

2023-2024 Benefit Guide

Helping you make informed choices
about your employee benefits.



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This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

Benefits Overview

Cottery College is proud to offer a comprehensive benefits package to eligible, full-time employees who work 30 hours per week. The complete benefits package is briefly summarized in this booklet. You will receive plan booklets, which give you more detailed information about each of these programs.

You share the costs of some benefits (medical), and Cottery College provides other benefits at no cost to you (life, accidental death & dismemberment). In addition, there are voluntary benefits with reasonable group rates that you can purchase through Cottery College payroll deductions.

Benefit Plans Offered

- » Medical
- » Flexible Spending Account (FSA)
- » Dental
- » Vision
- » Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance
- » Voluntary Life Insurance
- » Voluntary Short-Term Disability
- » Long-Term Disability
- » Accident
- » Critical Illness
- » Hospital Indemnity
- » Retirement
- » Employee Assistance Program (EAP)

Eligibility

You and your dependents are eligible for Cottery College benefits on the first of the month following date of hire.

Eligible dependents are your spouse, children under age 26, disabled dependents of any age, or Cottery College eligible dependents. Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact HR within 30 days.



Medical Benefits

Administered by Blue Cross Blue Shield of Kansas City

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through Cotley College.

Cotley College offers you a choice of a PPO Base plan, PPO Buy-Up plan or a PPO Preferred plan.

With the PPO, you may select where you receive your medical services. If you use in-network providers, your costs will be less.

	Base Plan	
	PPO Base Plan In-Network	PPO Base Plan Out-of-Network
Annual Deductible Individual / Family	\$1,000 / \$2,000	\$1,000 / \$2,000
Annual Out-of-Pocket Maximum (includes deductible)	\$1,750 / \$3,500	\$3,500 / \$7,000
Coinsurance (Plan pays)	80%	60%
Doctor's Office		
Office Visits Primary Care / Specialist	\$35 copay / \$35 copay	40% after deductible
Wellness Care (routine exams, x-rays/tests, immunizations, well baby care and mammograms)	100% covered	40% after deductible
Diagnostic Test and Imaging (x-ray, blood work*, CT/PET scans, MRIs)	20% after deductible	40% after deductible
Hospital Services		
Emergency Room	\$75 copay per visit, then deductible, then 20%	40% after deductible
Urgent Care	\$35 copay per visit, No deductible	40% after deductible
Hospital Deductible	20% after deductible	40% after deductible
Inpatient	20% after deductible	40% after deductible
Outpatient Surgery	20% after deductible	40% after deductible
Ambulance Service	20% after deductible	40% after deductible
Prescription Drugs		
Retail— Tier 1 – Generic / Generic Specialty Drug 34-day supply	\$12 copay	\$12 copay, then 50%
Retail—Tier 2 - Preferred Brand / Non-Preferred Generic / Preferred Specialty Drug 34-day supply	\$35 copay	\$35 copay, then 50%
Retail— Tier 3 – Non-Preferred Brand / Non-Preferred Specialty Drug 30-day supply	\$60 copay	\$60 copay, then 50%
Mail Order— Tier 1 – Generic Drug 35-102-day supply	\$36 copay	\$36 copay, then 50%
Mail Order— Tier 2 – Preferred Brand / Non-Preferred Generic Drug 35-102-day supply	\$105 copay	\$105 copay, then 50%
Mail Order— Tier 3 – Non-Preferred Brand Drug 35-102-day supply	\$180 copay	\$180 copay, then 50%

*Blood Work: No charge if performed in In-Network provider's office/independent lab.

