

PATHWAY TO HEALTH



A Guide to Your Health Benefits

STAFF



2025

THE
FEDCAP
GROUP

The Power of Possible



PATHWAY
TO
HEALTH

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CONTACT INFORMATION

Fedcap Benefit Service Center

Contact the Fedcap Benefit Service Center at 1-866-533-3227 if you have benefit questions or need assistance with enrollment. Benefit representatives are available Monday through Friday between 9:00 am and 5:00 pm ET. You may also send questions via email anytime at benefitservicecenter@fedcap.org.

Benefits/Carrier	Telephone	Website	Group Number
Medical Anthem	800-435-1385 800-241-6894 (TDD) 833-203-1739 (CarelonRx)	www.anthem.com	720419
24-Hour Nurse Line Anthem	877-825-5276	N/A	720419
LiveHealth Online Anthem	844-784-8409	www.livehealthonline.com	720419
Medical Kaiser Permanente	800-777-7902	healthy.kaiserpermanente.org	24144
Medical Excellus BCBS	800-499-1275	www.excellusbcbs.com	00007632
24-Hour Nurse Line Excellus BCBS	800-348-9786	www.excellusbcbs.com	00007632
MDLive Excellus BCBS	866-692-5045	www.excellusbcbs.com/telemedicine	00007632
Dental Anthem	877-606-3338	www.anthem.com	720419
Vision Anthem	866-723-0515	www.anthem.com	720419
Flexible Spending Account & Commuter Benefits Benefit Resource Inc.	800-473-9595	www.benefitsresource.com (company code: fedcap login ID: your full SSN password: home zip code)	99538164
Life/AD&D, Disability Anthem	800-813-5682	www.anthem.com or send email to Lifeanddisabilityclaims@anthem.com	720419
Leave Management (FMLA & other leaves) Anthem	888-868-7046	www.anthem.com or send email to leaveservices@anthem.com	720419
Voluntary Benefits Anthem	800-604-5379	www.anthem.com	720419
403(b) Thrift Plan Mutual of America	212-224-2111	www.mutualofamerica.com Rainiel.Lopez@mutualofamerica.com	
Legal Plan MetLife	800-821-6400 Monday - Friday: 8am to 7pm Password: MetLaw	www.legalplans.com (access code: 1500985)	150

The material in this benefits brochure is for informational purposes only and is neither an offer of coverage nor medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. In case of a conflict between your plan contracts and this information, the plan contracts will govern. While this material is believed to be accurate as of the print date, it is subject to change. If you have any questions about the benefits available to you as an eligible employee of The Fedcap Group, please feel free to contact the Benefit Service Center.

Medical, dental, vision, accidental death and dismemberment, short-term disability, long-term disability and voluntary benefits are administered and insured by Anthem. Medical is also administered and insured by Kaiser Permanente (MVLE) and Excellus BCBS (ESNY Rochester).

All trademarks, trade names or company names referenced herein are used for informational and identification purposes only and are the exclusive property of their respective owners.

ELIGIBILITY & ENROLLMENT

Eligibility

For you: You are eligible for benefits if you are a full-time or regular part-time employee regularly scheduled to work at least 30 hours per week. This eligibility does not apply to paid time off accrual.

For your dependents. Your dependents become eligible for coverage on the same date you do. Eligible dependents are your:

- Legal spouse (including common law spouse)
- Children up to age 26, including stepchildren, foster children and adopted children (for medical, dental and vision)
- Disabled child of any age (with documentation) who is dependent on you for support due to a mental or physical disability that occurred before reaching age 26

Benefits are effective according to the schedule below.

Enrollment

New Hires: You will have until your effective date to enroll in your benefits.

Current Employees: You may enroll in or change your benefit elections only during the annual open enrollment period or if you experience a Qualified Life Event.

How to Enroll

- Visit www.fedcapgroup.org/oracle
- Log into your account
- From the home page, click the "Benefits" icon
- View your benefits online and make your elections

Note: You may enroll in or change your Commuter Benefits or 403(b) Thrift Plan Benefits at any time. If you need assistance with enrollment, contact the Fedcap Benefit Service Center at **1-866-533-3227** or benefitservicecenter@fedcap.org.

For new hires, benefits are effective:

Medical, Dental, Vision Flexible Spending Accounts Commuter Short-Term Disability Employee Assistance Plan MetLife Legal	First of the month following 30 days of employment
Life/AD&D Long-Term Disability	First of the month following 90 days of employment
403(b) Thrift Plan	Upon Enrollment and Election after hire date

When you leave Fedcap, benefits will end:

Medical, Dental, Vision	End of month after your last day of employment
Commuter	End of the following month after your last day of employment
Employee Assistance Program	90 days after last day of employment
403(b) Thift Plan	Last paycheck
Flexible Spending Accounts MetLife Legal Life/AD&D Long-Term Disability Short-Term Disability	Last day of employment

Fedcap Benefit Service Center

Agents Available Monday-Friday 9am-5pm ET:



Call Toll-Free: 1.866.533.3227



Live Chat: Go to <http://myteambms.com/benefitservicecenter> and click "Start Chat"



Email: benefitservicecenter@fedcap.org



Leave a Message: Go to <http://myteambms.com/benefitservicecenter> and click "Leave a Message"

*Inquiries received after 5pm will be answered within one business day.

ELIGIBILITY & ENROLLMENT

Making Changes During the Year

The IRS requires that benefit elections paid for on a pre-tax basis remain in effect for the full plan year. However, the IRS permits changes within 30 days of a qualifying life event. With a qualifying life event, you will be able to add or drop elected benefit coverage for you and/or your dependents. Examples of qualifying life events are:

- Your marriage, divorce, legal separation or annulment,
- The birth of your baby, adoption or placement of a child with you for adoption, or another change in the number of your dependents,
- The death of a dependent,
- Your dependent's eligibility or ineligibility for coverage (for example, he or she reaches the plan's eligibility age limit),
- A change in work location or home address for you, your spouse or your dependents,
- A change in coverage of your spouse or your dependent under another plan,
- Your qualification for a special enrollment under the Health Insurance Portability and Accountability Act of 1996 (HIPAA),
- A court order received by the plan, such as a Qualified Medical Child Support Order (QMCSO), or
- You, your spouse or your dependent's qualification for Medicare or Medicaid. For this qualifying life event only, you will have 60 days to provide supporting documentation.

If you need to make an election change during the year or have questions about what constitutes a qualifying life event, contact the Fedcap Benefit Service Center at **1-866-533-3227** or **benefitservicecenter@fedcap.org**.

Terms You Should Know

Deductible: A fixed dollar amount (individual or family) during the calendar year that the insured pays out-of-pocket, before the insurer begins to make payments for covered services.

Coinsurance: A form of cost sharing in an insurance plan that requires an insured person to pay a shared percentage of covered expenses after the deductible amount, if any, is paid.

Copay: A fixed amount required by a health provider to be paid by the insured for each outpatient (office) visit or prescription.

Out-of-Pocket Maximum: The maximum dollar amount an insured is required to pay "out of his/her pocket" during a plan year. After the maximum is reached, the insurance carrier pays the total cost of all eligible covered expenses.



WHAT'S NEW OR CHANGING?

What's new or changing in 2025?	
Paid Family Leave	Delaware, Maine and Maryland will offer Paid Family Leave starting in 2026. Payroll deductions will begin in 2025.
Medical EPO Plan	Consolidated EPO plan will replace the current EPO1 and EPO2 medical plans. Enrollees will receive a new ID card.
HRA Stipend	HRA stipend will increase to the following amounts: <ul style="list-style-type: none">- Employee Only: \$1,000- Employee + Spouse: \$1,250- Employee + Children: \$1,250- Employee + Family: \$1,500
New 2025 Limits	The following are the new limits for 2025: <ul style="list-style-type: none">- Healthcare FSA: \$3,300- Commuter Benefit: \$325 for transit and parking- 403(b): \$23,500

MEDICAL BENEFITS

(EXCLUDES ESNY ROCHESTER)

The Fedcap Group offers three medical plans through Anthem Blue Cross Blue Shield – Exclusive Provider Organizations (EPOs) and Preferred Provider Organization (PPO). For additional information, refer to the detailed plan descriptions provided by Anthem Blue Cross Blue Shield.

Anthem Plan Features	PPO		EPO	HRA3000
	In-Network Blue Access	Out-of-Network	In-Network Only Blue Access	In-Network Only Blue Access
Annual Deductible Individual/Family	\$1,000/\$2,500	\$3,000/\$7,500	\$1,000/\$2,000	\$3,000/\$6,000
Coinsurance Plan/Member	80%/20%	60%/40%	70%/30%	90%/10%
Out-of-Pocket Maximum Individual/Family	\$3,250/\$8,125 (includes deductible; all in-network cost shares)	\$5,000/\$12,500 (includes deductible)	\$7,150/\$14,300 (all in-network cost shares)	\$7,150/\$14,300 (includes deductible; all in-network cost shares)
Annual Preventive Physical	Covered 100%	Covered in-network only	Covered 100%	Covered 100%
Office Visits (PCP/Specialist)	\$20/\$35 copay	Deductible/Coinsurance	\$25/\$40 copay	Deductible/Coinsurance
Live Health Online	\$0 copay	Deductible/Coinsurance	\$0 copay	Deductible/Coinsurance (If deductible is not met cost is \$59. If deductible is met cost is \$5.90)
Outpatient Lab & X-Ray**	Deductible/Coinsurance	Deductible/Coinsurance	Covered 100%**	Deductible/Coinsurance
MRI/MRA, CAT, PET Scans	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Urgent Care	\$35 copay	\$35 copay	\$40 copay	Deductible/Coinsurance
Emergency Room (waived if admitted)	\$250 copay	\$250 copay	\$250 copay	Deductible/Coinsurance
Routine Maternity Care	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Inpatient Hospital	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Outpatient Surgery	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Durable Medical Equipment	Deductible/Coinsurance	Covered in-network only	Deductible/Coinsurance	Deductible/Coinsurance
Mental Health***				
Inpatient	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Outpatient Services	\$20 copay	Deductible/Coinsurance	\$25 copay	Deductible/Coinsurance
-Office Visits		Deductible/Coinsurance		Deductible/Coinsurance
-Other Outpatient Services	Coinsurance only	Deductible/Coinsurance	Coinsurance only	Deductible/Coinsurance
Outpatient Short Term Rehab (exam/evaluation)	\$20/\$35 copay****	Covered in-network only	\$25/\$40 copay****	Deductible/Coinsurance

*Note: If you are out of New York State, then the network for all plans is National PPO.

**covered in full when part of office visit on same day of service, otherwise subject to deductible/coinsurance

***mental health services include behavioral health and substance abuse services

****exam/evaluation only; other services subject to deductible/coinsurance

About LiveHealth Online

With Live Health Online, you can see a board-certified doctor from home, office or on the go at no cost to you if you are enrolled in EPO or PPO. There is a \$59 charge if you are enrolled in HRA3000 plan and have not met your deductible. Once you have met your deductible, the charge is \$5.90. When you sign up at www.livehealthonline.com or download the app to your smartphone or tablet, you can access doctors 24/7 for health issues like the flu, a cold, pink eye, and more. You can also talk to a licensed psychologist or therapist through video using LiveHealth Online Psychology when you're feeling stressed. **Note:** You can also call LiveHealth Online at [844-784-8409](tel:844-784-8409) from 7:00 am to 11:00 pm. Due to state laws, LiveHealth Online is not available in all 50 states and state restrictions may limit coverage in states where it is available.

