

Benefits Summary

Casa Central

January 1, 2024 - December 31, 2024



YOUR HEALTH. YOUR SAFETY.
Strengthening Our Community Together

Medical Insurance





Medical Insurance | BlueCross BlueShield

Health Maintenance Organization (HMO)

The HMO gives you access to certain doctors and hospitals, but restricts services to in-network providers only. Your care is managed by a Primary Care Physician (PCP) chosen at the time of enrollment. If you require a specialist, outpatient procedure, or hospitalization, your registered PCP must refer you. There are no out-of-network benefits.

High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

This medical plan option is comprised of two components (1) a High Deductible Health Plan (HDHP) and (2) a tax-exempt savings account called a Health Savings Account (HSA).

See Page 4 for more details.

Choice of plan options:	HDHP/HSA (Select)	HDHP/HSA (PPO)	HMO
Network	Blue Choice PPO (BCS)	Participating Provider Organization (PPO)	Blue Advantage HMO [ADV]
Deductible Individual (In-Network / Out-of-Network) Family (In-Network / Out-of-Network)	\$6,000 / \$12,000 \$12,000 / \$24,000	\$3,500 / \$7,000 \$7,000 / \$14,000	\$0 \$0
Deductible Type	Embedded*	Embedded*	Embedded*
Coinsurance (In-Network / Out-of-Network)	100% / 100%	80% / 60%	100%
Out-of-Pocket Max Individual (In-Network / Out-of-Network) Family (In-Network / Out-of-Network)	\$6,000 / \$12,000 \$12,000 / \$24,000 <i>Includes Deductible</i>	\$7,000 / \$21,000 \$14,000 / \$42,000 <i>Includes Deductible</i>	\$1,500 \$3,000
Physician Services (In-Net) Well Adult / Well Child Physician Office Specialist Visit X-Rays / Lab Diagnostics	100% Ded then 100% Ded then 100% Ded then 100%	100% Ded then 80% Ded then 80% Ded then 80%	100% \$40 copay \$60 copay 100%
Emergency Room	Ded then 100%	Ded then 80%	\$350 copay
Inpatient Hospital	Ded then 100%	Ded. then 80%	\$250 copay/day for first 5 days
Urgent Care	Ded then 100%	Ded then 80%	PCP: \$40 copay SPC: \$60 copay
Prescription Drugs (In-Network) <i>30 day supply</i>	<i>After deductible</i> 100%	<i>After deductible</i> Preferred: 10% / 10% / 20% / 30% / 40% Non-Preferred: 20% / 20% / 30% / 40% / 50%	Retail copay: \$0/\$10/\$35/\$75 Specialty copay: \$150/\$250
Employee ONLY Rate <i>Per Pay Check</i>	\$43.52	\$117.08	\$98.90

***Embedded Deductible** - Each family member has an individual deductible in addition to the overall family deductible. When a family member meets his or her deductible before the family deductible is reached, the insurance company will begin paying according to the plan's coverage for that member.



Health Savings Account | Further

The HDHP is a high deductible PPO plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care, are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc.

The HSA is a bank account paired with your HDHP allowing you to set aside money on a tax-free basis to pay your out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds roll over from year to year to be used when you really need them.

Paying the true cost of your medical services, less carrier discounts, until your deductible has been met will feel a bit different than other medical plans you may have been enrolled in previously. Casa Central will be making a contribution into your HSA on your behalf to help you pay towards any qualified medical expenses you may incur throughout the year. You too can put your own pre-tax dollars into this account for future medical expenses.

Casa Central will be contributing \$800 annually to employees enrolled in either of the two HDHP plans into your Health Savings Account. An initial \$225 will be deposited January 2024 and then \$25 per pay check after that.

Your HSA plan banking is administered through Further. You may contact Further member services at 651.662.5065 with questions about your account. To learn more about your HSA, please visit www.hellofurther.com and register to manage your HSA online.

