

## General Benefit Information

This is a general summary of the benefits made available to you through The Senior Alliance (TSA) – it is not a contract. For complete details please see the official Summary Plan Descriptions or Certificates of Coverage which may be located in Paycor Benefits or obtained through the insurance carrier. Benefit coverage questions and/or require claim assistance should be directed to the insurance carrier via the information provided on the Provider Directory attached. If you need further assistance, please contact HR. Employees should thoroughly review the options offered under TSA's benefit plans and make elections that are best suited for their personal or family circumstances.

## Health & Welfare Benefits

### The 1<sup>st</sup> of the month following 30 days of employment:

- Medical – Blue Care Network (BCN) / Healthy Blue Living (HBL)
- Dental – Delta
- Vision – VSP
- Short Term Disability – Specialty Benefits – *formerly Dearborn National*
- Long Term Disability – Specialty Benefits – *formerly Dearborn National*
- Life – Specialty Benefits – *formerly Dearborn National*
- Employee Assistance Program – Ulliance \*eligible 1<sup>st</sup> day of employment

We do offer an 'opt-out' stipend on Medical Only. Employees may choose medical opt-out and keep all other coverages. Employees MUST show proof of alternate coverage to qualify.

#### Current Opt-Out Stipend:

- Single Coverage: \$55.72/bi-weekly pay
- Couple Coverage: \$128.15/bi-weekly pay
- Family Coverage: \$144.87/bi-weekly pay

## Retirement Benefits

### After date of hire or anytime thereafter:

- 403B Thrift Plan – Mutual of America
  - After one year of service Agency matches up to 3% for eligible employees\*.
  - This is vested under the following schedule:
    - 25% after 2 years of service
    - 50% after 3 years of service
    - 75% after 4 years of service
    - 100% after 5 years of service

### The 1<sup>st</sup> of the month after one year of employment:

- Base Contribution- Mutual of America
  - The Agency will contribute 8.5% of gross wages for eligible employees\*
  - This is vested under the following schedule:
    - 25% after 2 years of service
    - 50% after 3 years of service
    - 75% after 4 years of service
    - 100% after 5 years of service

*\*Eligible employees are those with 1 year of service and 1,000 hours in a given benefit year. Subject to the Plan Provisions- see Mutual of America Summary Plan Document for more information.*

## Paid Time Off

- Less than 2 years: accrue 0.077 per hour paid - 20 days annually for full time employee who is paid 1,950 hours in their benefit year year\*
- 3-4 years: accrue .0962 per hour paid - 25 days annually for full time employee who is paid 1,950 hours in their benefit year\*
- 5+ years: accrue .1154 hours per bi-weekly pay period, 30 days annually for full time employee who is paid 1,950 hours in their benefit year\*
- 18 paid Holidays
  - Martin Luther King Day
  - Presidents Day
  - Good Friday
  - Memorial Day
  - Juneteenth
  - July 4<sup>th</sup>
  - Labor Day
  - Veterans Day
  - Indigenous Peoples Day
  - Thanksgiving and the Day after
  - Christmas Eve and Day
  - The 3 work days between Christmas Day and New Years Eve
  - New Year's Eve and Day

*\*For more information about time-off benefits, please refer to the TSA Handbook. - Part-time receive pro-rated amount based on hours worked*

## What is the Premium Sharing Schedule?

TSA currently pays 100% of the premium for the base medical plan, dental, Employee Assistance Program (EAP) and vision for eligible employees and their dependents. There are buy-up options available on the medical plan through payroll deductions. TSA also pays 100% of the premium for short and long term disability and life insurance with AD&D for the employee. Please note that a fiscal review may take place from time to time and the premium contributions may change as deemed necessary at the discretion of management.

