only for cancer treatment, but also for cancer screenings—even if you are never diagnosed with cancer.

Universal Life with Long Term Care Rider

Universal Life insurance provides you with the flexibility you need to protect the life you're building - when your needs change, when you set or attain new goals, or even when unexpected challenges arise.

Health & Wellness Incentives

Colonial Life provides you with tax free incentives each year just for having your annual exams done and filing a claim.

- < Accident Insurance: \$200 Mammogram; \$50 for other
- < Critical Illness: \$200 Mammogram; \$50 for other

If you have both Accident Insurance & Critical illness, you will be paid wellness incentives for both plans.

MY FINANCES

403(b) Savings Plan

NCIRE provides a 403(b) program in which all employees are eligible for upon date of hire or anytime thereafter, regardless of age. You contribute to your account through payroll deductions. NCIRE will match up to 5%. New hires will be auto-enrolled at 5% within 60 days of your hire date and you will have the opportunity to opt-out or make changes prior to this date. Deductions can be either pre-tax "traditional," or post-tax ROTH, or a combination of both. 2021 IRS Contribution limit is \$19,500. If you are age 50 or over, the catch-up contribution is \$6,500. You are 100% vested in the 403(b) plan upon entering.

Defined Contribution Plan

This is the employer funded plan, and the contribution is 5%. All employees are eligible and are auto-enrolled after meeting eligibility requirements of two years of service and worked 1000 hours each year.

Investments

The plan allows participants to choose their own investment allocation from a menu of investment choices. These investment choices are different fund families and include "target date" funds that allow a participant to create his/her own investment strategy. All of these investment choices are available through the Principal Financial Group Website: <http://www.principal.com> platform and are available on a no load, no commission, and no transaction fee basis.

Enrollment

For initial setup of your account, register with the Principal Financial Group at www.principal.com, call 800-547-7754 or visit <https://myvirtualcoach.principal.com/> for a fun interactive process. NCIRE's account number is #458099.

Retirement Plan Chart Comparison

	403b Regular	403b Roth	403b Catchup	Defined Contribution Plan
Eligibility	All employees	All employees	All employees 50 years or older	Employees with 2 years of service & 1000 hours each year
Tax Implications	Pre-tax: You do not pay taxes on your contributions, but you pay taxes at the time of withdrawal	Post-tax: You pay taxes on your contributions, but not at the time of withdrawal	Pre-tax or Post-tax options available	You do not pay tax on employer contributions, but you will pay income tax at the time of withdrawal

Live Help

Contact the Benefits Department

Office Hours: M-F, 8 am to 4:30 pm PST

Customer Service: 415-750-2232

Email:

jennifer.yee@ncire.org

- Benefit enrollment & eligibility
- Plan level and coverage
- Online benefits enrollment
- Open enrollment support
- Unresolved claims or billing issues
- Qualified Family Status Changes
- Flexible Spending Account

Benefit Plans & Contact Information

PLAN	GROUP #	TELEPHONE #	WEBSITE
CIGNA OAP HRA	620206	866-494-2111	www.mycigna.com
CIGNA OAP IN	620206	866-494-2111	www.mycigna.com
Kaiser Medical HMO	39229	800-464-4000	www.kp.org
Cigna Dental PPO	3339311	800-244-6224	www.mycigna.com
VSP Vision	12196772	800-877-7195	www.vsp.com
Principal Financial Group 401(a)	712430	800-547-7754	www.principal.com
Principal Financial Group 403(b)	458099	800-547-7754	www.principal.com
Sun Life Financial Group Life and AD&D, Voluntary Life, STD and LTD	225217	800-247-6875	www.mysunlifebenefits.com
Colonial Life Voluntary Accident, Universal Life, Critical Illness & Cancer		800-325-4368	www.coloniallife.com
Navia FSA and Commuter	NCR	800-669-3539	www.naviabenefits.com
MHN Employee Assistance Plan Password: ncire		800-977-7917	www.mhn.advantageengagement.com

This guide highlights the main features of the plans in the NCIRE Employee Benefits Program. It is intended to help you choose the benefits that are best suited for you. It does not include all plan rules and details, including limitations and exclusions. The plans are governed by plan documents, insurance contracts and company policies. Should there be any inconsistencies between this guide and those materials, the plan documents, insurance contracts and company policies will govern. These documents are available to employees upon request. NCIRE reserves the sole and exclusive right to alter, reduce or eliminate any pay practice, policy or benefit at any time, without advanced notice, except for those provisions required by law. Employees and eligible former employees will be entitled to only those benefits in place at the time of termination of employment. Health and welfare benefits are not vested benefits.

IMPORTANT NOTICES

Medicare Part D

Northern California Institute For Research and Education has determined that the prescription drug coverage offered by Cigna and Kaiser is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

Women's Health and Cancer Rights Act (WHCRA)

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and patient, for:

- Reconstruction of the breast on which the mastectomy has been performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prosthesis and physical complications for all stages of a mastectomy, including Lymphedemas (swelling associated with the removal of lymph nodes).

These benefits may be subject to annual deductibles and coinsurance provisions that are appropriate and consistent with other benefits under your plan or coverage. If you would like more information on WHCRA benefits, contact the HR Department.

Notice of HIPAA Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. To request special enrollment or obtain more information, contact the HR Department.

Patient Protections Notice

If a qualifying benefit option under a group health plan maintained by the employer generally requires or allows the designation of a primary care provider, the covered individual has the right to designate any primary care provider who participates in the Plan's network and who is available to accept the covered individual. Until the covered individual makes this designation, the Plan may designate a primary care provider for him or her. For children, the covered employee or spouse may designate a pediatrician as the primary care provider. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the HR Department.

For any qualifying benefit option, covered individuals do not need prior authorization from the group health plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in the Plan's network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the HR Department.