Advantages to having an HSA

- There's a triple tax savings benefit as contributions are not taxed going into the account, while they sit there earning interest or when they're taken out for a qualified medical expense
- You pay less in premium for this plan
- Unused funds rollover each year with no maximum on how much you can save and accumulate over time
- The account is portable so you never have to worry about losing the money in the account should you change between plans, retire or even seek employment elsewhere
- Your HSA can be viewed as a second means of savings for your retirement
- You control your healthcare spending and choose when to use your HSA dollars and when to save them
- You become a more informed participant in your healthcare and healthcare spending

Using your HSA on qualified expenses

You can use the money in your HSA to pay for qualified medical, dental and vision expenses permitted under federal tax law. Examples include, but are not limited to:

Medical Expenses

- Acupuncture
- Chiropractic care
- Fertility treatments
- Diagnostic services
- And more

Dental Expenses

- Crowns
- Dentures
- Orthodontia
- Teeth cleanings
- And more

Vision Expenses

- Vision exams
- Contacts
- Eye glasses
- Laser eye surgery
- And more

For a full list of qualified medical expenses go to www.irs.gov and search Section 213d.

Medical Insurance Rates

HDHP/HSA (Select)

	Cost per Month	Cost Per Paycheck
Employee Only	\$87.03	\$43.52
Employee & Spouse	\$321.18	\$160.59
Employee & Child(ren)	\$168.99	\$84.50
Family	\$396.50	\$198.25

HDHP/HSA (PPO)

	Cost per Month	Cost Per Paycheck
Employee Only	\$234.16	\$117.08
Employee & Spouse	\$642.30	\$321.15
Employee & Child(ren)	\$418.76	\$209.38
Family	\$824.50	\$412.25

Blue Advantage HMO

	Cost per Month	Cost Per Paycheck
Employee Only	\$197.60	\$98.80
Employee & Spouse	\$526.31	\$263.16
Employee & Child(ren)	\$338.28	\$169.14
Family	\$667.47	\$333.74

2024 HSA Contributions

	Employee Only	Family
Employer Contribution		\$800
Potential Employee Contribution	\$3,350	\$7,500
Maximum HSA Contribution	\$4,150	\$8,300
Catch-up Contribution (Age 55 and Older)		\$1,000

Dental Insurance





Dental Insurance | Humana

Preferred Provider Organization (PPO)

These dental plans allow the flexibility to select any dentist in-network or out-of-network. By staying in-network, the contract between your dentist and insurance carrier will make your annual benefit period maximum last longer.

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount of coverage for each visit. Each type of service fits into a class of services according to complexity and cost.

Preventive:

- Annual cleanings
- X-rays
- Sealants
- Space Maintainers
- And more

Basic:

- Fillings
- Emergency care for pain relief
- And more

Major:

- Root canals
- Dentures/bridges/partials
- Crowns
- Scaling/root planning
- And more

Choice of plan options:	Low PPO <i>In-Network / Out-of-Network</i>	High PPO <i>In-Network / Out-of-Network</i>
Network Name	Humana Dental PPO	Humana Dental PPO
Individual Deductible (Family = 3x)	\$50 / \$50	\$50 / \$50
Office Visit Copay	None	None
Preventive Coinsurance	100% / 80%	100% / 100%
Basic Coinsurance	80% / 50%	80% / 80%
Major Coinsurance	50% / 50%	50% / 50%
Annual Plan Maximum	\$1,000 / \$1,000	\$1,500 / \$1,500
Orthodontia Coinsurance	Not covered	50% / 50%
Orthodontia Lifetime Maximum	Not covered	\$1,000 / \$1,000

Low Dental Rates	Cost per Month	Cost Per Paycheck
Employee Only	\$18.36	\$9.18
Employee + 1	\$39.47	\$19.74
Family	\$59.47	\$29.74

High Dental Rates	Cost per Month	Cost Per Paycheck
Employee Only	\$38.85	\$19.43
Employee + 1	\$86.01	\$43.01
Family	\$133.31	\$66.66

Vision Insurance





Vision Insurance | EyeMed

Vision insurance helps offset the costs of routine eye exams and also helps pay for vision correction eye wear, like eyeglasses and contacts, that may be prescribed by an eye-care provider.

By accessing in-network vision providers, you're able to reap the benefit of true vision insurance coverage. You're eligible for an eye exam and lenses or contact lenses every 12 months and frames every 24 months. Out-of-network providers will merely offer you an allowance towards your vision services.

Some examples of in-network eye-care providers include many independent optical shops; Lenscrafters, Target Optical, Pearle Vision and much more.

