

2025 Benefits Guide

Benefits overview for HQ
collectively bargained
employees



Contact information

Benefit	Vendor	Telephone	Web
Eligibility, Enrollment, Qualifying Life Events and COBRA	The Employee Benefits Center	(844) 688-2367 (844) NUV-BENS	www.mynuvancehealthbenefits.org fax: (866) 406-6946 email: employeebenefits@bakertilly.com
Flexible Spending Accounts	Baker Tilly Vantagen	(844) 688-2367	www.myFlexDollars.com
Employee Assistance Program (EAP)	Spring Health	(855) 629-0554	nuvancehealth.springhealth.com Mon.-Fri. 8 am-11 pm
Leave of Absence Administration	Lincoln Financial Group	(888) 716-3850	www.mylincolnportal.com
Retirement Savings Plans	Fidelity	(800) 343-0860	www.netbenefits.com
Voluntary Benefits (outside of Open Enrollment, contact vendors directly with questions)			
Voluntary Benefits	The Farmington Company	(877) 290-3945	
Critical Illness, Hospital Indemnity, Accident Insurance	Aetna	(800) 607-3366	www.myaetnasupplemental.com
Whole Life with Long-Term Care	AllState	(800) 521-3535	https://www.allstate.com/allstate-benefits/main.aspx
Legal	MetLife Legal	(800) 821-6400	www.members.legalplans.com
Home and Auto	Farmers GroupSelect SM	(800) 438-6381	www.autohome.farmers.com
Pet Insurance	MetLife	(800) 438-6388	metlife.com/getpetquote
Identity Theft	AllState Identity Protection	800) 789.2720	www.myaip.com
Employee Discounts	BenefitHub	(866) 664-4621	nuvance.benefitHub.com
For policy, details and contact information about programs not listed here, call the Employee Benefits Center at (844) 688-2367.			

Revised November 2024

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Have an HR question?

The Human Resources Service Center is available to help when you need answers on Employee Benefits, Leaves, General HR Questions, Talent & Development, and more.

Call (203) 739-7766
Monday - Friday, 10 am - 3 pm, EST

Submit a ticket on The Hub
The Hub>HR Tools & Resources>HR Service Center

It's important to review and update your personal information within MyHR in Infor on an annual basis. You now have the ability to provide additional demographic information, including Sex/Gender, Race/Ethnicity, Languages and Education. Employee demographics help guide our policies, practices and diversity, equity and inclusion efforts throughout the system.



Welcome to your benefits

As a collectively-bargained employee of Nuvance Health, you have access to take advantage of Flexible Spending Accounts, which might offer a little tax relief. During the annual open enrollment period, you may also be able to sell back un-used vacation or sick time, if allowable per the conditions set forth in your collective bargaining agreement.

If you need added security around your family's finances in case of an emergency, take a look at our life and disability insurance - including the no cost protection we offer eligible employees. Identity theft protection? Legal insurance plans? Pet insurance? We have you covered.

Please take time to look through this guide. The benefits you choose can make a big difference in your life, and they're an important part of your Total Rewards. You can find more details at www.benefitsgo.com/nuvance.

While every effort has been made to ensure accuracy of this benefits guide, the plan documents and contracts will prevail in case of discrepancy between this guide and the plan documents and contracts. In addition, the company reserves the right to modify or terminate any benefit plans at any time.

The information in this booklet affecting benefits that are part of the Nuvance Health health and welfare plan constitutes a Summary of Material Modifications (SMM) of the Nuvance Health health and welfare plan Summary Plan Description ("SPD") document. Effective January 1, 2025, this benefits guide, along with a copy of the SPD document, will comprise the full SPD. Please retain this guide for reference. If you have questions or need to request a hard copy of the SPD, please contact the Employee Benefits Center at (844) 688-2367.

How to enroll

Enroll online at www.mynuvancehealthbenefits.org.

- **Username:** NH followed by firstname.lastname and 4-digit birth month and day (e.g.: NHjohn.smith0402)
- **Initial Password:** Date of birth in MMDDYY format (122082, for example)

Once you submit your enrollment, a confirmation statement will be automatically generated for your review. A statement will also be mailed to your home address. Check your confirmation statement for accuracy and follow the instructions included with the statement to report corrections. Be sure to maintain a copy of this statement for your records.

Learn more at www.benefitsgo.com/nuvance or call the Employee Benefits Center at (844) 688-2367 with any questions. You can also opt-in to receive text updates about your benefits by texting **nuvance** to (855) 513-1284.