	Buy Up Plan	
	PPO Buy-Up Plan In-Network	PPO Buy-Up Plan Out-of-Network
Annual Deductible Individual / Family	\$750 / \$1,500	\$750 / \$1,500
Annual Out-of-Pocket Maximum (includes deductible)	\$1,250 / \$2,500	\$2,500 / \$5,000
Coinsurance (Plan pays)	90%	70%
Doctor's Office		
Office Visits Primary Care / Specialist	\$30 copay / \$30 copay	30% after deductible
Wellness Care (routine exams, x-rays/tests, immunizations, well baby care and mammograms)	100% covered	30% after deductible
Diagnostic Test and Imaging (x-ray, blood work*, CT/PET scans, MRIs)	10% after deductible	30% after deductible
Hospital Services		
Emergency Room	\$50 copay per visit, Then deductible, then 10% coinsurance	30% after deductible
Urgent Care	\$30 Copay per visit, no deductible	30% after deductible
Hospital Deductible	10% after deductible	30% after deductible
Inpatient	10% after deductible	30% after deductible
Outpatient Surgery	10% after deductible	30% after deductible
Ambulance Service	10% after deductible	30% after deductible
Prescription Drugs		
Retail— Tier 1 – Generic / Generic Specialty Drug 34-day supply	\$12 copay	\$12 copay, then 50%
Retail—Tier 2 - Preferred Brand / Non-Preferred Generic / Preferred Specialty Drug 34-day supply	\$35 copay	\$35 copay, then 50%
Retail— Tier 3 – Non-Preferred Brand / Non-Preferred Specialty Drug 30-day supply	\$60 copay	\$60 copay, then 50%
Mail Order— Tier 1 – Generic Drug 35-102-day supply	\$36 copay	\$36 copay, then 50%
Mail Order— Tier 2 – Preferred Brand / Non-Preferred Generic Drug 35-102-day supply	\$105 copay	\$105 copay, then 50%
Mail Order— Tier 3 – Non-Preferred Brand Drug 35-102-day supply	\$180 copay	\$180 copay, then 50%

*Blood Work: No charge if performed in In-Network provider's office/independent lab.

	Preferred Plan	
	PPO Preferred Plan In-Network	PPO Preferred Plan Out-of-Network
Annual Deductible Individual / Family	\$5,000 / \$10,000	\$5,000 / \$10,000
Annual Out-of-Pocket Maximum (includes deductible)	\$8,700 / \$17,400	\$17,400 / \$34,800
Coinsurance (Plan pays)	70%	50%
Doctor's Office		
Office Visits Primary Care / Specialist	\$60 copay / \$60 copay	50% after deductible
Wellness Care (routine exams, x-rays/tests, immunizations, well baby care and mammograms)	100% covered	50% after deductible
Diagnostic Test and Imaging (x-ray, blood work*, CT/PET scans, MRIs)	30% after deductible	50% after deductible
Hospital Services		
Emergency Room	\$300 copay per visit, then deductible, then 30% coinsurance	\$300 copay per visit, then in-network deductible, then 30% coinsurance
Urgent Care	\$60 copay per visit, no deductible	50% after deductible
Hospital Deductible	30% after deductible	50% after deductible
Inpatient	30% after deductible	50% after deductible
Outpatient Surgery	30% after deductible	50% after deductible
Ambulance Service	30% after deductible	30% coinsurance after in-network deductible
Prescription Drugs		
Retail— Tier 1 – Generic / Generic Specialty Drug 34-day supply	\$12 copay	\$12 copay, then 50%
Retail—Tier 2 - Preferred Brand / Non-Preferred Generic / Preferred Specialty Drug 34-day supply	\$35 copay	\$35 copay, then 50%
Retail— Tier 3 – Non-Preferred Brand / Non-Preferred Specialty Drug 30-day supply	\$60 copay	\$60 copay, then 50%
Mail Order— Tier 1 – Generic Drug 35-102-day supply	\$36 copay	\$36 copay, then 50%
Mail Order— Tier 2 – Preferred Brand / Non-Preferred Generic Drug 35-102-day supply	\$105 copay	\$105 copay, then 50%
Mail Order— Tier 3 – Non-Preferred Brand Drug 35-102-day supply	\$180 copay	\$180 copay, then 50%

*Blood Work: No charge if performed in In-Network provider's office/independent lab.

Dental Benefits

Administered by MetLife

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the Cottey College dental benefit plan.