Go to <https://www.livehealthonline.com/> and click on FAQ for details.

Prescription Drug Coverage		PPO	EPO	HRA3000
Retail (30-day supply)	Rx Ded: \$100*	Covered in-network only	Rx Ded: \$100*	Deductible then**
Tier 1	\$10 copay		\$10 copay	\$10 copay
Tier 2	\$35 copay***		\$35 copay***	\$35 copay
Tier 3	20% Rx cost*** \$80 min/\$400 max		20% Rx cost*** \$80 min/\$400 max	20% Rx cost \$80 min/\$300 max
Mail Order (90-day supply)	Rx Ded: \$100*	Covered in-network only	Rx Ded: \$100*	Deductible then**
Tier 1	\$20 copay		\$20 copay	\$20 copay
Tier 2	\$70 copay***		\$70 copay***	\$70 copay
Tier 3	20% Rx cost*** \$80 min/\$400 max		20% Rx cost*** \$80 min/\$400 max	20% Rx cost \$80 min/\$300 max

* deductible per person; does not apply to Tier 1 **Combined with medical deductible ***After deductible is met

Preferred Generics Prescription Drug Program

You can save money by choosing a generic over a brand-name drug. When your doctor prescribes a brand-name drug that has a generic option, your pharmacy will automatically fill the prescription using the generic drug.

If you prefer the brand-name drug over the generic option, you will pay the generic copay plus the difference in cost between the generic and the brand-name drug.

When your doctor writes a prescription for a brand-name drug that has a generic option and writes "dispense as written", the pharmacy will fill the prescription for the brand-name drug.

Be sure to talk with your doctor about generic versus brand-name medications. For more information visit www.anthem.com.

Important Information Regarding Diabetes Medications & Supplies

If you take diabetic medications and need diabetic supplies, you will pay \$0 copay.

Diabetic supplies include:

Blood sugar diagnostics	Lancets
Glucometers	Urine test strips
Insulin syringes	Alcohol swabs

For more information on medications and supplies available for \$0 copay, log on to: www.anthem.com.

Mail Order Program

You can save money on Tier 1 and Tier 2 prescriptions you take on a routine basis for chronic conditions (e.g., asthma, high blood pressure, high cholesterol, etc.) by getting up to a 90-day supply delivered directly to your home using the Home Delivery Program. To get started, call 1-833-203-1739. Agents are available 24/7. You'll need your prescription, doctor's name, phone number, drug names and strengths, and a credit card. Once you set up your home delivery, you can order future refills easily:

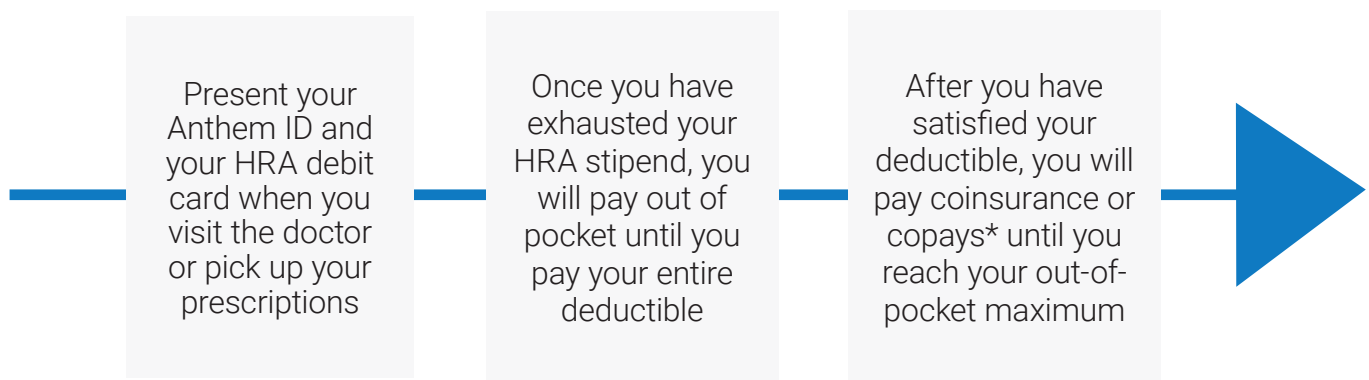
- **By Phone 24/7:** Call 1-833-203-1739
- **By Mail:** Fill out an order form; then, mail it along with payment to CarelonRx Home Delivery, P.O. Box 94467, Palatine, IL 60094-4467
- **Online:** Visit www.anthem.com, log in and choose Pharmacy. On your personal pharmacy page, select View Your Prescriptions under Switch to a 90-Day Supply. For the drugs you want to switch to home delivery, choose Switch to a 90-day Supply and then Select Prescriber. You can also add or update your shipping address, shipping options and payment method on this page.

HEALTH REIMBURSEMENT ACCOUNT (HRA)

The Fedcap Group provides you with a Health Reimbursement Account (HRA) through Anthem. An HRA is an employer-funded account you can use to pay for eligible health care expenses not covered by Anthem.

This Plan is an In-Network only plan; this means there is no coverage if you use an out of network provider. You must satisfy a deductible before the Plan will begin to pay benefits, except for preventive care services, which are covered at no cost to you. Once the deductible has been satisfied, the Plan provides traditional health coverage through a national network of physicians and facilities.

How the HRA Works with Anthem



*Copays apply to prescriptions only. All other services are subject to coinsurance after the deductible has been met.

The Fedcap Group will provide an HRA stipend to use towards the deductible. The amount of the HRA stipend varies with coverage tier. Effective January 1, 2025, The Fedcap Group will provide the following amount to HRA3000 participants:

Coverage Level	Stipend Amount
Employee Only	\$1,000
Employee + Child(ren)	\$1,250
Employee + Spouse	\$1,250
Employee + Family	\$1,500

In the HRA3000 Plan, the deductible is satisfied as soon as one covered individual meets the Individual deductible for Employee Only tier, or one or more individuals collectively meet the Family deductible. In other words, each covered individual is not required to meet the Individual deductible, except for individuals in Employee Only tier. The HRA3000 has an aggregate deductible; the Family deductible amount will include all combined eligible expenses that you and your covered dependents incur. The Family deductible amount may be satisfied by one member or a combination of two or more members covered under the HRA3000 Plan.

Search for high-quality doctors and dentists nearby and compare costs

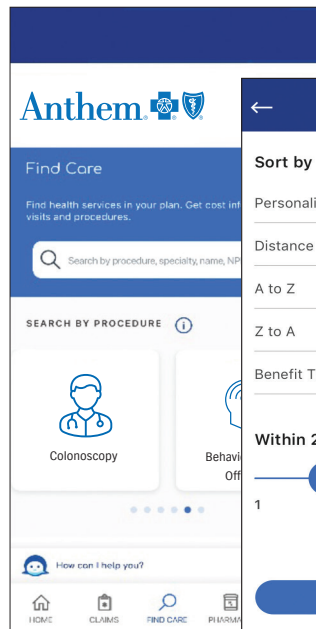
Choosing a doctor and dentist you trust is important — and choosing one in your plan's network can keep your costs down. Using **Find Care** on the SydneySM Health mobile app and anthem.com can help you meet both needs.

Customizing your search

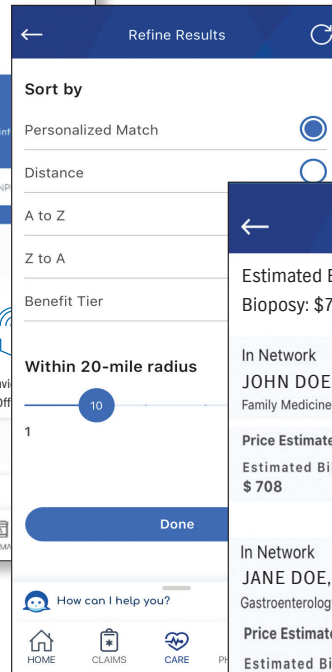
Find Care brings together details about doctors, dentists, hospitals, and pharmacies in your plan's network. You can customize your search by name, specialty, or procedure. You can also compare information such as costs, languages spoken, and office hours.*

To make sure your facility and service (medical, dental or vision) are in your plan's network, view the doctor, dentist or facility profile.

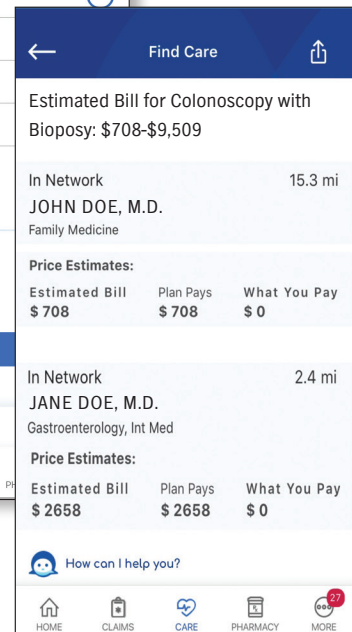
Search by name, specialty or procedure.



Customize and refine results



Compare doctors and cost



Using the Sydney Health app

You can start using **Find Care** by downloading the Sydney Health app to your mobile device or logging in to anthem.com. Select **Find Care and Cost** from the Care menu.



*On-screen experiences may vary by user due to personalization experiences, benefit packages, and ongoing user experience improvements.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem.com/co/networkaccess. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

KAISER MEDICAL

(GRANDFATHERED MVLE COVERAGE)

MVLE offers two plans through Kaiser Permanente as well as three plans through Anthem Blue Cross Blue Shield. (see Page 8 for more details.) For additional information, refer to the detailed plan descriptions provided by Kaiser Permanente and Anthem Blue Cross Blue Shield.

Medical Plan Features	Kaiser DHMO In-Network Only	Kaiser HMO In-Network Only
Annual Deductible (individual/family)	\$1,000/\$2,000	\$0
Out-of-Pocket Maximum (individual/family)	\$3,000/\$6,000	\$2,250/\$4,500
Annual Preventive Physical	Covered 100%	Covered 100%
Office Visits PCP	\$25 Copay	\$30 Copay
Office Visits Specialist	\$35 Copay	\$40 Copay
Urgent Care	\$35 Copay	\$40 Copay
Emergency Room (waived if admitted)	\$100 Copay	\$100 Copay

All medical plans also include coverage for prescription drugs. Below is a summary of the prescription drug coverage benefits:

Rx Plan Features	Kaiser DHMO	Kaiser HMO
Kaiser Permanente Plan Pharmacy* (30-day supply)		
Generic	\$20 copay	\$20 copay
Brand (Formulary)	\$35 copay	\$35 copay
Non-Formulary	\$50 copay	\$50 copay
Community Participating Pharmacy** (30-day supply)		
Generic	\$30 copay	\$30 copay
Brand (Formulary)	\$50 copay	\$50 copay
Non-Formulary	\$75 copay	\$75 copay
Mail Order (90-day supply)***		
Generic	\$20 copay	\$20 copay
Brand (Formulary)	\$35 copay	\$35 copay
Non-Formulary	\$50 copay	\$50 copay

*Plan Pharmacy – Pharmacy located inside Kaiser Permanente Medical facilities. Pharmacy owned and operated by the Health Plan.