Vision Plan Details:	In-Network	Out-of-Network
Network	EyeMed Insight	
Eye Exam	\$10 copayment	\$40 max allowance
Lenses - Single vision - Bifocal - Trifocal - Lenticular	\$25 copayment	Allowance varies
Frames	\$130 allowance + 20% off balance	\$65 max allowance
Elective Contacts	\$130 allowance + 15% off balance	\$65 max allowance

- You cannot get contacts and glasses in the same calendar year

Visit a **PLUS Provider** and you get access to a supersized set of benefits! For starters your eye exam will be a \$0 copay and you will have more to spend on frames.

A **PLUS Provider** perks are built right into your benefits, no promo codes, coupons or paperwork. See exactly where you can boost your benefits on the Provider Locator at eyemed.com

VISION RATES	Cost per Month	Cost Per Paycheck
Employee Only	\$5.71	\$2.86
Employee & Spouse	\$9.14	\$4.57
Employee & Child(ren)	\$9.33	\$4.67
Family	\$15.05	\$7.53

Additional Benefits





Basic Life and AD&D Insurance | BCBS

Basic Life Insurance helps ease your loved ones' financial burden. Your designated beneficiary will receive a benefit if you pass away from a covered accident or illness. In addition, Accidental Death and Dismemberment (AD&D) provides a benefit to your beneficiary if you pass on or become dismembered due to a specifically covered accident. Always make sure your beneficiaries are updated. The cost of the benefit is 100% paid for by the company.

Basic Life/Accidental Death & Dismemberment	
Benefit Amount	\$20,000 per employee - Life \$20,000 per employee - AD&D



Supplemental Term Life and AD&D Insurance | BCBS

Supplemental Life/AD&D allows you to purchase additional coverage at your own financial expense to ease your loved ones' financial burden if something should happen to you. Costs are determined on group discounted rates. Always make sure your beneficiary information is updated.

An employee's maximum benefit election cannot exceed 5x their basic annual earnings. A spouse's maximum election cannot exceed 100% of what the employee takes out on themselves.

	Employee	Spouse	Child(ren)
Coverage Increments	\$10,000	\$5,000	Birth-6 months: \$1,000 6 months-age –26 Increments of \$2,000
Maximum Benefit Amount	\$500,000	\$500,000	\$10,000
Guarantee Issue Amount	\$200,000	\$25,000	\$10,000

The cost of the benefit is 100% paid for by you. Your age and the amount of insurance you elect determines the premium you'll pay. Costs will go up as you age. See your plan documents for more detail.



Voluntary Short & Long-Term Disability | BCBS

If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time.

Disability Coverage	Voluntary Short -Term	Voluntary Long -Term
Waiting Period	Begins on the 8th day of continuous injury or illness	Begins on the 91st day of continuous injury or illness
Benefit Amount	60% of weekly earnings	60% of monthly earnings
Maximum Benefit	\$1,000 per week	\$6,000 per month
Length of Payment Period	12 weeks	SSNRA
Premium Contribution	Employee paid	Employee paid

See your plan documents for more detail on these coverages.



Working Advantage Discount Program

Access Your Employee Perks Program Today!

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Purchasing Point Discount Program

Employee Discounts

Keep more money in your pocket

Discounts are not to be shared or posted publicly

Car Rental

Enterprise Holdings offers a discount on leisure/personal travel. Check with your organization for other codes if you are doing business travel. Savings is off the base rental price of vehicles. Taxes, fees, and insurance are NOT included.

National

1. Go to <https://www.nationalcar.com>
2. Fill out the reservation information
3. Use the Contract ID: **XZ78989**

enterprise

1. Go to <https://www.enterprise.com>
2. Fill out the reservation information
3. For "Promotion Code or Account Number" enter Contract ID: **XZ78989**

Alamo

1. Go to <https://www.alamo.com>
2. Fill out the reservation information
3. Select "Add Discount Code"
4. Enter Contract ID: **XZ78989**

Retail Discounts



Corporate Shopping is an online site that conveniently combines several great deals and discounts to major retail stores all in one place. Create an account at: <http://corporateshopping.com/login/adtrust>.

Staples

Register your credit card online at <https://contractservices.staples.com/CustomerSetupExtWeb/pcardReg.faces?campaignId=17460> to receive in-store discounts on certain products and any copy/print jobs. You will receive an e-mail confirmation within minutes of registering a credit card, and the discount will be available the FOLLOWING day after you register your card. Discounts are available on the lowest available price and pricing will be taken off of your final balance AFTER the registered credit card is swiped at the register.