Services	MetLife-Low Plan	MetLife-High Plan
	In-Network and Out-of-Network PPO	In-Network and Out-of-Network PPO
Annual Deductible	\$50 per person; \$150 family limit	\$50 per person; \$150 family limit
Annual Benefit Maximum	\$1,000	\$1,500
Preventive Dental Services (cleanings, exams, x-rays)	100%	100%
Basic Dental Services (fillings, root canal therapy, oral surgery)	80% after deductible	80% after deductible
Major Dental Services (complex surgery, simple oral surgery, endodontics services, periodontics services)	50% after deductible	50% after deductible
Orthodontia Services (covered to age 19)	Not covered	50% to \$1,000 lifetime maximum

Vision Benefits

Administered by MetLife

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

Service	In-Network (any VSP provider)	Out-of-Network (any qualified non-network provider of your choice)
Eye Exam — once every 12 months	\$10 copay	Up to \$45
Lenses — once every 12 months		
Single Vision Lenses	\$25 copay	Up to \$30
Lined Bifocal Lenses	\$25 copay	Up to \$50
Lined Trifocal Lenses	\$25 copay	Up to \$65
Lenticular Lenses	\$25 copay	Up to \$100
Frames — once every 24 months	\$130 allowance / \$150 allowance on featured frames *Additional 20% off over allowance except at Sam's, Costco, and Walmart **Costco, Sam's and Walmart is a \$70 allowance	Up to \$70
Contact Lenses — once every 12 months if you elect contacts instead of lenses/frames		
Elective	\$130 allowance	Up to \$105
Necessary	Covered in full after eyewear copay	Up to \$210
Fitting Exam	Copay not to exceed \$60	Applied to the contact lens allowance

Flexible Spending Account (FSA)

Administered by Consolidated Admin Services (CAS)

You can save money on your healthcare and/or dependent day care expenses with an FSA. You set aside funds each pay period on a pretax basis and use them tax-free for qualified expenses. You pay no federal income or Social Security taxes on your contributions to an FSA. (That's where the savings comes in.) Your FSA contributions are deducted from your paycheck before taxes are withheld, so you save on income taxes and have more disposable income.

2023 Healthcare Spending Limit 2023 \$3,050

Dependent Care Spending Limit \$5,000

CAS is the **administrator** of two individual Flexible Spending Accounts—one for healthcare expenses and one for dependent childcare and elder care expenses. You can enroll in one or both FSAs. You use each account separately, but they work similarly.

Here's How an FSA Works

1. You decide the annual amount (see 2023 limits above) you want to contribute to either or both FSAs based on your expected healthcare and/or dependent childcare/elder care expenses.
2. Your contributions are deducted from each paycheck before income and Social Security taxes, and deposited into your FSA.
3. You can pay with the Healthcare FSA **debit card** for eligible healthcare expenses. For dependent care, you pay for eligible expenses when incurred, and then submit a reimbursement claim form or file the claim online.
4. Child/Elder care expenses are reimbursed from your Dependent Care FSA. So, you actually pay your expenses with tax-free dollars.

Disability Insurance

Insured by MetLife

Cotter College also provides disability insurance through MetLife. This benefit replaces a portion of your income if you become disabled and are unable to work.

	How It Works	Who Pays For The Benefit
Voluntary Short-Term Disability	You receive 60% of your income up to \$1,000 per week. Benefits begin after 14 calendar days of absence from work for accident and sickness and continue for up to 24 weeks.	Employee
Long-Term Disability	You receive 60% of your income up to \$5,000 per month. Benefits begin after 180 days or until the end of short-term disability benefits and continue until you reach the Social Security Normal Retirement Age.	Company

Life and Accidental Death & Dismemberment Insurance

Insured by MetLife

Life Insurance

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump-sum payment if you die while employed by Cottey College. The company provides basic life insurance of \$20,000 at no cost to you if you participate in the medical plans offered by Cottey College.

Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death & Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. Cottey College provides AD&D coverage of \$20,000 at no cost to you. This coverage is in addition to your company-paid life insurance described above if you participate in the medical plans offered by Cottey College.

Voluntary Life and AD&D Insurance

Insured by MetLife

You may purchase life and AD&D insurance in addition to the company-provided coverage. You may also purchase life and AD&D insurance for your dependents if you purchase additional coverage for yourself. You are guaranteed coverage (up to \$50,000 for yourself and up to \$25,000 for your spouse) without answering medical questions if you enroll when you are first eligible.