**Participating Pharmacy – Community pharmacies that participate with the Health Plan, such as Rite Aid, Walgreens, Safeway.

***Kaiser charges a discounted rate equal to 2 copays for a 90-day supply via Mail Order.

To find a Kaiser provider, visit: healthy.kaiserpermanente.org

EXCELLUS MEDICAL

(GRANDFATHERED ESNY ROCHESTER COVERAGE)

The Fedcap Group offers a Health Maintenance Organization (HMO) through Excellus BCBS. For additional information, refer to the detailed plan descriptions provided by Excellus BCBS.

Excellus BCBS Plan Features	Excellus Blue Choice HMO
	In-Network Only
Excellus Network	Blue Choice
Annual Deductible (individual/family)	None
Coinsurance (plan/member)	100%/0%
Out-of-Pocket Maximum (individual/family)	\$6,350/\$12,700
Annual Preventive Physical	Covered 100%
Office Visits (PCP/Specialist)	\$30/\$50 copay
Allergy Care Allergy tests Allergy injections	\$30/\$50 copay \$30/\$50 copay
Outpatient Lab & X-Ray	Lab: \$30 copay; X-ray: \$50 copay
MRI/MRA, CAT, PET Scans	\$50 copay
Urgent Care	\$50 copay
MDLive	\$10 copay
Emergency Room (waived if admitted)	\$100 copay
Prenatal Care	\$10 copay for visits 1-10; remainder of visits covered in full
Inpatient Hospital	Inpatient Hospital: \$500 facility copay per admission Physician Charge: 20% coinsurance or \$300 copay (whichever is less)
Outpatient Surgery	\$150 facility copay; \$50 physician charge copay
Durable Medical Equipment	Covered 50%
Mental Health/Substance Abuse Inpatient Outpatient (office visit)	\$500 per admission Mental Health: \$50 copay / Substance Abuse: \$30 copay
Outpatient Short Term Rehabilitation (exam/evaluation)	\$50 copay
Prescription Drug Coverage	
Retail (30-day supply) Tier 1 Tier 2 Tier 3	No deductible \$7 copay \$50 copay \$100 copay
Mail Order (90-day supply) Tier 1 Tier 2 Tier 3	No deductible \$14 copay \$100 copay \$200 copay

THE DOCTOR WILL SEE YOU NOW. WHEREVER. WHENEVER.

Telemedicine gives you fast access to medical and behavioral health care 24/7/365, from the comfort of your home, desk, or hotel room. Through our partnership with MDLIVE, you'll receive the same quality of care you receive from your own doctor, but more conveniently via your phone, tablet, or computer.

Here are some of the common medical conditions treated with telemedicine:

Adults

- Allergies
- Cold and Flu
- Ear Infections
- Fever
- Headache
- Joint Aches and Pains
- Nausea and Vomiting
- Pink Eye
- Rashes
- Sinus Infections
- Sunburn
- Urinary Tract Infections*

Children

- Cold and Flu
- Constipation
- Earache*
- Fever*
- Nausea and Vomiting
- Pink Eye

Telemedicine is good for the mind as well as the body You can also video conference with a psychiatrist or choose from a variety of licensed therapists from the privacy of your own home.



Don't wait until you need it. Here are some easy ways to activate telemedicine today.

- WEB:** Register/Log in at [ExcellusBCBS.com/Member](https://www.excellusbcbs.com/Member)
- APP:** Download the MDLIVE app
- TEXT:** Text EXCELLUS to 635483
- VOICE:** Call 1-866-692-5045



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Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, origin, age, disability, or sex. Atención: Si habla español, contamos con ayuda gratuita de idiomas disponible para usted. Consulte el documento adjunto para ver las formas en que puede comunicarse con nosotros.

注意：如果您说中文，我们可为您提供免费的语言协助。请参见随附的文件以获取我们的联系方式

*MDLIVE does not provide support for urinary tract infections in males; does not provide support for earache conditions for children under 12 years old; does not provide support for fever-related conditions for children under 3 years old.

Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association

B-7993 / 16327-22S

YOU HAVE OUR WHOLE TEAM BEHIND YOU



For little questions or big health-related challenges, the Excellus BlueCross BlueShield Member Care Management team is here. Our local, caring team members are looking out for you and doing everything we can to make health more effortless. We may reach out to you if you have a chronic or complex condition and coordinate the support you need. And if you have specific questions or you're seeking additional resources, you can always give us a call. **We're here and ready to give you the support you need at no added cost.**

4 IMPORTANT (AND UNEXPECTED) WAYS WE CARE



DEDICATED TEAM

Coordinated care when you need it most

Your care manager works with a team of health care professionals in a wide variety of specialties as well as with your doctors to give you the one-on-one support you need to meet your health goals.



CHRONIC CONDITION MANAGEMENT

Ongoing expertise and specialized care

We identify the barriers preventing you from achieving your health goals and help you overcome them. We also provide support like education on recommended tests and screenings so you can feel confident managing your illness.



COMPLEX CONDITION MANAGEMENT

Personalized support to get you through

Following a thorough assessment to determine your needs, we provide outreach and support to keep you on track with your health goals.



BEHAVIORAL HEALTH MANAGEMENT

Proven approaches with real results

Substance abuse and mental illness are treatable diseases. We'll provide you with the education, support, and community resources you need to get the upper hand on them.

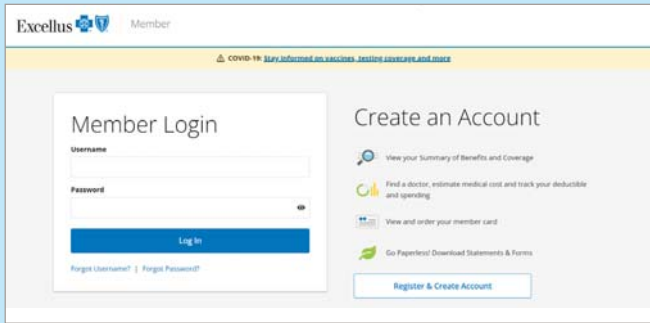


“When you consider health insurance, you might think ‘emergency coverage, medical bills, payments, and paperwork.’ **As an Excellus BCBS member, you get so much more. We care about you — the person — which is why we’re here with quick answers, important connections, proven methods, and ongoing care planning when you need it.**”

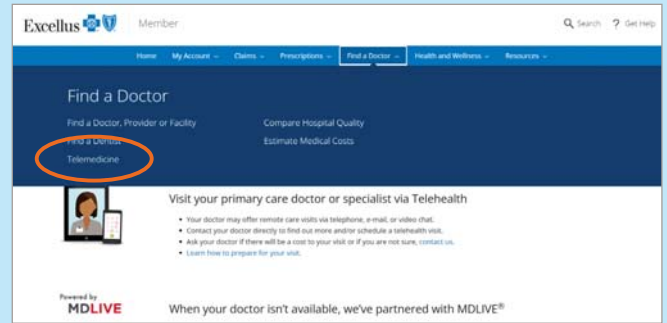
— Joanne Richards, Member Care Management Team

6 Easy Steps to Get Started with Telemedicine

When your doctor isn't available, we have partnered with MDLIVE® to give our members 24/7 access to U.S. board certified doctors for non-emergency medical services. MDLIVE also provides care with psychiatrists and other mental health providers for behavioral health conditions.



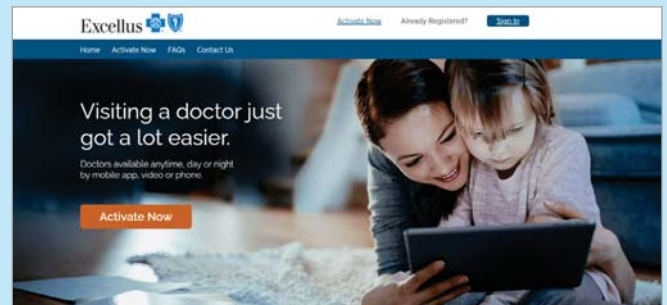
1 Register or log in to your account at ExcellusBCBS.com/login.



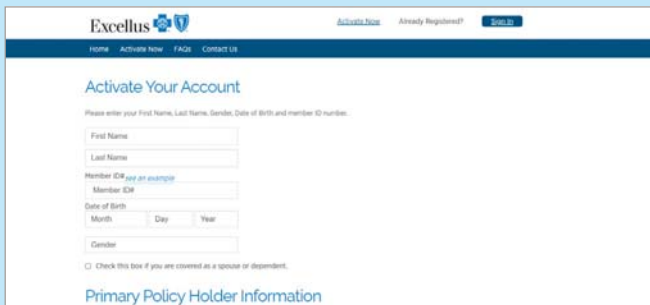
2 From the main menu, click on the **Find a Doctor** drop down, and then click **Telemedicine**.



3 Scroll down on the page and click **Setup a Visit**.



4 Once on the MDLIVE landing page, click **Activate Now**.



5 Complete the registration process on the MDLIVE website. You will need your insurance member ID information and date of birth. If you're a dependent, you will need to create your own account by entering the primary policy holder's ID information and your date of birth.



6 Your secure MDLIVE account is now created and you will receive email confirmation.

Three additional options for activating your account:



Text EXCELLUS to 635483
Register using MDLIVE's Health Assistant Chatbot from your smartphone or tablet. Message and data rates may apply.

Call 866-692-5045
(TTY 800-770-5531)

Download the MDLIVE App



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MDLIVE does not replace the primary care physician. MDLIVE is not an insurance product. MDLIVE operates subject to state regulation and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services. MDLIVE phone consultations are available 24/7/365, while video consultations are available during the hours of 7 am to 9 pm ET 7 days a week or by scheduled availability. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use and privacy policy, please visit www.mdlive.com/terms-of-use and www.mdlive.com/privacy-policy. MDLIVE is an independent company, offering telehealth services in the Excellus BlueCross BlueShield service area.

Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association. Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, origin, age, disability, or sex.

Atención: Si habla español, contamos con ayuda gratuita de idiomas disponible para usted. Consulte el documento adjunto para ver las formas en que puede comunicarse con nosotros.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-659-1986 (TTY: 711)。

DENTAL BENEFITS

The Fedcap Group offers two Preferred Provider Organization (PPO) dental plans through Anthem Blue Cross Blue Shield. For additional information, refer to the detailed plan descriptions provided by Anthem.