Home Improvement



To take advantage of this offer, visit <http://pbpp.sherwin-williams.com/hpg-member-employees/>. You will be able to print a discount card that can be used at Sherwin Williams stores nationwide on a number of paint products and supplies. Offer excludes Duration & Emerald Coatings and spray equipment.

Prescriptions



FamilyWise offers a free program that saves consumers an average of 42% on prescription medications. It covers all FDA-approved drugs and can be used at over 60,000 pharmacies nationwide. Discounts can be used with or without existing insurance coverage. Visit <https://www.familywise.org/nhsa> to get the savings card or to look up anticipated savings by drug name or type.

The employee discounts included in this flyer are available to all staff/employees of nonprofits that are registered in the PurchasingPoint program, made possible through our partnership with HealthTrust and program vendors. Please note, discounts are based off of full retail price. Some local sales or other promotions may provide more competitive pricing from time-to-time.

Discount codes should NOT be shared with anyone other than staff at your organization or nor posted publicly online.

provided by  PurchasingPoint

Questions? Contact the PurchasingPoint Team at Support@PurchasingPoint.org or 877-336-1784



Employee Assistance Program (EAP)

EAP service offers caring and professional assistance for a broad range of concerns including stress management, depression and anxiety, relationship conflicts, legal or financial difficulties, and drug or alcohol abuse. Services are confidential - neither your employer nor co-workers have knowledge of your request for help. EAP services are available 24/7 for you and your dependents. There is no cost, it's just there for you when you need it. The EAP also offers up to 3 face-to-face visits with trained counselors.

Possible reasons to call can include:

- Stress & depression
- Life transitions
- Grief and loss
- Domestic violence
- Workplace conflict
- Work/life balance



Commuter Benefit Program

If you're looking for a way to save on your commuting costs, consider participating in the RTA Transit Benefit Fare Program. The amount of money you set aside to pay for your commute doesn't count as income, so you're not taxed on it. By having your commuting costs automatically deducted from your paycheck, you're actually taking home more money and giving less to Uncle Sam. Under this program you can prepay for public transportation benefits.

If you are interested in this program please reach out to Human Resources to learn how to enroll!





401k Retirement Plan

The 401(k) Plan is an employer sponsored retirement plan that allows employees to save and invest for the purpose of building savings for retirement. Saving through a 401(k) Plan is an easy way to set aside money for your future. Some things to consider:

Contributions to your account:

- You can make pre-tax and/or Roth (after-tax) contributions up to the IRS calendar year dollar limit
- If you are over the age of 50, you may make an additional catch-up contribution during the calendar year, which allows for increased retirement savings
- You can increase or decrease your contributions at any time

Employees are eligible to begin contributions after 6 months of employment. However, waiting period may be waived if previously employed by a non-profit organization.

Your Participant Account Representative can help you:



Update your account

Make certain your account information, beneficiary designations and any name and address changes are up to date. Keeping your information updated makes it easier to manage and safeguard your account.



Review your asset allocations

See if your current savings and investment allocations reflect your time horizon and risk tolerance, and get additional information about the savings and investment options available to you.



Understand your retirement income options

Review the payout options available to you, and discuss strategies for managing your accumulation throughout retirement.

Carrier Information





Carrier Information

Medical HMO	
Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	See number on back of card
Network	Blue Advantage HMO (ADV)

Vision	
Carrier	EyeMed
Website	www.eyemed.com
Phone Number	866-939-3633
Network	Insight

Medical HDHP/HSA	
Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	See number on back of card
Network	HDHP/HSA (Select): Blue Choice PPO (BCS) HDHP/HSA (PPO): Participating Provider Organization (PPO)

Basic Life and AD&D Insurance	
Carrier	BlueCross BlueShield
Website	www.bcbsil.com/ancillary
Phone Number	800-367-6401

Supplemental Term Life and AD&D Insurance	
Carrier	BlueCross BlueShield
Website	www.bcbsil.com/ancillary
Phone Number	800-367-6401

Health Savings Account	
Carrier	Further HSA
Website	www.hellofurther.com
Phone Number	651-662-5065

Voluntary Short & Long-Term Disability Insurance	
Carrier	BlueCross BlueShield
Website	www.bcbsil.com/ancillary
Phone Number	800-367-6401

Dental PPO	
Carrier	Humana
Website	www.humana.com
Phone Number	877-877-1051
Network	Humana Dental PPO