Employee – Up to 5x your salary in increments of \$10,000; \$500,000 maximum amount

Spouse – Up to \$500,000 in increments of \$5,000

Children – Birth to age 6 months – \$100; age 6 months to age 25 – up to \$10,000 in increments of \$2,000



Voluntary Benefits Available

Insured by MetLife

Accident Insurance

Accident insurance is designed to help covered employees meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. Indemnity lump sum benefits are paid directly to the employee based on the amount of coverage listed in the schedule of benefits. The accident base plan is guaranteed issue, so no health questions are required.

- » Provides a 24 hour coverage for accidents that occur both on and off the job
- » Employees are paid a lump-sum benefit that they can use as they feel necessary

Critical Illness Insurance

Critical Illness insurance helps offset the financial effects of a catastrophic illness by paying a lump sum benefit when employees or their family members are diagnosed with a covered illness. The Benefit is based on the amount of coverage in force, the illness diagnosed and all other terms and provisions of the policy.

- » Employees may elect one of the following benefit amount options: \$15,000 or \$30,000
- » Spouse/Domestic partners will be offered 50% and Dependant Child(ren) will be offered 50% of the employee benefit amount

Hospital Indemnity Insurance

Hospital insurance is designed to help provide financial protection for covered individuals by paying a benefit due to a hospitalization and in some cases, for treatment received for an accident or sickness, even if that treatment occurs outside the hospital. Employees can use the benefit to meet the out-of-pocket expenses and extra bills that can occur.

- » Employees are paid a lump-sum benefit that they can use as they feel necessary
- » Benefits include; hospital admission, hospital confinement, inpatient rehabilitation



Retirement

Issued by TIAA

The Cottey College Retirement Plan is a Defined Contribution Plan. Benefits are provided by fixed-dollar annuities issued by the Teachers Insurance and Annuity Association (TIAA) and by variable annuities offered by its companion organization, the College Retirement Equities Fund (CREF). Employee participation is mandatory.

An employee is eligible for participation provided he or she is 23 years of age and meets one of the following criteria:

1. He/she has been employed by Cottey College for 12 consecutive calendar months commencing with his/her date of employment during which he/she has worked 1,000 hours or more. An employee's "service date" will be used for calculation of time worked.
2. He/she has been a faculty member for Cottey College who has taught 16 credit hours or more during the preceding contract year.
3. He/she has been employed with any institution of higher education during the 12-month period immediately preceding his/her date of employment with Cottey College and either worked 1,000 hours or more, or in the case of faculty, has taught 16 credit hours or more.

TIAA-CREF enrollment dates are the first day of each month. Employees will be enrolled on the first day following after meeting eligibility requirements. Each participating employee is provided a brochure summarizing the retirement plan at the time of employment. A variety of other pertinent information is provided to employees throughout the year by the director of human resources and /or TIAA-CREF.

Under the Plan the College will contribute an amount equal to 4.5% percent of the base salary earned by the employee during the fiscal year. The College's contributions toward the retirement plan of the employee are solely for the benefit of the employee. The College retains no interest in the funds it contributes to the employee's retirement plan. The participating employee is required to contribute 3.5% percent of his/her base salary toward his/her retirement plan.

Tax-Deferred Annuity

Employees eligible to participate in the retirement plan may authorize the College to deduct a specified amount from his/her earnings for the purpose of establishing a tax-deferred (supplemental) annuity with TIAA-CREF. Participation in the plan is optional. Information concerning plan provisions is contained in a brochure provided to eligible employees.

Additional and Supplemental Annuities

All employees of the College have the opportunity to purchase an additional annuity or a supplemental annuity in amounts based on federally regulated maximums. Purchase of an additional or supplemental annuity is optional. Information concerning these options will be provided upon request from the Office of Human Resources to employees.





Your new job comes with benefits

Enroll in your retirement plan today

Enrolling with TIAA is a smart move

Your financial well-being is important every day. Even if your retirement is years away, the sooner you start the more time your money has to work for you. Enrolling in your plan can help put you on a path toward a more secure financial future.

More than a savings plan

When you choose us for your retirement plan, you'll get more than just a way to save for retirement. A TIAA plan is your gateway to building a solid financial foundation for the years ahead.

Once you enroll, you'll have:



Financial advice, regardless of how much you have invested



A wide range of investments to help build a diverse portfolio



Online interactive tools and insights to help you set goals and track how you're doing



24/7 access to your account online and through TIAA mobile

Enrolling is easy. Go to TIAA.org/enroll.