Anthem Plan Features	PPO1		PPO2		
	Network	In-Network Dental Complete	Out-of-Network	In-Network Dental Complete	Out-of-Network
Annual Deductible Individual/Family Waived for preventive and diagnostic services		\$50/\$150	\$50/\$150	\$100/\$300	\$100/\$300
Annual Maximum		\$1,500	\$1,500	\$1,000	\$1,000
Preventive & Diagnostic Services Oral exams Cleanings Full mouth x-rays Bitewing x-rays Fluoride treatment Sealants (children under age 16)		Covered 100%	Covered 100%	Covered 100%	Covered 100%
Basic Services Fillings Amalgam (silver) fillings Simple extractions		80% after deductible	80% after deductible	60% after deductible	50% after deductible
Endodontics Root canal		80% after deductible	80% after deductible	60% after deductible	50% after deductible
Periodontics Scaling and root planing		80% after deductible	80% after deductible	60% after deductible	50% after deductible
Oral surgery Surgical extractions		80% after deductible	80% after deductible	60% after deductible	50% after deductible
Major Services Crowns, Dentures, Bridges, Implants		50% after deductible	50% after deductible	50% after deductible	50% after deductible
Orthodontia Eligibility	Dependent Child(ren) Only (must be banded before age 19)		Employee and Dependent(s)		
Orthodontia		50%	50%	50%	50%
Orthodontia Lifetime Maximum		\$1,500	\$1,500	\$1,000	\$1,000

Accessing Anthem Dental ID Cards

Go to www.anthem.com from your computer or mobile browser and click Login/Register Login with your member user name/password to access your secure member website

VISION BENEFITS

The Fedcap Group offers vision benefits through Anthem Blue Cross Blue Shield. For additional information, refer to the detailed plan descriptions provided by Anthem.

Anthem Plan Features	Anthem BCBS Vision Benefits	
	In-Network	Out-of-Network
		Reimbursed up to...
Eye Exam Once every 12 months	\$5 copay	Up to \$30 Allowance
Lenses Once every 12 months	\$10 copay	Single: Up to \$25 Bifocal: Up to \$35 Trifocal: Up to \$45 Lenticular: Up to \$80
Frames Once every 24 months	\$120 allowance, then 20% off any balance	Up to \$120 Allowance
Contact Lenses (in lieu of eyeglasses) Once every 12 months Elective Conventional Elective Disposable Medically Necessary	\$120 allowance, 15% off any balance \$120 allowance (no additional discount) Covered in Full	Up to \$120 Allowance Up to \$120 Allowance Up to \$200 Allowance



FLEXIBLE SPENDING ACCOUNTS (FSA)

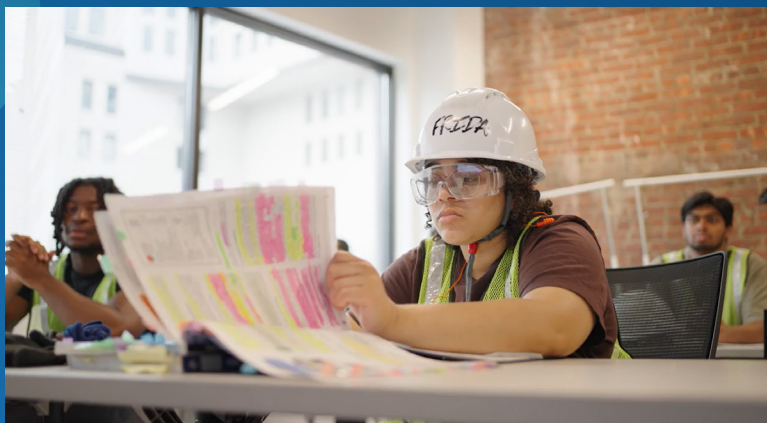
Flexible Spending Accounts (FSAs)

FSAs allow you to pay for unreimbursed health care and/or dependent care expenses on a pre-tax basis. If you want to enroll in an FSA for 2025, you must enroll during Open Enrollment even if you enrolled for 2024. This benefit does not automatically rollover.

Account Type	Examples of Eligible Expenses	Contribution Limits	Access to Funds	Pre-Tax Benefit
Health Care FSA For yourself or any dependent claimed on your federal tax return	<ul style="list-style-type: none"> Medical plan deductibles and coinsurance* <ul style="list-style-type: none"> Copays Prescription drugs Dental expenses, including orthodontia and implant expenses Vision exams/eyeglasses/contacts <ul style="list-style-type: none"> Laser eye surgery OTC eligible expenses 	Up to \$3,300 not applicable towards contributions toward the cost of medical plan coverage	Immediate access to your entire annual contribution amount as of January 1	<ul style="list-style-type: none"> Save 20% - 40% on your health care expenses Save on purchases not covered by insurance Reduces your taxable income
Dependent Care FSA For eligible dependents under age 13, a disabled spouse, a parent or disabled child over age 13	<ul style="list-style-type: none"> Dependent/child care centers <ul style="list-style-type: none"> Adult day care Nursery school/pre-school After school/summer day camp 	Up to \$5,000 (\$2,500 if married and filing separately)	<ul style="list-style-type: none"> Funds are added to your Dependent Care FSA account on every pay date. Submit claims up to your year-to-date accumulated amount in your account 	<ul style="list-style-type: none"> Save 20% - 40% on your dependent care expenses Reduces your taxable income

***Note for the HRA3000 Medical Plan:** If you are enrolled in the HRA3000 medical plan and elect Health Care FSA, you must meet your annual deductible before you receive reimbursement for medical expenses.

Budget Appropriately: It is important that you budget appropriately and use all of the funds within the FSA plan year. FSAs are considered “use it or lose it” plans. This means you will forfeit your remaining balance if you do not use all of the funds by March 15, 2026. You have until March 31, 2026 to submit all claims. An extended list of covered expenses can be found in IRS Publication 502 available at <https://www.irs.gov/pub/irs-pdf/p502.pdf>



COMMUTER BENEFITS

Commuter Benefits: Beniversal

The Fedcap Group offers a commuter benefits program that allows you to set aside money on a pre-tax basis to pay for qualified workplace mass transit and parking expenses incurred when commuting to and from work. You can sign up and make changes at anytime throughout the year. Commuter benefits require an annual election.

Eligible Transportation Expenses

Eligible expenses under the Qualified Transportation Expense Plan are those that provide transportation and/or parking in connection with travel between an employee's residence and place of employment, subject to the IRS guidelines. These include:

- Transportation in a commuter highway vehicle
- Any transit pass
- Qualified parking

BRI Registration

- Company Code: fedcap
- Login ID: your full SSN
- Password: your home zip code

Transit Pass. Any pass, farecard, voucher, or similar item entitling a person to transportation (or transportation at a reduced price) if such transportation is:

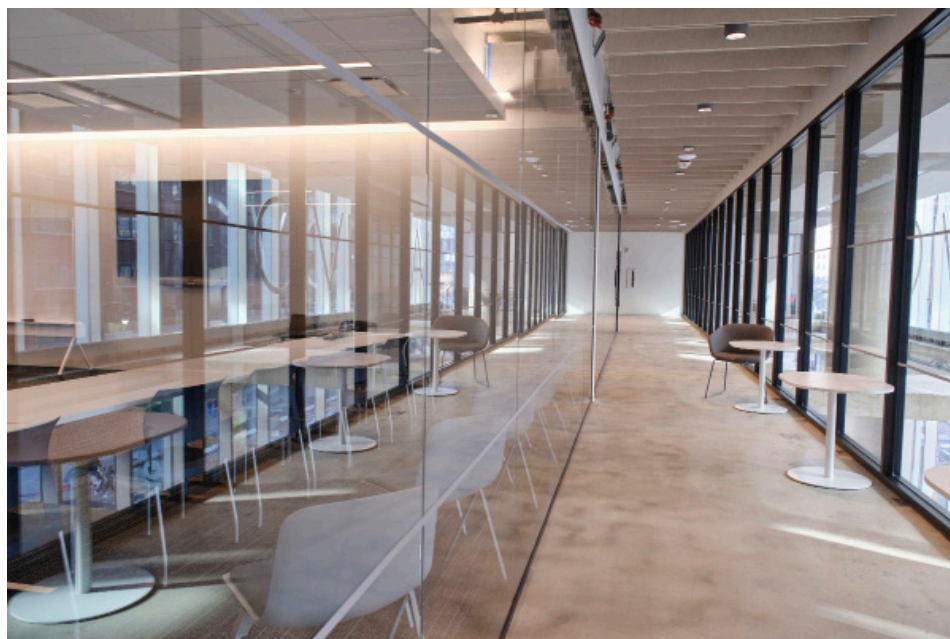
On mass transit facilities (publicly or privately owned) or Provided by any person in the business of transporting persons for compensation or hire if such transportation is provided in a vehicle meeting the requirements of commuter highway vehicle. (e.g. Uber and Lyft)

Contribution Amount. You may contribute up to the following monthly maximums determined by the IRS:

Transportation	Amount per Month
Transit expenses	\$325
Parking expenses	\$325

If your total monthly commuter amount exceeds the monthly maximum, the difference will be deducted on a post-tax basis

Transit costs are deducted twice a month. If a month has 3 paychecks, transit deductions will not be made on the 3rd paycheck of that month.



DISABILITY & PAID FAMILY LEAVE

About FMLA

The federal Family and Medical Leave Act (FMLA) provides eligible employees with up to 12 weeks of unpaid leave, job protection and health benefits continuation in the event of their own serious health condition or the serious health condition of a qualifying family member.

You are eligible for FMLA at the time of the qualifying event if you have at least 12 months of service and have worked a minimum of 1,250 hours in the previous 12 months with The Fedcap Group.

Short-Term Disability

Disability benefits are provided to you by The Fedcap Group. You have the opportunity to purchase Buy-Up Short-Term Disability through Anthem. Partial disability benefits are available if you return to work part-time to help fill the gap in your income.

If you are absent from work you must notify your manager. If you are absent for more than three consecutive days, on the fourth day you must contact Anthem at [800-813-5682](tel:800-813-5682) or Lifemanddisabilityclaims@anthem.com to file a claim under the Family Medical Leave Act (FMLA) and/or Disability. In addition, you must also contact your Manager.

State	Statutory Disability Benefit	Core Disability	Eligible Waiting Period	Benefit Duration
New York Employees	50% of salary up to \$170 per week	60% of salary up to \$400 per week (including Statutory benefits)	7 days of total disability	26 weeks
New Jersey Employees	85% of salary up to \$1,055 per week		7 days of total disability	26 weeks
Rhode Island Employees	Up to \$1,043 per week		7 days of total disability	30 weeks
All Other Employees	n/a	60% of salary up to \$400 per week	7 days of total disability	26 weeks
Buy-Up Short-Term Disability	60% of salary up to a weekly maximum benefit of \$1,500. Calculate your weekly benefit by subtracting any other income you receive as a result of your disability from the amount shown. The benefit amount is the payment you may receive if you become disabled.			