Who's eligible for benefits?

Employee eligibility

All Nuvance Health collectively-bargained employees assigned to positions with 20+ hours per week (18.75+ hours for affiliates who work a 37.5-hour work week) are eligible to participate in Flexible Spending Accounts (FSAs).

- **For new hires or newly eligible,** Flexible Spending Accounts begin on the first of the month following date of hire or employment status change.
- **For elections during Open Enrollment,** benefits are effective from January 1 through December 31 of the following year.

When you can enroll

- **When you are hired.** New hires have 31 days following date of benefit eligibility to elect FSAs.
- **During Open Enrollment.** Each year in November you have the chance to elect certain benefits. These include Flexible Spending Accounts and PTO/Vacation/Sick Sellback.*

** Subject to conditions set forth in respective Collective Bargaining Agreement.*

- **When you have a qualifying life event,** such as a marriage, birth, or change of coverage. Please note, you can only enroll in Aetna supplemental benefits during Open Enrollment.

Qualifying life events

You cannot change your benefit elections until the beginning of the next plan year, unless you experience a qualifying life event such as death, marriage, divorce, birth or adoption of a child, termination or commencement of benefits, open enrollment of spouse's coverage or eligibility for Medicare or Medicaid, etc.

You have 31 calendar days following a QLE (60 days if due to a Medicaid or CHIP eligibility change) to make coverage changes. Coverage begins retroactively on the day of the event. Qualifying life events are covered by IRS Section 125 rules.

To enroll in benefits due to a life event or during Open Enrollment, visit www.nuvancehealthbenefits.org.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) can help you save money by letting you pay eligible out-of-pocket expenses with contributions deducted from your paycheck on a pre-tax basis. You can elect a Dependent Daycare FSA for daycare expenses and a Health Care FSA for healthcare expenses.

	Dependent Daycare FSA	Health Care FSA
What expenses can it pay for?	Supervisory care so you (and your spouse) can work or attend school. Eligible dependents include anyone who qualifies as a dependent for health plan purposes under IRS rules; children must be under age 13. The Provider/Nanny/Babysitter must have a SSN or Tax ID.	Healthcare expenses for you and your eligible dependents that are not paid for by your medical, prescription drug, dental and vision coverage.
What about over-the-counter (OTC) medications?	N/A	Covered
How much can I contribute?	Up to \$5,000	Up to \$3,300
Can I enroll if I have an HSA?	Yes: this account does not pay healthcare expenses	No, you cannot have an HSA and a Health Care FSA
When can I access FSA funds?	You can only be reimbursed up to your current account balance	You can be reimbursed up to your total annual election amount at any time during the plan year
Can I enroll if I'm not in a Nuvance Health Medical Plan?	Yes	Yes
What is the deadline for submitting claims?	Each year, you can incur claims from January 1 through March 15 of the following year. You can submit these claims for reimbursement any time before March 31 of the following year (so all 2025 claims must be submitted by March 31, 2026).	
Do unused funds roll over?	No, funds not used by March 15 are forfeited	No, funds not used by March 15 are forfeited

You cannot transfer funds from one FSA to another. You may be required to provide documentation to substantiate claims, failure to do so may result in suspension of your account.

* Increases to FSA limits may be announced by the IRS after open enrollment; if you wish, you may increase your contribution at that time.

The Benefits Card

You can use your benefits card to pay for prescribed and over-the-counter medicines.

Your benefits card can help you avoid forfeiting unused FSA dollars, too. If you use the card between January 1 and March 15, it will automatically use prior year funds first before dipping into your current year funds.

Visit www.myFlexDollars.com or use the myFlexDollars mobile app for more information.

If you're new to the FSA, you'll receive two cards when you enroll. Additional cards are available for a fee.

If you're in the FSA now and plan to re-enroll, keep your existing benefits card. Enrolling will reactivate your account and card until its 3-year expiration date. If your card is expiring, you will automatically receive a new set.

Submitting claims for reimbursement

When not using the benefits card, you have several options for submitting expenses for reimbursement:

Website: www.myFlexDollars.com

Mobile: myFlexDollars mobile app

Fax: Send completed claim forms to **(866) 406-6946** (claim forms are available at www.myFlexDollars.com)

Mail: Send completed claim forms and receipts to the Employee Benefits Service Center, 1200 Abington Executive Park, Clarks Summit, PA 18411

You will receive more information about reimbursement, including deadlines and direct deposit, after you enroll.