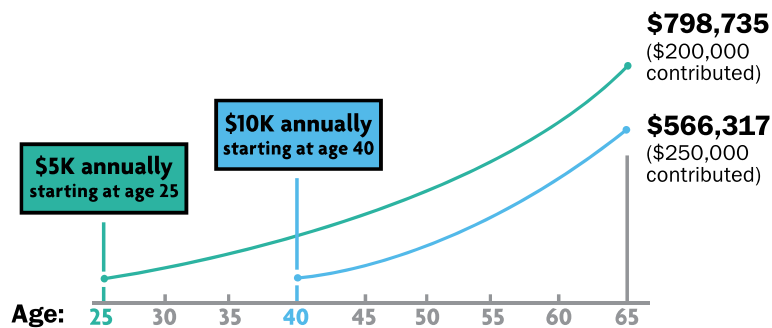
1. Search for your employer to access the plans available to you.
2. Follow the prompts to enroll. It's that simple.

If you're a **first-time user**, click *Register with TIAA* to create your user ID and password. If you're a **returning user**, enter your TIAA user ID and click *Log In*.

Take advantage of your retirement plan with TIAA

The benefits of starting now

The sooner one starts to save, the more time their money has to potentially grow through the power of compounding interest. As you can see below, even if someone has less to contribute now, they may end up with more in the long run just by giving it more time.



Hypothetical illustration only. Not intended to represent the past or future performance of any investment. Assumes contributions are made monthly at a 6% annual effective rate, compounded monthly. Actual performance will vary with market conditions.

Get started today at TIAA.org/enroll

It only takes a few minutes to take control of your financial future with help from TIAA.

Tax-deferred savings

Your contributions are pretax (as allowed by your plan), which can reduce your current year taxable income. This helps you build savings for the long term while reducing your taxes in the short term. No taxes are owed on your contributions or any earnings until you take money out of the plan at retirement.*

Diverse investments

You can choose from a wide variety of funds to build a portfolio of investments suited to your personal goals and risk tolerance.

Convenience

Once you've enrolled, your contributions are automatically deducted from your paycheck and applied to your account.

*Does not apply to Roth contributions (if allowed in your plan). All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.

Take advantage of your retirement plan with TIAA

Your quick start online resources

Once you've enrolled in your plan, you'll have access to a wide range of resources to help you manage your account, learn about investing and much more.

Manage your retirement account online

In addition to updating personal information and signing up for eDelivery, you can also manage your investments online. Under "ACTIONS," you can:



Change how your contributions are invested

Go to [Change your investments](#)



Roll over money into your plan

Go to [Move funds into your plan](#)



Name your beneficiaries

Go to [Add/edit beneficiaries](#)

**Be ready
for what's
ahead. Go to
TIAA.org/enroll.**

A few clicks can help put you on a path to a more secure future.

Learn about investing and planning

Interested in learning more about retirement planning or improving your overall financial well-being? Start here.



Retirement Advisor

Go to TIAA.org/retirementadvisor to plan for your retirement

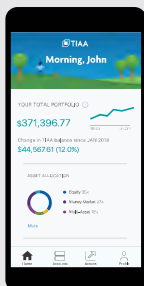


Webinars

Go to TIAA.org/webinars to view and participate in events

Set goals and track your progress at TIAA.org/tools

Find more tools that can show you how your saving habits will impact your future and help you set realistic goals to get you where you want to be.



Go mobile to access your account from anywhere

Check balances, monitor your investments, talk to TIAA and more.

Download the Apple or Android app

Scan the code with your phone.



Take advantage of your retirement plan with TIAA

TIAA is here for you

Our mission is to help you meet your personal vision of financial success at every stage in life. Choosing TIAA gives you an ally in planning your financial future in a way that's right for you. We put your goals first, supported by the people, tools and expertise you need to help you succeed.



We provide advice for all

Whether you have \$500 or \$5 million, our financial consultants are here to help you make informed decisions about investing and planning that are right for you.



We seek to share profits¹

With TIAA Traditional, our "sharing the profits" approach seeks to reward participants with additional growth and income.



We invest responsibly

We incorporate environmental, social and governance (ESG) factors across all funds and asset classes, making us a leader in responsible investing.