PAID FAMILY LEAVE

State	Weekly Benefit Amount	Qualifying Event	Maximum Leave / Benefit Period(s)	Contact Information
New York	67% of an employee's average weekly wage. The maximum weekly benefit amount is \$1,177.32.	<ul style="list-style-type: none"> Family member's serious health condition Bond with a new child Military-related qualifying exigency 	12 weeks during any consecutive 52-week period.	https://paidfamilyleave.ny.gov/ 844-337-6303 Monday - Friday 8:30am - 4:30pm
New Jersey	85% of an employee's average weekly wage. The maximum weekly benefit amount is \$1,080.00.	<ul style="list-style-type: none"> To care for a family member with a serious health condition or for reasons related to a public health emergency To bond with a new child For reasons related to domestic or sexual violence 	12 weeks.	https://myleavebenefits.nj.gov/worker/fli/ 609-292-7060 Monday - Friday 8:00am - 4:30pm
Massachusetts	The maximum weekly benefit amount is \$1,170.64 (adjusted annually to equal 64% of the state average weekly wage).	<ul style="list-style-type: none"> Family leave (bond with a new child, military-related qualifying exigency, care for a family member who is a servicemember, family member's serious health condition) Medical leave (individual's own serious health condition) 	26 weeks in a 52-consecutive-week period (maximum of 20 weeks for medical leave, 26 weeks for family leave to care for a covered servicemember and 12 weeks for family leave. Waiting period is 7 calendar day	https://www.mass.gov/paid-family-and-medical-leave-benefits 833-344-7365 Monday - Friday 8am - 4:30pm
Rhode Island	4.62% of the wages paid in the highest quarter of the employee's base period. The maximum weekly benefit amount is \$1,070.	<ul style="list-style-type: none"> To care for a seriously ill family member To bond with a new child 	7 weeks - there is no waiting period, but employee must be out of office for 7 days to be eligible for benefits	https://dlt.ri.gov/individuals/temporary-disability-caregiver-insurance 401-462-8420 Monday - Friday 8am - 3:30pm (closed Wednesdays)
District of Columbia	Amount varies depending on whether an employee's average weekly wage equals, exceeds or is less than 150% of the District's minimum wage multiplied by 40. The maximum weekly benefit amount is \$1,118.	<ul style="list-style-type: none"> Family leave (family member's serious health condition) Medical leave (employee's own serious health condition) Parental leave (birth, adoption, foster care placement) Prenatal leave 	12 workweeks in a 52-workweek period, generally (maximum of 12 weeks for family leave, 12 weeks for medical leave, 12 weeks for parental leave and two weeks for prenatal leave).	https://dcpaidfamilyleave.dc.gov/ 202-899-3700
Colorado	The maximum weekly benefit is 90% of the state average weekly wage. However, the maximum weekly benefit is \$1,100 per week for PFML beginning before January 1, 2025.	<ul style="list-style-type: none"> For the employee's own serious health condition To care for a family member with a serious health condition To care for a new child during the first year after their birth, adoption or foster care placement For safe leave 	12 weeks in an application year. 4 additional weeks if the employee has a serious health condition related to pregnancy or childbirth complications.	https://famli.colorado.gov/ 866-263-2654 Monday - Friday 7am - 6pm

PAID FAMILY LEAVE

Accurate as of publication date. Regulations may change before effective date.

State	Weekly Benefit Amount	Qualifying Event	Maximum Leave / Benefit Period(s)	Contact Information
<p>Delaware</p> <p>Effective January 1, 2026 Payroll Contributions start date - January 1, 2025</p>	<p>80% of an employee's average weekly wage during the preceding 12 months. The maximum weekly benefit amount for 2026 and 2027 is \$900.</p>	<ul style="list-style-type: none"> • Parental leave (birth, adoption, foster care placement of a child) • Family caregiving leave (family member's serious health condition or qualifying exigency) • Medical leave (employee's serious health condition) 	<p>12 weeks in an application year (up to 12 weeks of parental leave in an application year, and up to six weeks of medical leave and family caregiving leave in any 24-month period)</p>	<p>https://labor.delaware.gov/delaware-paid-leave-is-coming/</p>
<p>Maine</p> <p>Effective May 1, 2026 Payroll Contributions start date - January 1, 2025</p>	<ul style="list-style-type: none"> • The weekly benefit amount is the total of: <ul style="list-style-type: none"> • 90% of the employee's wages that do not exceed 50% of the state's average weekly wage; plus • 66% of the employee's wages that do not exceed 50% of the state's average weekly wage. 	<ul style="list-style-type: none"> • Family leave: To care for family with serious health condition • Medical leave: To care for one's own serious medical needs • Safe leave: To stay safe or to help a family member stay safe after abuse or violence • Military leave: For emergencies related to a family member's impending military deployment 	<p>12 weeks per benefit year - benefits are not payable during the first calendar days of leave</p>	<p>https://www.maine.gov/paidleave/</p>
<p>Maryland</p> <p>Effective July 1, 2026 Payroll Contributions start date - July 1, 2025</p>	<p>The amount varies depending on whether a covered individual's average weekly wage equals, exceeds or is less than 65% of the state's average weekly wage. The maximum weekly benefit amount is \$1,000 for the 12-month period beginning July 1, 2026.</p>	<ul style="list-style-type: none"> • To welcome a child into their home, including through adoption and foster care • To care for themselves, if they have a serious health condition <ul style="list-style-type: none"> • To care for a family member's serious health condition • To make arrangements for a family member's military deployment 	<p>12 weeks per application year. A covered individual may qualify for an additional 12 weeks if leave for their own serious health condition either precedes or follows leave taken to care for a child after birth or placement.</p>	<p>https://paidleave.maryland.gov/Pages/default.aspx</p>

Group Long Term Disability Insurance

The Fedcap Group, Inc.

See your benefit guide for specific plan details, eligibility definitions, limitations, and exclusions.

Group Long Term Disability Benefit Amount: 60% of monthly earnings up to a maximum monthly benefit of \$5,000.

Elimination Period

The number of days you must be unable to work due to an approved qualifying disability before benefits begin: 90 days

Maximum Benefit Period: to normal Social Security retirement age

See your certificate for specific maximum payment durations based on age at the time of disability. Benefits paid at the time of an approved qualifying disability may vary from the benefit duration period shown.

Partial Disability Benefits

If you are able to return to work part-time, you may still receive a portion of your Long Term Disability Benefit to help fill the gap in your income.

Survivor Benefit

If you pass away after receiving Long Term Disability Benefits for at least 180 consecutive days, and are receiving benefits at the time of your death, a lump-sum payment benefit will be paid to your beneficiary. The Survivor Benefit is equal to three times your monthly benefit.

Vocational Rehabilitation

We may provide services, such as vocational testing and training, job modifications and job placement to help you return to active employment if you suffer a disability.

Social Security Assistance

If you are receiving Long Term Disability Benefits, we will help you apply for Social Security and, if necessary, offer guidance through the appeal process.

Resource Advisor

This program provides you and your family access to work/life resources, at no additional cost to you, including: face-to-face visits with a counselor or online visits via LiveHealth Online; identity monitoring and identity theft victim recovery services, legal and financial consultations; toll-free, 24/7 phone counseling from anywhere in the United States; and unlimited access to Resource Advisor online resources at www.resourceadvisor.anthem.com, program name "AnthemResourceAdvisor". To access Resource Advisor call (888) 209-7840.

Pre-Existing Conditions

A pre-existing condition is an illness or injury for which you received treatment or where symptoms were present within 3 months prior to your effective date of coverage. A disability that begins in the first 12 months after your effective date will not be covered if it results from a pre-existing condition.

This is not a contract. It is a partial listing of benefits and services that is dependent on the Plan Options chosen. This benefit overview is only one piece of your entire enrollment package. All benefits and services are subject to the conditions, limitations, exclusions and provisions listed in the contract documents: the Certificate, Policy, and/or Trust Agreement for this product. In the event of a conflict between the contract documents and this benefits description, the contract documents will prevail. If you have any questions, please contact the Benefit Service Center.

Exclusions and limitations are listed in detail in the certificate, policy or trust agreement that applies to this product.

DISABILITY & PAID FAMILY LEAVE (CONT.)

For an employee over the age of 60 who goes on leave, the below schedule would apply:

Your Age When Disability Begins	Maximum Benefit Period
Less than age 60	To Social Security Normal Retirement Age (SSNRA) *
Age 60	60 months or to SSNRA*, whichever is greater
Age 61	48 months or to SSNRA*, whichever is greater
Age 62	42 months or to SSNRA*, whichever is greater
Age 63	36 months or to SSNRA*, whichever is greater
Age 64	30 months or to SSNRA*, whichever is greater
Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69 and over	12 months

* - For employees born 1965 or later, the SSNRA is age 67.



Basic Group Term Life Insurance

The Fedcap Group, Inc. – Staff

See your benefit guide for specific plan details, eligibility definitions, limitations, and exclusions.

<p>Group Term Life Insurance Benefit: 1 times annual earnings to a maximum of \$100,000.</p>
<p>Accidental Death and Dismemberment Insurance Benefit: Equal to Group Term Life Benefit Amount</p>
<p>Designating Beneficiaries</p> <p>You will need to designate your beneficiaries in Oracle HCM (www.fedcapgroup.org/oracle). In the event of your death, your designated beneficiaries will receive the proceeds of the insurance benefit.</p>
<p>Benefits after age 70</p> <p>At age 70, your benefits will be reduced as follows:</p> <ul style="list-style-type: none"> 50% reduction at age 70 <i>All benefits end at retirement.</i>
<p>Living Benefit (accelerated death benefit)</p> <p>You can request up to 50% of your Group Term Life Benefits to be paid while you are living, if you are terminally ill with less than 12 months to live. If you take a Living Benefit payment, the amount your beneficiary receives after your death will be reduced by the amount you were paid.</p>
<p>Waiver of Premium</p> <p>Your life insurance coverage may continue until you turn age 65 if you become totally disabled and are unable to work prior to age 60. You will not pay premiums after the first six months after we approve your waiver of premium claim.</p>
<p>Conversion</p> <p>If you leave your job for any reason, you may be able to convert your group life coverage to an individual policy. You must apply for coverage and pay the first month's premium for the individual policy within 31 days of the last day you were employed.</p>
<p>Resource Advisor</p> <p>This program provides you and your family access to work/life resources, at no additional cost to you, including: face-to-face visits with a counselor or online visits via LiveHealth Online; identity monitoring and identity theft victim recovery services; legal and financial consultations; toll-free, 24/7 phone counseling from anywhere in the United States; and unlimited access to Resource Advisor online resources at www.resourceadvisor.anthem.com, program name "AnthemResourceAdvisor". To access Resource Advisor call (888) 209-7840.</p>
<p>Travel Assistance</p> <p>This program provides you access to emergency medical help, travel services and useful tips for your trip if you travel more than 100 miles from home – all at no additional cost to you. You can access Travel Assistance benefits by calling: US and Canada (866) 295-4890, other locations (call collect) (202) 296-7482. All services must be arranged in advance by Generali Global Assistance, Inc. the Travel Assistance vendor.</p>

This is not a contract. It is a partial listing of benefits and services that is dependent on the Plan Options chosen. This benefit overview is only one piece of your entire enrollment package. All benefits and services are subject to the conditions, limitations, exclusions and provisions listed in the contract documents: the Certificate, Policy, and/or Trust Agreement for this product. In the event of a conflict between the contract documents and this benefits description, the contract documents will prevail. If you have any questions, please contact the Benefit Service Center. Exclusions and limitations are listed in detail in the certificate, policy or trust agreement that applies to this product.

The additional services are not a part of the certificate, policy or trust agreement and do not modify any insured benefits. The additional services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificate holders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

Voluntary Life Insurance

The Fedcap Group

See your benefit certificate for specific plan details, eligibility definitions, limitations and exclusions.

Voluntary Group Term Life Insurance Benefit

You may purchase coverage in an amount from \$10,000 to \$1,000,000 or 5x annual earnings, whichever is less in increments of \$10,000.