Save your receipts!

Save all your receipts for eligible medical and dependent daycare expenses, even when using the benefits card. The IRS may require you to verify that your expenses were health or dependent daycare related.





URGENT CARE

With many locations in New York's Hudson Valley and Fairfield County, CT, you can get convenient telehealth or in-person care for immediate treatment of injuries or illnesses that are not life-threatening.

- Minor eye injuries
- Minor burns, cuts & scrapes
- Sprains & strains
- Joint & bone injuries
- Colds, flu & fevers
- Mild animal & insect bites
- Urinary tract infections
- Earaches & headaches
- Nausea, vomiting & diarrhea
- Asthma & emphysema
- Allergies & rashes
- Sore throat & cough

If your symptoms or injury could be life-threatening, call 911 or go to the emergency room immediately. Visit the ER for:

- Difficulty breathing
- Severe burns
- Head trauma
- Pregnancy issues
- Heart attack
- Ingestion of poison

Nuvance Health – GoHealth Urgent Care Locations

- Kingston, NY
- Carmel, NY
- Poughkeepsie, NY
- Lagrangeville, NY
- Wappinger Falls, NY
- Norwalk, CT
- Stamford, CT
- Danbury, CT

Get great care day or night.

- Open 365 days a year, including weekends and holidays
- Walk in to a Nuvance Health-GoHealth Urgent Care near you
- Schedule a virtual or in-person visit online
- Pediatric services for 6 months and up
- Connects to your Nuvance Health primary care provider

Visit GoHealthUC.com/NuvanceHealth

SCAN ME



You Matter Most

Health and well-being resources for Nuvance Health employees

The outstanding quality care we bring our patients and the community is only possible because of our outstanding staff, and we want you to be at the top of your game. Our well-being programs are designed to address your individual goals so you can take charge of your physical, financial, and mental wellness.

Nutrition

- **Nuvance Health Nutrition Therapy and Diabetes Self-Management Programs:** Danbury/New Milford Hospitals, Norwalk Hospital and Putnam Hospital.
- **Nuvance Health Metabolic Weight-Loss Centers:** Fishkill, NY, Newtown and Wilton, CT. Non-surgical offerings to support your weight loss journey.
- **Nutrition and Thriving Workshop:** Monthly virtual series for breast cancer survivors.

Community Supported Agriculture Program (CSA)

Access to fresh, seasonal weekly produce shares (15 weeks over the summer).

Physical health

Smoking Cessation

- **Norwalk Hospital:** Free education and support throughout the quitting process.
- **The Heart Center:** Free education and support. Call **(845) 473-1188**.

On-site Cardiac Rehab Gym Facilities

Open 5 pm – 5 am at designated hospital locations for employees to utilize. Contact **wellness@nuvancehealth.org**.

Gym Discounts

Employee discounts at various community gyms.

Find Care

Our Nuvance Health PCPs and specialists are available to meet all your healthcare needs. Find an in-network PCP at **<https://findcare.nuvancehealth.org>** and search for "primary care".

Nuvance Health-GoHealth Urgent Care

Convenient telehealth or in-person care when you need it most. Save your spot online or simply walk in to one of the many locations throughout New York and Connecticut.



Social/Support resources

- **Employee Navigator, Allison Barker-Ford:** Confidential support to help you navigate difficult family challenges, work-related situations, social concerns, or if you simply need support for a problem or stressful situation you're facing.
- **Bright Horizons/Family Care Assistance:** Find reliable child, adult or elder care when you need it (at a moment's notice) and access to resources such as academic support, enrichment programs, summer camps, pet care, housekeeping services and more.
- **Provider Associate Care Team/PACT:** Peer support available 24/7, call the hospital operator and request the PACT Peer Support on Call.
- **Employee Resource Groups (ERGs):** Positive platforms for engagement where employees come together based on a common background, interest or purpose with the goal to foster an environment of growth, engagement, contribution and belonging (12 diverse groups).
- **Spiritual Care:** Located within most Nuvance Health hospitals.
- **Emmi Wellness Resources:** Brief videos designed to boost your mood, physical activity and reduce stress.

Stress management and Mental health services

- **Spring Health Employee Assistance Program (EAP):** Free, confidential mental well-being benefit for you and your household members (6+) including free therapy, work-life services, alcohol/substance use support, coaching, medication management, personal care navigators and more.
- **10-Minute Midday Meditation:** Virtual, Tuesdays, Wednesdays, Thursdays at noon.
- **Guided Meditation:** Wednesdays at 2 pm. Call **(929) 376-1727**, Conference ID: 831-008-45#.
- **Moments:** Spring Health videos/quick "moments" designed to bring immediate relief to what's troubling you while promoting long-term skills.