We provide lifetime income

We offer a range of annuities, which, other than Social Security and pensions, are the only retirement option capable of providing income that's guaranteed for as long as you live.²



¹ TIAA may share profits with TIAA Traditional retirement annuity owners through declared additional amounts of interest and through increases in annuity income throughout retirement. These additional amounts are not guaranteed other than for the period for which they were declared.

² Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

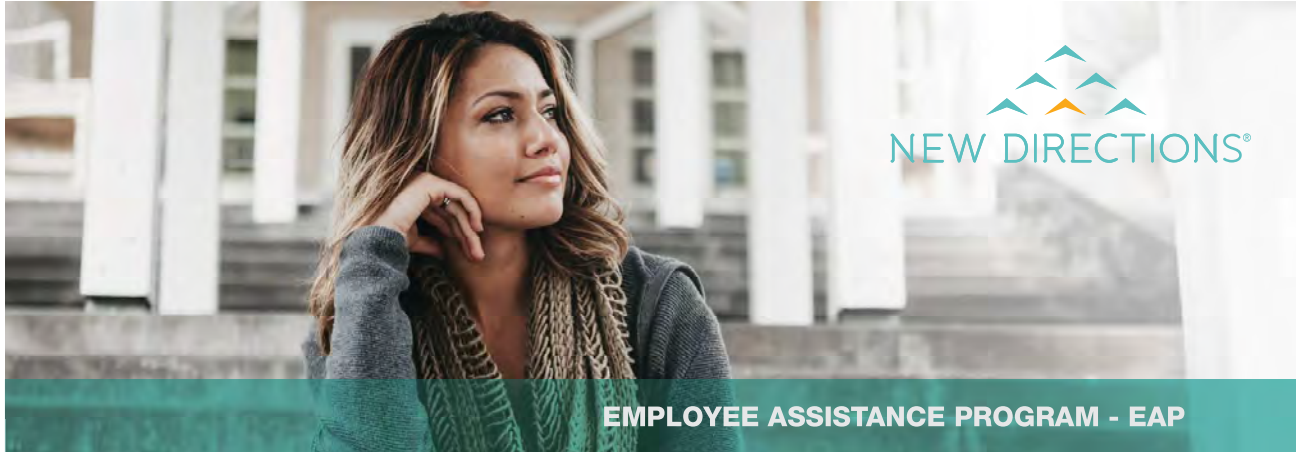
You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org/prospectuses for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

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Employee Assistance Program (EAP)

Insured by NDBH



NEW DIRECTIONS®

EMPLOYEE ASSISTANCE PROGRAM - EAP

When life's a little much, reach out and get in touch.

Let's be real: life can be tough. When your responsibilities start to feel overwhelming and showing up each day with a smile on your face seems difficult, it's important to reach out for help. You can lean on your free and confidential Employee Assistance Program (EAP) for support.

We've got your back.

A free benefit from your workplace, the EAP can help you or anyone in your household:

- Be more present and productive at work
- Receive support when you don't feel like yourself
- Get help with responsibilities that are distracting or stressful
- Grow personal and career skills
- Be a caring, loving friend or family member
- Receive care after a traumatic event or diagnosis
- Make healthy lifestyle choices
- Improve and inspire daily life

We're here for you, always.

Life happens, regardless of the day or time. That's why we make ourselves available 24/7, even on holidays. So whenever you need to reach out, we're here for you.



Support Line
Call anytime
800-624-5544



Mobile app
Search for New
Directions EAP



Web
Visit eap.ndbh.com
for resources

SERVICES

- ✓ **Counseling**
 - In-person
 - Telephone
 - In-the-moment
 - Online messaging
- ✓ **Consultation on**
 - Finances
 - Legal needs
 - Managing employees
 - Life
- ✓ **Crisis support**
- ✓ **Coaching**
- ✓ **Adult and child care resources**
- ✓ **Personal and professional training**
- ✓ **Digital behavioral health tools**

eap.ndbh.com

Code: cotter

800-624-5544

Services are free and your employer will not know you reached out.

Flip this sheet over to see some common reasons people use EAP.

“The EAP has been beneficial in so many ways I don’t know how I would have gotten through without it.”

Check out our app.

Search for
New Directions EAP
in your app store.



Whatever life throws your way, we’re here to help.