## Life Changing Events

Should a "Life Changing Event" occur, you must notify Human Resources within 30 days if you wish to change the status of your insurance coverage:

- Marriage, Divorce or Legal Separation
- Birth or Adoption of a Child
- Spouse changes coverage due to a change in employment
- Death of a Dependent
- Child no Longer Satisfies the Definition of Eligible Dependent

*\*you must notify HR within 30 days for dependents who are no longer eligible for benefits. Failure to do so may result in insurance company denying benefits. See Summary Plan Description and Insurance Plan Document for more information*

## Where Do I Obtain Summary Plan Descriptions and Enrollment Forms?

Please visit our Paycor Benefits to view and print most benefit documents. You may obtain documents direct from the carrier or from the Human Resources Department upon request.

## Blue Care Network –

We offer 3 different medical plan options for you to choose from. Please see Summary of Benefit Coverages attached for each plan. Monthly buy-up premiums are noted in the chart below:

	BCN \$500/\$1000	BCN \$1000/\$2000	BCN \$2000/\$4000
Single	\$161.42	\$83.85	\$ -
Couple	\$387.42	\$201.25	\$ -
Family	\$484.25	\$251.55	\$ -

## Delta Dental –

Benefit Summary	In Network Benefits	Out of Network Benefits
Office visit co-pay	None	None
Preventative	100%	100%
Basic	100%	80%
Endodontics	100%	80%
Periodontics	100%	80%
Major	60%	50%
Deductible	\$50/ \$150	\$50/ \$150
Annual Maximum	\$1,000	\$1,000
Waiting Period; New Hire	12 months on Major & Ortho	12 months on Major & Ortho
Orthodontics	50%, up to \$1,000	50%, up to \$1,000
Network	In Network Delta Preferred	Out of Network Delta Premier

## VSP –

BENEFIT	
SUMMARY	
Eye Exam	\$10 co-pay; Once every 12 months
Frames & Lenses	\$30 co-pay; Once every 24 months
Contacts/Elective	\$130 allowance; Once every 24 months
Contacts/Necessary	\$30 co-pay –requires pre-approval; Once every 24 months

## Dearborn National:

<b>Dearborn National – Short Term Disability</b>	
Benefit Percentage	60%
Maximum Weekly Benefit	\$700 for non-management \$1,000 for management
Elimination Period	8th day accident/ 8th day illness
Benefit Duration	13 weeks
Pre-Existing Conditions Exc.	None
<b>Dearborn National – Long Term Disability</b>	
Benefit percentage	60%
Minimum benefit	\$100
Maximum monthly benefit	\$6,000
Survivor benefit	3 months
Mental Illness/Substance Abuse Benefit	24 months
Pre-Existing Conditions Exclusion	3/6/12
Elimination period	90 days

Pre-Existing Conditions Exclusion 3/6/12:

This policy will not cover any disability:

- a. Which is caused or contributed to by, or results from a pre-existing condition; and
- b. Which begins in the first 12 months after the insured's effective date, unless no treatment was received for 6 consecutive months after the insured's effective date. "Treatment" means consultation, care or services provided by a physician including diagnostic measures are taking prescribed drugs and medicines. "Pre-existing Condition" means a sickness or injury for which the insured received treatment within 3 months prior to the insured's effective date. Disabilities which arise from intentionally self-inflicted injuries, war, participation in a riot, or committing a felony are excluded from coverage.

<b>Dearborn National – Life Insurance</b>	
Benefits Summary	
Age 64 or younger	1xSalary, Maximum \$100,000
Ages 65-69	1xSalary x65%, Maximum \$65,000
Ages 70 or older	1xSalary x50%, Maximum \$50,000
Optional Term Life	
Ages 0 – 24	\$0.070
Ages 25 – 29	\$0.080
Ages 30 – 34	\$0.100
Ages 35 – 39	\$0.120
Ages 40 – 44	\$0.130
Ages 45 – 49	\$0.200
Ages 50 – 54	\$0.310
Ages 55 – 59	\$0.570
Ages 60 – 64	\$0.880
Ages 65 – 69	\$1.680