Guaranteed Issue Amount

\$200,000 or 3x annual earnings, whichever is less

If your application is submitted to Anthem within 31 days of you becoming eligible, the Guaranteed Issue amount is available without evidence of insurability. You must submit evidence of insurability and Anthem must approve any amounts above the Guaranteed Issue amount in writing.

If your application is submitted to Anthem more than 31 days after you became eligible, the Guaranteed Issue amount does not apply. You must submit evidence of insurability and Anthem must approve all amounts in writing.

Voluntary Accidental Death and Dismemberment Insurance Benefit: Equal to Voluntary Term Life Benefit elected.

Voluntary Life Coverage for your Family

You may also choose additional life and accidental death and dismemberment coverage for your spouse and for your children:

You may purchase coverage for your spouse in \$5,000 increments to a maximum of \$250,000.

You may purchase coverage for your children in \$1,000 increments to a maximum of \$20,000.

Spouse Guaranteed Issue Amount: \$30,000

If your application for your spouse/child(ren) is submitted to Anthem within 31 days of you becoming eligible, the Spouse Guaranteed Issue amount is available without evidence of insurability. You must submit evidence of insurability for your Spouse and Anthem must approve any amounts above the Spouse Guaranteed Issue amount in writing.

If your Spouse/Child(ren) application is submitted to Anthem more than 31 days after you became eligible, the Spouse Guaranteed Issue amount does not apply. You must submit evidence of insurability for your Spouse and Anthem must approve all amounts in writing.

Dependent coverage may not exceed 100% of the employee's benefit amount. Child coverage begins on the 15th day following birth and terminates at age 29.

Benefits after age 65

After age 65, your benefits will be reduced as follows:

35% reduction at age 65; 50% reduction at age 70

All benefits end at retirement.

Living Benefit (accelerated death benefit)

You can ask for a portion of your group term life benefits to be paid while you are living, if you are terminally ill with less than 12 months to live. If you take a Living Benefit payment, the amount your beneficiary gets after your death will be reduced by the amount you were paid.

Group life and disability value added services

Extra help for employees and their families

Your life and disability plans include services that your employees and their families can use now, even before they have a claim, at no cost to them. Share the fliers linked in this brochure with your employees to let them know how to access services.

Resource Advisor

Resource Advisor is included with group life and disability plans with services they and their families can use at any time – even if they don't have a claim including:

- Unlimited counseling by phone
- Counseling in person or by LiveHealth Online two-way video counseling¹.
- Legal consultations
- Financial counseling
- Website with wellbeing information including no-cost downloads of WillMaker software, Perks at Work discount program, work/life balance information, and more. Visit www.ResourceAdvisor.Anthem.com and log in with the program name "AnthemResourceAdvisor" to access resources.

Share these fliers with your employees to let them know the benefits available now:

- [Resource Advisor flier](#)
- [Online Will tool flier](#)
- [Perks at Work flier](#)

Travel Assistance

Help for travel emergencies when your employees travel more than 100 miles from home. Travel Assistance is included with group life plans. It includes:

- 24/7 help line for problems while traveling
- Emergency medical evacuations
- Return the vehicle in a medical emergency
- Return children, traveling companion, and pets in a medical emergency
- Visit by family member or friend when an employee is hospitalized while traveling
- And much more.²

Share Travel Assistance information with your employees:

- [Travel Assistance flier](#)
- [Travel Assistance detailed brochure](#)

Group Life Beneficiary Support Services

We provide extra help to life insurance beneficiaries when they need it most. These services are included with group life plans:

- Beneficiaries can continue to access Resource Advisor services for six months after the loss.
- [Beneficiary Companion™](#) can help settle the estate³. Beneficiary Companion coordinators will make phone calls and take care of important personal and legal matters.
- Beneficiaries can order copies of *The Healing Book: Facing the Death – and Celebrating the Life – of Someone You Love* at no cost to share with children affected by the loss from the Resource Advisor website.

If you would like a copy of *The Healing Book* to have on hand in case of loss, go to www.ResourceAdvisor.Anthem.com and log in with the program name "AnthemResourceAdvisor." Then click *Beneficiary Services*, then click the picture of *The Healing Book* for the order form. Enter "HR Copy" in the "Name of deceased member" field in the order form, then enter your shipping information.

Online resources for your employees

Additional online resources to share with your employees:

- Employees can [submit life and disability claims online](#) – the quickest way to get claims started.
- [Anthem Life website](#) with links to resources, information about Resource Advisor and Travel Assistance, and more.

¹Up to three counseling visits per issue

²Travel Assistance is administered by Generali Global Assistance and all services must be pre-approved in advance by Generali Global Assistance.

³Beneficiary Companion services available only when the beneficiary is also the legal executor of the estate.

Note about eligibility: These programs are for active employees and their household family members. All benefits end at retirement.

The Value Added additional services are not a part of the certificate, policy or trust agreement and do not modify any insured benefits. The Value Added additional services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificateholders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

Resource Advisor services are not a part of the certificate, policy or trust agreement and do not modify any insured benefits. Resource Advisor additional services are provided based on negotiated agreements between the insurance company and certain services providers. Although the insurance company endeavors to make these services available to all policyholders and certificateholders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Travel Assistance value added services are provided by Generali Global Assistance, Inc. In all cases, Generali Global Assistance, Inc. only suggests a medical professional, medical facility or attorney that gives services to the eligible member. They are not employees or agents of Generali Global Assistance, Inc. or Anthem Life. You choose the medical advice or legal counsel you want. Generali Global Assistance, Inc. or Anthem Life is not liable for any medical advice or legal counsel given by the medical professional or attorney. Generali Global Assistance, Inc. also is not liable for the negligence or other wrongful acts or omissions of any of the health or legal care professionals who give these services. The covered member cannot take action against Generali Global Assistance, Inc. or Anthem Life for its suggestion of or contract with a medical professional or attorney. You must pay back Generali Global Assistance, Inc. for some costs. Generali Global Assistance, Inc. is not affiliated with Anthem Life and the services provided are not part of the insurance coverage provided by Anthem. The agreement between Generali Global Assistance, Inc. and Anthem Life is subject to change, which may affect the services offered. Valid only for eligible members. Retirees are not eligible for travel assistance services.

Beneficiary Companion services are provided by Generali Global Assistance, Inc.

Accident 24 Hour Plan

Accident coverage provides a cash benefit in one lump sum if you or a covered family member is injured because of an accident. Use accident coverage to help pay for out-of-pocket medical costs, such as ambulance fees, physical therapy, X-rays or daily expenses like rent, food, transportation. This plan covers accidents that occur both at and outside of the workplace.

Key features:

- Cash benefit is paid directly to you in a lump-sum, tax-free payment.
- No medical questions or exam needed to enroll.
- You can take your coverage with you even if you leave your employer¹
- No limitations for pre-existing conditions.²

Convenience

We are here to help. To file a claim, start with the claim form available from your employer. Follow the instructions on the form to submit and contact the Anthem Supplemental Contact Center with any questions.

	Benefit	Payment Limitation	Amount
Hospital and emergency	Hospital admission	Once/accident within 90 days	\$1,500
	Daily hospital confinement	Up to 365 days/lifetime (total daily and ICU)	\$300
	Daily ICU confinement	Up to 30 days/accident (subject to 365 Days/lifetime)	Not covered
	Ambulance – air	Once/accident within 72 Hours	\$1,500
	Ambulance – ground	Once/accident within 90 Days	\$400
	Blood/plasma/platelets	Once/accident within 90 Days	\$400
	Emergency room	Once /accident within 72 Hours	\$250
	Diagnostic exam	Once/accident within 90 Days	\$200
	Urgent care	Once /accident within 72 Hours	\$200
	X-ray	Once/accident within 90 Days	\$200
Follow-up care	Accident follow-up	Up to 3 treatments/accident within 90 days	\$100
	Acupuncture	Up to 10 visits/accident within 365 days	\$25
	Child care	Up to 30 days/accident while insured is confined	\$25
	Chiropractic care	Up to 10 visits/accident within 365 days	\$25
	Initial doctor office visit	Once/accident within 90 days	\$100
	Lodging	Up to 30 nights/lifetime	Not covered
	Medical appliance	Once/accident within 90 days	\$200
	Physical therapy	Up to 10 visits /accident within 90 days	\$50
	Rehabilitation facility	Up to 15 days/lifetime within 90 days	\$200
	Transportation	Up to 3 trips/accident	\$400

Specified Disease \$20,000 Plan



Specified Disease (specified disease) coverage provides the added layer of security you want and need when illness occurs— a lump-sum cash benefit to help pay for unexpected costs. You decide how to use the benefits to best support recovery for yourself or a family member. Use your Specified Disease coverage to help pay for out-of-pocket medical costs, such as for prescriptions, hospital bills, X-rays or daily expenses like rent, food or transportation.

Key features:

- Cash benefit is paid directly to you in a lump-sum, tax-free payment.
- \$50 payment towards health screenings, such as a lipid panel or fasting glucose test. .
- You can take your coverage with you even if you leave your employer.¹

Convenience

We are here to help. To file a claim, start with the claim form provided by your employer. Follow the instructions on the form to submit and contact the phone number listed on that form with any questions about your benefits or about how to file a claim.

Note: Specified Disease benefits for covered spouse and dependents are 50% of the amount shown below, except for Health Screening which is \$50 for any covered member, and Skin Cancer, which is \$250 for any covered member.

	Benefit	Amount
Cancer	Invasive cancer	\$20,000
	Non-invasive cancer	\$5,000
Vascular	Heart attack (myocardial infarction)	\$20,000
	Stroke	\$20,000
	Coronary artery disease	\$5,000
Other	Major organ failure	\$20,000
	End-stage renal disease	\$20,000
	Skin Cancer benefit, per member, once per lifetime	\$250
	Health screening benefit: per member, per calendar year	\$50
Other Key Features	Additional occurrence of multiple conditions	Covered with no separation period
	Lifetime benefit maximum — employee	Lesser of \$500,000 or 2500%
	Lifetime benefit maximum — spouse & children	Lesser of \$500,000 or 2500%

¹ Not available in all states. Insured will only be able to continue coverage while the policy is in-force with the policyholder and the insured must pay premium if electing to continue coverage after leaving employer.

² Covered accidents or illness must occur after the effective date of coverage.

Group Specified Disease benefits provided by policy form SCI B XX18 P or state equivalent.

This is not a contract; it is a partial listing of benefits and services. All covered service are subject to the conditions, limitations, exclusions, terms and provisions of your policy. In the event of a discrepancy between the information in this summary and the policy, your policy will prevail. If you have any questions, please contact your Human Resources/Benefits manager. If you have any questions, please contact your Human Resources/Benefits manager.

Services provided by Empire HealthChoice Assurance, Inc., licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

Your \$50 health screening benefit is just a phone call away!

As part of your Empire plan, you have a \$50 health screening benefit for tests like mammograms, colonoscopies or fasting blood glucose tests.

To take advantage of this benefit:

- Call the Claims line at 1-800-604-5379.
- Be ready to share this information for you or your covered dependent:
 - Social Security number
 - Date of birth
 - Address
 - Provider's name
 - Name of the test
 - Date of the test

We'll confirm your test and then send you a check. It's that simple!