Stress, relationships, work and money. These are the most common reasons people reach out to the EAP every year. But no matter what issues you’re facing, the EAP is the perfect first step for you or your family members to:

Reduce stress

Some stress can be a good thing, but too much can be debilitating and unhealthy. Counseling, assessments, coaching, apps, meditation practices, online tools and more can help you improve areas that need work.

Handle a life curve ball

Divorce, adoption, losing a loved one, career changes and moving can all interrupt one’s daily life. Counseling, thousands of online tools, coaching and consultations can help you adjust.

Cope after crisis

Mentally processing and coping after a traumatic event generally takes time and expert care. Counseling, education sheets and communication can help when a crisis occurs.

Support and improve relationships

Raising kids, living with others or improving friendships can take guidance and investment. Counseling, videos, tip sheets and advice make this easier. Referrals to credible daycares, assisted living facilities, dog walkers, physicians, etc. can also help.

Focus at work

We all experience feeling a lack of productivity and engagement at work sometimes. Trainings, advice and custom behavioral strategies can help you become more focused.

Lead others

If you supervise people at work, it’s likely you handle difficult things like performance issues, troubled employees, HR law and hard conversations. Dedicated consultants can provide guidance so you can do your job and have less stress.

Navigate the legal system

Handling a landlord, large purchase, estate or even an infraction can be easier with the help of a legal expert and thousands of online templates to put into action.

Reduce debt

Money worries can be minimized with custom action plans developed with a financial expert to save, reduce debt or afford a life desired.

Live a healthy life

Changing behaviors to quit smoking, lose weight, manage a disease or exercise more can be more manageable when broken into baby steps. Coaching, videos, counseling and digital tools can help you start living healthy.

Take the first step and call today.

eap.ndbh.com

Code: cottey

800-624-5544



Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or your local Human Resources department.

Benefit	Administrator	Phone	Website/Email
Medical	BCBSKC	888.989.8842	mybluekc.com
Dental	MetLife	1.800.METLIFE	metlife.com
Vision	MetLife	1.800.METLIFE	metlife.com
Life and AD&D Insurance	MetLife	1.800.METLIFE	metlife.com
Voluntary Life Insurance	MetLife	1.800.METLIFE	metlife.com
Flexible Spending Account (FSA)	Consolidated Admin Services (CAS)	877.941.5956	consolidatedadmin.com
Voluntary Short-Term Disability	MetLife	1.800.METLIFE	metlife.com
Long-Term Disability	MetLife	1.800.METLIFE	metlife.com
Accident	MetLife	1.800.METLIFE	metlife.com
Critical Illness	MetLife	1.800.METLIFE	metlife.com
Hospital Indemnity	MetLife	1.800.METLIFE	metlife.com
Retirement	TIAA	800.842.2252	tiaa.org
Employee Assistance Program (EAP)	New Directions (NDBH)	800.624.5544	eap.ndbh.com

Employee Monthly Contributions for Benefits

Medical Contributions

Benefit Plan	Base Plan	Buy Up Plan	Preferred Plan
Employee	\$0.00	\$0.00	\$0.00
Employee + Spouse	\$642.44	\$700.49	\$391.80
Employee + Children	\$509.86	\$562.34	\$283.09
Family	\$740.04	\$802.14	\$471.83

Dental Rates

Benefit Plan	Low Plan	High Plan
Employee	\$31.96	\$35.79
Employee + Spouse	\$60.84	\$68.17
Employee + Children	\$67.33	\$79.99
Family	\$102.79	\$120.55

Vision Rates

Benefit Plan	
Employee	\$7.23
Employee + Spouse	\$14.45
Employee + Children	\$17.03
Family	\$26.08

Accident Rates

Benefit Plan	
Employee	\$13.51
Employee + Spouse	\$26.52
Employee + Children	\$31.81
Family	\$37.55