- Nuvance Health employee on Spring Health, Employee Assistance Program

I am navigating this life following the sudden deaths of three very important people in my life all while navigating the diagnosis of stage 4 colon cancer of my incredible husband.

To say life is challenging is an understatement. The session I had with Spring Health helped me to see that I was doing okay and was right where I should be. They gave me the confidence to know I am okay and the wherewithal to keep on going!"

Financial wellness

- **Employee Crisis Fund:** Financial support and assistance for employees experiencing a financial hardship. For questions, contact CrisisFund@nuvancehealth.org.
- **Fidelity NetBenefits:** Employee savings plans.
- **Fidelity One-on-One Consultations:** Meet with a Fidelity representative for a financial consultation.
- **Tuition Reimbursement Program:** Further your education and professional growth with financial assistance. Contact the Employee Benefits Center at **(844) 688-2367**.
- **Discount Marketplace:** Discounts or cash back on thousands of products and services.
- **MyFlexDollars Reimbursements:** Manage and request reimbursement for medical and dependent care flexible spending accounts (FSA).
- **The FSA Store:** Purchase a variety of products online using your FSA card.
- **Financial Wellness Solutions from Fidelity:** Log into your Fidelity account for offerings ranging from caring for a loved one, tax preparation, buying/selling a home, legal support, and navigating college to estate planning, saving/managing debt and more.

SCAN ME



Snap the QR Code to go to the Well-being site on the Hub

Questions

Contact wellness@nuvancehealth.org

For more information

Visit <https://nuvancehealth.sharepoint.com/sites/wellbeing>



Employee Assistance Program



Spring Health offers you and your family help when you need it. It's free, strictly confidential and you do not need to be enrolled in a health plan.

- **Free therapy and coaching:** Up to 8 sessions of each, per family member, each year at no cost to you.
 - **Work-life services:** Talk to experts and find resources for legal assistance, financial services, substance abuse, child and elder care and more.
 - **Care Navigation:** Get help finding the right therapist, scheduling appointments, and receive support throughout your care.
 - **Substance abuse support:** Available to you and your family members age 18 years and up.
- Call **(855) 629-0554**, Press 3 for general questions Mon – Fri from 8 am–11 pm ET; Press 2 for crisis support, available any time 24/7; Press 1 for Spanish language support.
- Contact: springhealth.com/support
Visit: nuvancehealth.springhealth.com

Bright Horizons Back-Up Care

Find care at a moment's notice. Get up to 10 back-up care days per year of child, adult, or elder care when your regular caregiver is unavailable.

- Daily copay of \$10 per child/\$15 per family for an in-network daycare center.
- Pay \$4/hour for in-home care (up to 10-hour shifts).
- Receive reimbursement of up to \$100 per day when using a family member or friend as the caregiver if a daycare center or in-home caregiver is not available.

Visit <https://clients.brighthorizons.com/nuvancehealth>.

Peer support with PACT

Care for others is more than a career, it's a calling. Errors, deaths, workplace violence and public health events can lead to trauma and stress – which is where PACT, the Provider/Associate Care Team, comes in.

When you need support from a peer who understands, call the hospital operator and request PACT Peer Support on Call.

Voluntary supplemental medical benefits

Medical insurance, no matter how comprehensive, does not prevent all the financial strain of a serious illness, injury, or hospital stay. Supplemental medical benefits can help cover additional out-of-pocket financial costs. The benefits are paid directly to you, allowing you to use the funds however you choose, even if you have other insurance.

Critical illness insurance

Critical Illness Insurance reduces the financial impact of a major illness, such as a heart attack, stroke or cancer. The policy pays a lump sum benefit directly to you if you or a covered family member is diagnosed with a covered condition. You choose the benefit amount when you enroll.

You can use this benefit to cover deductibles and coinsurance, pay for expenses your family incurs to be by your side, or simply to replace lost earnings from being out of work.

Accident insurance

Accidents happen. You can't always prevent them, but you can take steps to reduce the financial impact. Accident Insurance pays benefits to you or your covered dependents for specified injuries and treatments resulting from a covered accident.

The plan covers accidents that occur both on and off the job, so you have 24-hour coverage. The amounts paid depend on the type of injury and the care received. Benefits are available for things like: surgery, physical therapy, lacerations, burns and similar injuries and care.