Ages 70 +	\$2.730
Child Rate	\$0.200
Guarantee Issue Amount	\$100,000
Maximum Benefit	\$300,000
Spousal	50% of employee's amount up to \$150,000
Spousal Guarantee Issue	\$20,000
Child	50% of employees amount up to \$10,000

## BASIC Flex Spending:

- The IRS established Section 125 to help reduce some of the burden of Medical, Dental, Vision, and Dependent Care bills.
- With BASIC Flex, you elect to have a certain dollar amount transferred from your paycheck into a special account to pay for expenses as they occur.
- The money is taken out from your gross pay prior to taxes
- **Medical Reimbursement:**
  - Maximum allowed for the Medical Flex Spending Account (FSA) in 2026 is \$3400.00\* subject to final IRS publication
- **Dependent Care:**
  - Can be used to pay for dependent child care costs up to the age of 13
  - Maximum allowed for the Dependent Care Account (DCA) is \$7500.00
    - May not exceed \$7500.00 or \$3750.00 if married filing separately

## Required Annual Notifications

### HIPAA

Protecting Your Privacy. The Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires employers health plans to maintain the privacy of your health information and to provide you with a notice of the Plan's legal duties and privacy practices with respect to your health information.

**Special Enrollment Rights.** Notice to Employees Eligible for Benefits Under TSA's Plan – This notice is being provided so that you understand your right to apply for group health insurance coverage outside of the TSA open enrollment period. You should read this notice regardless of whether or not you are currently covered under the TSA Health Plan. HIPAA requires that employees be allowed to enroll themselves and/or their dependent(s) in an employer's Group Health Plan under certain circumstances, described below, provided that the employee notified the employer within 30 days of the occurrence of any of the following events:

- Loss of health coverage under another employer plan (including exhaustion of COBRA coverage);
- Acquiring a spouse through marriage;
- Change in marital status due to legal separation, divorce or death;
- Acquiring a dependent child through birth, adoption or placement for adoption or foster care placement;
- Loss of coverage under Medicaid or a state child health plan (see below).

Please note that once you terminate your enrollment in our group health plan, your dependent(s) enrollment will also be terminated.

### MEDICAID & THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

CHIP creates two new special enrollment rights for employees and/or their dependents. All group health plans must permit eligible employees and their dependent(s) to enroll in an employer plan if the employee requests enrollment under the group health plan due to the following events:

- If you or your dependent(s) lose coverage under Medicaid or a state child health plan, you may request to enroll yourself and/or your dependent(s) in our group health plan no later than 60 days after the date coverage ends under Medicaid or the state child health plan.
- If you and/or your dependent(s) become eligible for financial assistance from Medicaid or a state child health plan, you may request to enroll yourself and/or your dependent(s) under our group health plan, provided that your request is made no later than 60 days after the date that Medicaid or the state child health plan determines that you and/or your dependent(s) are eligible for such financial assistance.

If you and/or your dependent(s) are currently enrolled in our group health plan, you have the option of terminating your and/or your dependent(s) enrollment in our group health plan and enroll in Medicaid or a state child health plan. Failure to notify us of your gain of eligibility for coverage under Medicaid or a state child health plan will prevent you from making any changes to your coverage elections until our next open enrollment period.

Please contact your State Medicaid or CHIP office, or dial 1.877.KIDSNOW (877.543.7663) or go to [www.insurekidsnow.gov](http://www.insurekidsnow.gov) with specific questions.

## **MEDICARE**

Medicare Part D and Employers that offer Group Prescription Drug Coverage. Medicare Part D is a prescription drug plan that is available to everyone with Medicare. You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> through December 7<sup>th</sup>. If your employer offers prescription coverage that is credible, you would not need to enroll in a Medicare drug plan until the employer coverage ends. If you decide to join a Medicare drug plan and drop your current prescription coverage, be aware that you and your dependents will be able to get this coverage back. Please note that if you drop or lose your current coverage with TSA and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a high premium (a penalty) to join a Medicare drug plan later. If you lose your current creditable coverage through no fault of your own, you will be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

TSA has determined at this time your prescription drug plan(s) with Blue Care Network appears to be credible. This means that the prescription drug coverage under your current plan is, on average, for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay. Because your existing coverage is, on average, at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare Part D coverage.