You and your covered dependents (spouse and children) are each allowed one \$50 health screening benefit each calendar year.

Questions?

Call the claims line at
1-800-604-5379.



The eligible tests include:¹

Abdominal aortic aneurysm ultrasound
Bone density screening
Bone marrow testing
Breast ultrasound
CA 15-3 (blood test for breast cancer)
CA 125 (blood test for ovarian cancer)
Other cancer screening
Carotid ultrasound
CEA (blood test for colon cancer)
Cervical cancer screening
Chest X-ray
Colonoscopy
CT angiography
Double contrast barium enema
ECG/EKG
Fasting blood glucose test
Flexible sigmoidoscopy
Hemoccult stool analysis
Lipid panel
Mammography
PAD ultrasound
Pap test
PSA (blood test for prostate cancer)
SPEP (blood test for myeloma)
Serum cholesterol test
Stress test (bicycle or treadmill)
Thermography
Triglycerides blood test (HDL/LDL)

¹ Tests can vary by state and by the type of plan offered. Not available for all plans in all states. Please check your *Certificate of Coverage* for details.

Hospital Indemnity Plan

With Intensive Care Benefits

Hospital Indemnity provides a lump-sum, tax-free cash benefit to help pay for costs that can come with a hospital stay that your health plan doesn't cover. Use your hospital indemnity coverage to help pay for out-of-pocket medical costs or daily expenses like rent, food or transportation.

Key features:

- Cash benefit is paid directly to you in a lump-sum, tax-free payment.
- Covers hospitalization for maternity from day one with no waiting period.
- You can take your coverage with you even if you leave your employer for up to three years.¹
- No limitations for pre-existing conditions.²

Convenience

We are here to help. To file a claim, start with the claim form provided by your employer. Follow the instructions on the form to submit and contact the phone number listed on that form with any questions about your benefits or about how to file a claim.

Benefit	Amount	Days
Hospital confinement - first-day benefit	\$165	5 days
Daily hospital confinement	\$165	90 days
Intensive care unit confinement — first day benefit	\$165	5 days
Daily intensive care unit confinement	\$165	90 days
Pre-existing conditions limitation	None	
Maternity benefit waiting period	None	

¹ Not available in all states. Insured will only be able to continue coverage while the policy is in-force with the policyholder and the insured must pay premium if electing to continue coverage after leaving employer.

² Covered accidents or illness must occur after the effective date of coverage.

Group Hospital Indemnity benefits provided by policy form SHI B XX18 P or state equivalent.

This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms and provisions of your policy. In the event of a discrepancy between the information in this summary and the policy, your policy will prevail. If you have any questions, please contact your Human Resources/Benefits manager.

Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., dba Empire BlueCross BlueShield. Independent licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

10/2020

Disability insurance

When the unexpected happens, you want a backup plan



If you get sick or injured and can't work, your paycheck may go away — but your regular expenses won't.

A disability plan can provide peace of mind. Think of it as a backup plan for the worst-case scenario and a way to protect your income.

Did you know that 1 in 4 of today's 20-year-olds will become disabled before they retire?¹ **If you get sick or injured and can't work, our disability coverage pays you part of your salary, up to the limit allowed by your plan.** It can help you cover medical bills and other expenses while you're not getting a paycheck.

Most people think of workplace injuries or accidents when they think of disability. But 90% of disabilities are caused by illness, such as arthritis, back pain or cancer.¹

Fast and accurate payments

We know that when you need disability benefits, you need them fast. So our claims turnaround time is among the fastest in the industry — usually within two days.² And our accuracy rate for claims payments is 99.9%.²

How much disability insurance do you need?

Here's a quick checklist to help you estimate how much disability coverage you'll need. Fill in your regular monthly expenses and add them up to get an estimate of your total expenses.

Mortgage or rent	\$ _____
Transportation (car payments, car repairs, gas)	\$ _____
Utilities	\$ _____
Food	\$ _____
Child care or elder care	\$ _____
Medical	\$ _____
Education	\$ _____
Loan or credit card payments	\$ _____
_____	\$ _____
_____	\$ _____
Total	\$ _____

¹ Council for Disability Awareness website. *Chances of Disability* (accessed February 6, 2017). www.disabilitycanhappen.org.

² Internal data, 2016.

Life and Disability products underwritten by Anthem Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by Comcare Health Services Insurance Corporation (Comcare) or Wisconsin Collaborative Insurance Corporation (WCIC). Comcare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association. | 26498MUMENABS VPOD 01/17

Filing a claim

for your accident, specified disease, or hospital indemnity plan

If you ever need to file a claim for your accident, specified disease, or hospital indemnity plan, you should know that it's different than filing a claim for your medical plan. With your medical coverage, your doctor or other health care provider files claims for you. To use your accident, specified disease, or hospital indemnity benefits, you will need to fill out a claim form and mail it to us. You will also need to provide paperwork from the care you received.

Here's how it works:

1. Gather your paperwork

You will need to provide all the paperwork related to your claim, such as any time you saw a doctor or had a treatment for the accident or specified disease. This may include:

- Doctor notes.
- Emergency room or hospital discharge papers.
- Lab reports.
- Itemized hospital or doctor bills.
- Medical summary of benefits.
- Childcare, transportation, and/or lodging receipts.
- Police reports (if your claim involves a car accident).

You may have to ask your doctors or other health care providers for these records.

2. Fill out the claim form

If you don't already have it, reach out to your human resources department, or you can go to the **Forms Library** at [empireblue.com/forms](https://www.empireblue.com/forms). The records you gathered will help you answer the questions. You will need to know things like:

- Whether you're filing an accident, specified disease, or hospital indemnity claim.
- The dates of your injury or illness and when you received treatments.
- The names of your doctors and the places where you received treatment.

3. Sign the form and mail or fax it to us

Mail it to:

Empire Supplemental Insurance Benefit Department
P.O. Box 2076
Grapevine, TX 76099

Or fax it to:

469-417-1977



Do you have questions about the form or how to submit your claim?

We're here to help. You can reach us at 800-604-5379.

403(B) PLAN

403(b) Thrift Plan

Saving for retirement is important. You have the opportunity to set aside money on a pre-tax and/or post-tax basis to help build your retirement nest egg.

Eligibility	Employee Contributions: You are eligible to enroll at any time during your employment. There is no minimum service or age requirement to make salary reduction contributions, including Designated Roth contributions, to this plan.
Plan Entry	You are included as a participant in the plan immediately upon enrollment.
Retirement	Attainment of age 65.
Contributions	Salary Deduction: At participant's discretion Maximum Allowed: \$23,500 (as of 2025) Catch up Contribution Age 50+: \$7,500 (2025) Employer Match: No minimum age or service requirement; All full-time employees are eligible to receive matching contributions up to 3% of your base salary (including overtime and bonus)
Vesting	Salary Deduction: 100% vested immediately Employer Match: 100% vested after 3 years of service
Changes to 403(b)	To change beneficiaries, funding allocation and/or salary deduction, contact Mutual of America at 212-224-2111
Rollovers	You may transfer the taxable portion of a cash distribution from another qualified retirement plan (including an IRA, 403(b), 408(a) or 401(k)).
Withdrawals	You may withdraw your funds upon termination of employment, death or commencement of Social Security Disability benefits. In-Service withdrawals are permitted for active employees who are 59 1/2 years old.
Hardship Withdrawals	You may only withdraw your funds for purposes of uninsured medical expenses, college tuition, purchase of primary home or preventing foreclosure, funeral expenses and casualty loss, with supporting documentation. Contact Mutual of America Withdrawal Processing Department at 877-567-9662
Loans	You may request a loan limited to the lesser of half vested interest or \$50,000; Minimum loan \$1,000. Repayment is based on a five year amortization schedule. Contact Mutual of America Loan Department at 800-468-3785 (Option #3)

For assistance, please contact Mutual of America directly at 212-224-2111.



Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

Just a few times in life you might need legal help.

Getting married

- Prenuptial agreement
- Name change
- Updating or creating estate planning documents

Buying, renting or selling a home

- Reviewing contracts and lease agreements
- Preparing deeds
- Attending the closing

Dealing with identity theft

- Attorney consultations regarding potential creditor actions
- Assistance with contacting banks and creditors
- Attorney defense for issues related to identity theft

Starting a family

- Creating wills and estate planning documents
- School and administrative hearings
- Adoption

Caring for aging parents

- Attorney consultations on Medicaid/Medicare questions
- Reviewing nursing home agreement
- Reviewing estate planning documents

Sending kids off to college

- Security deposit assistance
- Reviewing leases
- Student loan debt assistance

Legal help made easy.

See how simple it is to use your plan.

1 Easy to find an attorney

Create an account at [legalplans.com](https://www.legalplans.com) to see your coverages, select an attorney and get a case number for your legal matter. Or, give us a call at **800.821.6400** for assistance.

2 Easy to make an appointment

Call the attorney you select, provide your case number and schedule a time to talk or meet.

3 Easy from start to finish

That's it! There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Enroll in MetLife Legal Plans during annual enrollment

PAID TIME OFF (PTO)

The Fedcap Group provides the following paid time off:

Years 1-5	Vacation	Sick	Floating Holiday
Exempt	15 days	12 days	3 days
Non-Exempt	10 days	12 days	3 days
Years 5+	Vacation	Sick	Floating Holiday
Exempt	20 days	12 days	3 days
Non-Exempt	15 days	12 days	3 days

Full-Time and Part-Time Regular employees scheduled to work at least 24 hours per week are eligible to accrue paid time off.

Time accrues based on days worked.

Part time regular employees receive pro-rated time off, based on hours worked.

Time off requests need to be scheduled with, and approved in advance by, the employee's supervisor.

Vacation and Floating Holidays must be used by the end of the fiscal year (September 30th).

Vacation and Floating Holidays may not apply to instructional staff. Please consult your Supervisor for details.

Unused accrued vacation time is not eligible for carryover, with one possible exception. Under special circumstances, eligible employees may request to carry over up to five accrued unused vacation days to the following fiscal year which begins on October 1 and must be used by December 31.

Floating Holidays must be used for US holidays that are not listed as company Holidays (i.e. Patriot's Day, Victory Day).

Floating Holidays allow employees to have paid holidays for personal affinity (i.e. Presidents' Day, Juneteenth, Columbus Day, Veterans Day, etc.).

Unused Floating Holiday time cannot be carried over from year-to-year.

Unused sick time can be carried forward up to a maximum balance of 60 days.

Employees who either resign or are terminated will not be paid for any accrued unused vacation, sick or floating holiday time at the time of separation, unless otherwise required by state or local law.

Fedcap holidays are as follows:

- New Year's Day
- Martin Luther King Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Instructional staff will follow the Holiday schedule of their location. Speak with your Supervisor for details.