Critical Illness Rates

Uni Tobacco Rates - per \$1,000 of coverage	Individual	Insured and Spouse	One Parent Family	Family
<25	\$0.49	\$0.79	\$0.71	\$1.01
25-29	\$0.57	\$0.91	\$0.79	\$1.13
30-34	\$0.70	\$1.10	\$0.92	\$1.31
35-39	\$0.90	\$1.39	\$1.12	\$1.61
40-44	\$1.23	\$1.87	\$1.45	\$2.08
45-49	\$1.66	\$2.53	\$1.88	\$2.75
50-54	\$2.11	\$3.27	\$2.32	\$3.49
55-59	\$2.81	\$4.45	\$3.02	\$4.67
60-64	\$3.63	\$5.83	\$3.84	\$6.04
65-69	\$4.92	\$7.99	\$5.14	\$8.21
70-74	\$6.55	\$10.56	\$6.76	\$10.77
75+	\$9.51	\$14.94	\$9.72	\$15.16

Hospital Indemnity Rates

Benefit Plan	
Employee	\$24.09
Employee + Spouse	\$46.14
Employee + Children	\$35.65
Family	\$57.69

Legal Notices

Women's Health & Cancer Rights Act

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 the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the plan. Therefore, the following deductibles and coinsurance apply:

Plan 1: Base plan (Individual: 80% coinsurance and \$1,000 deductible; Family: 80% coinsurance and \$2,000 deductible)

Plan 2: Buy up plan (Individual: 90% coinsurance and \$750 deductible; Family: 90% coinsurance and \$1,500 deductible)

Plan 3: Preferred plan (Individual: 70% coinsurance and \$5,000 deductible; Family: 70% coinsurance and \$10,000 deductible)

If you would like more information on WHCRA benefits, please call your Plan Administrator at 417.448.1061 or mstoller@cotley.edu.

Newborns' And Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Premium Assistance Under Medicaid And The Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2023. Contact your State for more information on eligibility –

ALABAMA Medicaid	ALASKA Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS Medicaid	CALIFORNIA Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Website: Health Insurance Premium Payment (HIPP) Program http://dhcs.ca.gov/hipp Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov
COLORADO Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA Medicaid
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/ State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442	Website: https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html Phone: 1-877-357-3268
GEORGIA Medicaid	INDIANA Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: (678) 564-1162, Press 2	Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: https://www.in.gov/medicaid/ Phone 1-800-457-4584

IOWA Medicaid and CHIP (Hawki)	KANSAS Medicaid
Medicaid Website: https://dhs.iowa.gov/ime/members Medicaid Phone: 1-800-338-8366 Hawki Website: http://dhs.iowa.gov/Hawki Hawki Phone: 1-800-257-8563 HIPP Website: https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp HIPP Phone: 1-888-346-9562	Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-766-9012
KENTUCKY Medicaid	LOUISIANA Medicaid
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPP.PROGRAM@ky.gov KCHIP Website: https://kidshealth.ky.gov/Pages/index.aspx Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov	Website: www.medicaid.la.gov or www.ldh.la.gov/la hipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
MAINE Medicaid	MASSACHUSETTS Medicaid and CHIP
Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711	Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: (617) 886-8102
MINNESOTA Medicaid	MISSOURI Medicaid
Website: https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005
MONTANA Medicaid	NEBRASKA Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HSHIPPProgram@mt.gov	Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
NEVADA Medicaid	NEW HAMPSHIRE Medicaid
Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900	Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 5218
NEW JERSEY Medicaid and CHIP	NEW YORK Medicaid
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
NORTH CAROLINA Medicaid	NORTH DAKOTA Medicaid
Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100	Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-844-854-4825
OKLAHOMA Medicaid and CHIP	OREGON Medicaid
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075

PENNSYLVANIA Medicaid and CHIP	RHODE ISLAND Medicaid and CHIP
Website: https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)	Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct Rlte Share Line)
SOUTH CAROLINA Medicaid	SOUTH DAKOTA Medicaid
Website: https://www.scdhhs.gov Phone: 1-888-549-0820	Website: http://dss.sd.gov Phone: 1-888-828-0059
TEXAS Medicaid	UTAH Medicaid and CHIP
Website: http://gethipptexas.com/ Phone: 1-800-440-0493	Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669
VERMONT Medicaid	VIRGINIA Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Department of Vermont Health Access Phone: 1-800-250-8427	Website: https://www.coverva.org/en/famis-select https://www.coverva.org/en/hipp Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON Medicaid	WEST VIRGINIA Medicaid and CHIP
Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022	Website: https://dhhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN Medicaid and CHIP	WYOMING Medicaid
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002	Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)

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