Hospital indemnity insurance

Even with medical insurance, a hospital stay can cost you thousands of dollars. Hospital Indemnity Insurance pays a benefit directly to you if you or a family member receives hospital care.

You receive a benefit for being admitted to the hospital and then for each day you're confined. Additional benefits are paid based on the type of services you receive. Benefits can be used to offset deductibles, coinsurance and other out-of-pocket expenses.

To enroll due to a life event or during Open Enrollment, visit:

www.mynuvancehealthbenefits.org

When you enroll in these voluntary benefits, they renew automatically each year unless you cancel them.

To cancel a benefit, contact The Farmington Company at **(877) 290-3945**, M–F, 8am–5pm and select #3.

Nuvance Health does not sponsor or manage these benefits. The policies on this page or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable.

Please note: These plans are not replacements for medical insurance. See page 14 for details.

Income protection and other benefits

The supplemental benefits on this page can protect your family's financial wellbeing in the face of the unexpected, whether major or minor.

Whole Life Insurance with Long-Term Care

One policy with two benefits. Whole Life Insurance provides a benefit to your loved ones that they can use to cover expenses such as funeral costs, shared credit card debt, and unpaid medical bills. If you need long-term care, you can access a portion of your Life Insurance to help you pay for your long-term care expenses such as a home health care worker, long-term care facility, or a nursing home. Whole Life is 100% portable and premiums are guaranteed. This means you can take the benefit with you if you change jobs or retire, and the cost and coverage remain the same. You can purchase coverage for yourself, your spouse, and your children. Coverage is guaranteed issue – no proof of good health required – if you enroll when you are first eligible.

Home & Auto Insurance

This program offers discounted coverage for your car, boat, motorcycle, home, condo, recreational vehicle and other possessions. Rates are based on your personal history. Safe driver, good student and anti-theft device discounts may also be available.

Pet Insurance

Your pet needs regular veterinary care to stay healthy. Pet Insurance reimburses eligible veterinary expenses relating to accidents, illnesses, and injuries for dogs, cats, birds and several exotic pets. Premiums are based on the age, species and breed of your pet. Coverage includes the option to use your preferred vet and 24/7 access to a vet helpline. You may enroll in this benefit at anytime during the year.

Identity Theft Protection

Identity Theft Protection provides comprehensive, proactive identity theft monitoring and recovery assistance. By constantly monitoring your personal and financial data, this service catches fraud early and helps you act quickly to limit the damage of stolen information.

Legal Plan

Affordable legal assistance can sometimes be difficult to find. With the Legal Plan, you have access to comprehensive legal assistance, advice and representation on many legal needs, including wills and estate planning documents, real estate matters, traffic offenses, adoptions and debt collection defense.

Employee Discounts Through BenefitHub

Receive savings on everything from electronics to travel, to deals on tickets, food, auto insurance and much more!

1. Go to nuvance.benefithub.com
2. Click on create account.
3. Complete the form and start saving

Questions? Call **(866) 664-4621** or email customercare@benefithub.com.

Nuvance Health does not sponsor or manage these supplemental benefits. The policies on this page or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable.

Laws and Notices

HIPAA special enrollment rights

If you are declining enrollment for yourself and your dependents (including your spouse) because of other health insurance or group health 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 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the health coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be eligible 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 Human Resources.

The Newborn's and Mother's 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 insurers may not, under Federal law, require that a provider obtain authorization from the plan or the insurer for prescribing a length of stay not more than 48 hours (or 96 hours).

PATIENT PROTECTION:

If the Group Health Plan generally requires the designation of a primary care provider, you have the right to designate any primary care provider who participates in the network and who is available to accept you or your family members. For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from the carrier or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a healthcare professional in the network who specializes in obstetrics or gynecology. The healthcare 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 healthcare professionals who specialize in obstetrics or gynecology, or for information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Plan Administrator or refer to the carrier website.

It is your responsibility to ensure that the information provided on your application for coverage is accurate and complete. Any omissions or incorrect statements made by you on your application may invalidate your coverage. The carrier has the right to rescind coverage on the basis of fraud or misrepresentation.

IMPORTANT: Supplemental benefits are a fixed indemnity policy, NOT health insurance

The following policies are fixed indemnity policies (see page 11 for details):

- Critical Care Insurance
- Accident Insurance
- Hospital Indemnity Insurance

These fixed indemnity policies may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most
- Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