401k	
Carrier	Mutual of America
Website	www.mutualofamerica.com
Phone Number	708-836-0644
Email Address	daniel.urbanczyk@mutualofamerica.com

Employee Assistance Program	
Carrier	ComPsych
Website	www.guidanceresources.com
Phone Number	866-899-1363
Company ID:	DISRES

Human Resources Contact Information	
Contact	Human Resources
Email Address	HR@casacentral.org
Phone Number	773-645-2469

Tips, Tricks & Tools





BlueCross BlueShield Value Added Benefits

BlueAccess for Members: www.bcbsil.com

A secure member website that gives you immediate access to health care benefit information. Here you can check claim status, find in-network providers, use the hospital comparison tool, and much more.

BlueAccess Mobile™

Access your BlueAccess for Members account from a mobile device. Opt in to receive texts for Rx refill reminders, diet and fitness tips, claim updates and more. Download the app for immediate access.

Virtual Visits—MDLIVE (HDHP/HSA Members Only)

MDLIVE's telehealth program provides enrolled members with access to non-emergency medical care without even leaving the couch. Visit a doctor virtually 24 hours a day, 7 days a week for a variety of different ailments and symptoms. Log on to MDLIVE.com/bcbsil or call 888.676.4204 today to find out additional info on this awesome benefit.

24/7 Nurseline: 800.299.0274

(HDHP/HSA Members Only)

General health info and guidance for specific conditions from fevers to bee stings from a registered nurse.

Maternity Care Program: 888.421.7781

Personalized support provided by Obstetrical nurses.

Mail Order Prescriptions: 800.423.1973

Through BCBS and Prime Therapeutics, mail order prescriptions may save time and money.

Blue365 Discounts

Access to additional special program discounts. Details can be accessed by logging into Blue Access for Members via www.bcbsil.com. Once logged in, go to the *My Coverage* tab and click on *Discounts* found under *Member Advantages*.

Well onTarget Member Wellness Program

Access health and wellness resources that can help you manage your health. Resources include health assessments, self-directed courses and health coaching.



Tips to Save Money

Preventive/Wellness Exams Covered at 100%

- Preventive care is equal to one physical exam per year per enrolled member
- Females get an annual well-woman exam covered at 100% in addition to their annual physical exam
- No out-of-pocket costs apply - these exams are fully covered as long as your physician codes them as preventive

Prescription Drugs

- Ask your doctor if there's a generic version of any medication you're currently taking or being prescribed
- Take advantage of the Prescription Savings Programs at major retailers
- Ask about free samples from your doctor and/or manufacturer rebates

High Cost Scans, X-Rays & Tests

- MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals
- Whenever possible, compare cost options prior to scheduling your necessary services

Accessing Medical Care

The ER is a costly experience for issues that aren't true emergencies. There are alternatives that can offer quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

- Doctor's office: for symptoms that aren't life threatening, call and let them know your symptoms require immediate attention
- Convenient Care Clinics: use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat/strep, coughs/congestion, sports physicals, UTIs, etc. Visit cvs.com or walmart.com to find a clinic near you*
- Urgent Care (UC): less costly than the ER; can treat sprains/strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.

* If enrolled in a BCBS medical plan, before filling any prescription at CVS, please refer to <https://www.primetherapeutics.com/en/services-solutions.html> or contact BlueCross BlueShield to find out if your prescription drug(s) are covered in-network.



Casa Central Fitness Center

As an employee of Casa Central you have access to the fitness center located at 1343 N California in the main building.



Well OnTarget Fitness Program | BCBS

The Fitness Program is a flexible membership program that gives you unlimited access to a nationwide network of fitness centers. With more than 10,000 participating fitness locations on hand, you can find a location that fits your schedule and lifestyle! Plus, there's no long-term contract required: membership is month to month. (Plan options are from \$19 to \$99 per month per member, with a one-time enrollment fee of \$19. (Digital options are available too at \$10)

To access Well onTarget, log in to [Blue Access for Members](#) (BAM). If this is your first time logging in, [you will need to register your account](#). Once you are logged in to BAM, simply click the link on the left side of the page and it will take you to the Well onTarget portal.





NOTE: This Benefits Summary is merely intended to provide a brief overview of the Company's employee benefit programs. Employees should review the Company's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Company reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein. Voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer. See a benefit counselor for your customized quote for any additional benefit programs.