Coordination of Benefits for Medicare Eligible Members. Per Federal regulations, the employer sponsored plan will be the primary payer of claims for companies with more than 20 employees; enrollment in Medicare Part A is assumed. Companies with fewer than 20 employees, Medicare will be the primary payer of claims; group health plans assume Member is enrolled in both Medicare Parts A & B.

For more information about Medicare prescription coverage, visit [www.medicare.gov](http://www.medicare.gov) or call 800.633.4227

## **JANET'S LAW**

On October 21, 1998 Congress passed a bill called the Women's Health and Cancer Rights Act aka "Janet's Law". This law requires group health plans that provide coverage for mastectomy to provide coverage for certain reconstructive services. These services include: reconstruction of the breast upon which the mastectomy has been performed; surgery/reconstruction of the other breast to produce a symmetrical appearance; prostheses; and physical complications during all stages of mastectomy,

including lymphedemas. In addition, the plan may not: interfere with a woman's rights under the plan to avoid these requirements; or offer inducements to the health provider, or assess penalties against the health provider, in an attempt to interfere with the requirements of the law. Please note: the plan may apply deductibles and co pays consistent with other coverage provided by the plan. This law also requires written notice of the availability of the coverage be delivered to all plan participants upon enrollment and annually thereafter. This notice serves to fulfill that requirement.

## **GINA**

The Genetic Information Nondiscrimination Act (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, we are asking that you not provide any genetic information when responding to requests for medical information. "Genetic Information," as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving reproductive services.

## **MICHELLE'S LAW**

Effective November 1, 2010, if a full-time student engaged in postsecondary education loses their full-time student status due to a severe illness or injury, they will maintain dependent status until the earlier of (1) one year after the first day of a medically necessary leave of absence; or (2) the date on which such coverage would otherwise terminate under the terms of the plan. A medically necessary leave of absence or change in enrollment at that institution must be certified by the dependent's attending physician.

*\*\*\* The preceding notifications are meant to serve as a general guide. For specific information, please contact HR.*

# TSA 2026 Benefits Provider Directory

## Medical

Blue Care Network  
Group No: 00154914 / sub-group 0001  
Phone: 800.662.6667 (you will need your contract # from your BCN ID card)  
Fax: 248.799.6327  
Website: [www.mibcn.com](http://www.mibcn.com)

## Dental

Delta Dental  
Group No: 3152 Division 001  
Phone: 800-524-0149  
Website: [www.deltadentalmi.com](http://www.deltadentalmi.com)

## Vision

VSP  
Group No: 30031396/0001  
Phone No: 800.877.7195  
Website: [www.vsp.com](http://www.vsp.com) (then click on coverage on the left and select vision)

## Group Term Life, Long Term Disability, & Short Term Disability

Dearborn National now known as Specialty Benefits

### Group No:

**Phone No: [www.dearbornnational.com/](http://www.dearbornnational.com/)**

Other group insurance plan questions : contact plan administrator or written correspondence to Dearborn National address in certificate book

## Flexible Spending Account (Medical or Dependent Care)

BASIC  
Group No: 107041  
Phone No: 800.444.1922  
Website: [www.basiconline.com](http://www.basiconline.com)

## Employee Assistance Program (EAP)

Ulliance  
Phone No: 800.448.8326  
Website: [www.ulliance.com](http://www.ulliance.com)

## Pension/403(b) Plans

Mutual of America  
Employer No: 053648  
Phone No: Local Branch - 248.351.4190  
Phone No: NY - 800.468.3785  
Website: [www.mutualofamerica.com](http://www.mutualofamerica.com)