Legal Disclosures

Women’s Health and Cancer Rights Act of 1998

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 this plan. Therefore, the following deductibles and coinsurance apply:

	PPO		EPO	HRA3000
	INN**	OON**	INN**	INN**
Individual Deductible	\$1,000	\$3,000	\$1,000	\$3,000
Family Deductible	\$2,500	\$7,500	\$2,000	\$6,000
Coinsurance	20%	40%	30%	10%

**INN=In-Network, OON=Out-of-Network

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 the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Special Enrollment Rights Under HIPAA

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may be able to enroll yourself or your dependents in the Fedcap health plan in the future if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents’ other coverage). However, you must request enrollment within 30 days after your or your dependents’ other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. If you lose Medicare or CHIP coverage because you are no longer eligible you must request enrollment within 60 days. If you or your dependents become eligible for premium assistance under a State Medicaid or CHIP program that would pay the employee portion of the health insurance premium you may request enrollment within 60 days. To request special enrollment or obtain more information, contact The Fedcap Benefit Service Center at 1-866-533-3227 or benefitservicecenter@fedcap.org.

Mental Health Parity

The Mental Health Parity and Addiction Equity Act of 2008 requires plans to provide mental health and substance abuse benefits at the same level that benefits for medical and surgical related benefits are offered. Additional information and details can be found by visiting the Department of Labor’s Mental Health Parity <http://www.dol.gov/general/topic/health-plans/mental>

Summary of Benefits and Coverage

As an employee, the health benefits available to you represent a valuable component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan provides a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options. The SBC is available on the company intranet. A paper copy is also available, free of charge, by calling the Fedcap Benefit Service Center at 1-866-533-3227.

Legal Disclosures

Continuing Coverage Through COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows you, your spouse and your covered dependents to temporarily extend medical, dental and vision benefits and Health Care FSA in certain situations where coverage would otherwise end (like at your termination of employment or a reduction in hours). If you elect COBRA coverage, your benefits will continue for a defined period of time. Your spouse and dependent children can also continue coverage under COBRA upon a divorce, loss of dependent status, or if you debase. You will be required to pay the premiums for this continued coverage, which will be the full cost of the plan plus a 2% administrative fee. For more information about continuing coverage through COBRA, please refer to your Plan Documents or call the Fedcap Benefit Service Center at 1-866-533-3227 or benefitservicecenter@fedcap.org.

Statement of ERISA Rights

As a participant in the Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 ("ERISA"). ERISA provides that all participants shall be entitled to:

Receive Information about Your Plan and Benefits
Examine, without charge, at the Plan Administrator's office and at other specified locations, the Plan and Plan documents, including the insurance contract and copies of all documents filed by the Plan with the U.S. Department of Labor, if any, such as annual reports and Plan descriptions.

Obtain copies of the Plan documents and other Plan information upon written request to the Plan Administrator. The Plan Administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report, if required to be furnished under ERISA. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report, if any.

Continue Group Health Plan Coverage

If applicable, you may continue health care coverage for yourself, spouse or dependents if there is a loss of coverage under the plan as a result of a qualifying event. You and your dependents may have to pay for such coverage. Review the summary plan description and the documents governing the Plan for the rules on COBRA continuation of coverage rights.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for participants, ERISA imposes duties upon the people who are responsible for operation of the Plan. These people, called "fiduciaries" of the Plan, have a duty to operate the Plan prudently and in the interest of you and other Plan participants.

No one, including the Company or any other person, may fire you or discriminate against you in any way to prevent you from obtaining welfare benefits or exercising your rights under ERISA.

Enforce your Rights

If your claim for a welfare benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have a right to have the Plan review and reconsider your claim.

Under ERISA, there are steps you can take to enforce these rights. For instance, if you request materials from the Plan Administrator and do not receive them within 30 days, you may file suit in federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent due to reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, and you have exhausted the available claims procedures under the Plan, you may file suit in a state or federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose (for example, if the court finds your claim is frivolous) the court may order you to pay these costs and fees.

Assistance with your Questions

If you have any questions about your Plan, this statement, or your rights under ERISA, you should contact the nearest office of the Employee Benefits and Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits and Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210.

Contact Information

Questions regarding any of this information can be directed to Donna Quinn, VP of Benefits at 212-727-4267 or dquinn@fedcap.org.

Legal Disclosures

Important Notice from Fedcap About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Fedcap and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

If this Notice is being provided electronically to you, and you are a Plan participant, it is your responsibility to provide a copy of this Notice to your Medicare eligible dependents covered under the Medical Plan.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Fedcap has determined that the prescription drug coverage offered by Fedcap is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current

Fedcap coverage will not be affected.

If you do decide to join a Medicare drug plan and drop your current Fedcap coverage, be aware that you and your dependents may not be able to get this coverage back until the plan's next open enrollment. You may not drop prescription drug coverage under the medical plan and keep other coverage under the medical plan. This is because prescription drug coverage is part of the entire medical plan.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Fedcap and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Fedcap changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

Visit www.medicare.gov

Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

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If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	November 1, 2024
Name of Entity/ Sender:	The Fedcap Group
Contact-Position/ Office:	Fedcap Benefit Service Center
Address:	c/o Benefit Management Solutions P.O. Box 2828 East Setauket, NY 11733

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 (1-877-543-7669) 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 July 31, 2024. Contact your State for more information on eligibility –

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<p>ALABAMA – Medicaid Website: http://myalhipp.com/ Phone: 1-855-692-5447</p>	<p>COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+) Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: https://www.colorado.gov/pacific/hcpf/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/ State Relay 711 Health Insurance Buy-In Program (HIBI): https://mycohibi.com/ HIBI Customer Service: 1-855-692-6442</p>
<p>ALASKA – Medicaid The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: http://health.alaska.gov/dpa/Pages/default.aspx</p>	<p>FLORIDA – Medicaid Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268</p>
<p>ARKANSAS – Medicaid Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)</p>	<p>GEORGIA – 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</p>
<p>CALIFORNIA– Medicaid Website: Health Insurance Premium Payment (HIPP) Program https://www.dhcs.ca.gov/hipp Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov</p>	<p>INDIANA – Medicaid Health Insurance Premium Payment Program All other Medicaid Website: https://www.in.gov/medicaid/http://www.in.gov/fssa/dfr/ Family and Social Services Administration Phone: 1-800-403-0864 Member Services Phone: 1-800-457-4584</p>
<p>IOWA – Medicaid and CHIP (Hawki) Medicaid Website: Iowa Medicaid Health & Human Services Medicaid Phone: 1-800-338-8366 Hawki Website: Hawki - Healthy and Well Kids in Iowa Health & Human Services Hawki Phone: 1-800-257-8563 HIPP Website: Health Insurance Premium Payment (HIPP) Health & Human Services (iowa.gov) HIPP Phone: 1-888-346-9562</p>	<p>MONTANA– Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HSHIPPProgram@mt.gov</p>

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<p>KANSAS– Medicaid Website: http://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660</p>	<p>NEBRASKA– Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178</p>
<p>KENTUCKY – 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: KIHIPPPROGRAM@ky.gov KCHIP Website: https://kynect.ky.gov Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms</p>	<p>NEVADA – Medicaid Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900</p>
<p>LOUISIANA – Medicaid Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)</p>	<p>NEW HAMPSHIRE – Medicaid 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. 15218 Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov</p>
<p>MAINE – Medicaid Enrollment Website: https://www.maine.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: -800-977-6740 TTY: Maine relay 711</p>	<p>NEW JERSEY – Medicaid and CHIP Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Phone: 1-800-356-1561 CHIP Premium Assistance Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 (TTY: 711)</p>
<p>MASSACHUSETTS – Medicaid and CHIP Website: http://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com</p>	<p>NEW YORK – Medicaid Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831</p>
<p>MINNESOTA – Medicaid Website: https://mn.gov/dhs/health-care-coverage/ Phone: 1-800-657-3672</p>	<p>NORTH CAROLINA – Medicaid Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100</p>
<p>MISSOURI – Medicaid Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005</p>	<p>NORTH DAKOTA – Medicaid Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825</p>
<p>OREGON – Medicaid Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075</p>	<p>UTAH – Medicaid and CHIP Utah's Premium Partnership for Health Insurance (UPP) Website: https://medicaid.utah.gov/upp/ Email: upp@utah.gov Phone: 1-888-222-2542 Adult Expansion Website: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program Website: https://medicaid.utah.gov/buyout-program/ CHIP Website: https://chip.utah.gov/</p>
<p>VERMONT– Medicaid Website: Health Insurance Premium Payment (HIPP) Program Department of Vermont Health Access Phone: 1-800-250-8427</p>	<p>OKLAHOMA – Medicaid and CHIP Website: http://www.insureoklahoma.org Phone: 1-888-365-3742</p>

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<p>PENNSYLVANIA – Medicaid Website: https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html Phone: 1-800-692-7462 CHIP Website: Children’s Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)</p>	<p>VIRGINIA – Medicaid and CHIP Website: https://coverva.dmas.virginia.gov/learn/premiumassistance/famis-select https://coverva.dmas.virginia.gov/learn/premiumassistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924</p>
<p>RHODE ISLAND – Medicaid and CHIP Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct Rlte Share Line)</p>	<p>WASHINGTON – Medicaid Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022</p>
<p>SOUTH CAROLINA - Medicaid Website: https://www.scdhhs.gov Phone: 1-888-549-0820</p>	<p>WISCONSIN – Medicaid and CHIP Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002</p>
<p>SOUTH DAKOTA – Medicaid Website: https://dss.sd.gov Phone: 1-888-828-0059</p>	<p>TEXAS - Medicaid Website: Health Insurance Premium Payment (HIPP) Program Texas Health and Human Services Phone: 1-800-440-0493</p>
<p>WEST VIRGINIA– Medicaid and CHIP 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)</p>	<p>WYOMING– Medicaid Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269</p>

To see if any other states have added a premium assistance program since July 31,2024, or for more information on special enrollment rights, contact either:

Employee Benefits Security Administration Centers for Medicare & Medicaid Services

www.dol.gov/agencies/ebsa
 1-866-444-EBSA (3272)

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.

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Important Notice from Fedcap about New Health Insurance Marketplace Coverage Options and Your Health Coverage

Part A: General Information

When key parts of the health care law took effect in 2014, there was a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins November 1, 2024 for coverage starting as early as January 1, 2025.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage or offers coverage that doesn’t meet certain standards. The savings on your premium that you’re eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer’s health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit¹.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution – as well as your employee contribution to employer-offered coverage – is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your plan documents or contact the Fedcap Benefit Service Center at [1-866-533-3227](tel:1-866-533-3227) or benefitservicecenter@fedcap.org.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the “minimum value standard” if the plan’s share of the total allowed benefit costs covered by the plan is no less than 60% of such costs.

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Part B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process. Here's the employer information you'll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums. This information is numbered to correspond to the Marketplace application.

3. Employer Name The Fedcap Group		4. Employer Identification Number (EIN) 83-0765672
5. Employer address 633 Third Avenue, 6th Floor		6. Employer phone number (212) 727-4200
7. City New York	8. State NY	9. ZIP Code 10017
10. Who can we contact about employee health coverage at this job? Donna Quinn		
11. Phone number (if different from above) (212) 727-4267		12. Email address dquinn@fedcap.org

Here is some basic information about health coverage offered by this employer:

As your employer, we offer a health plan coverage to employees who work 30 hours or more per week .

With respect to dependents, we offer coverage. Eligible dependents are:

- Your legal spouse
- Your dependent children

If checked, this coverage meets the minimum value standard¹, and the cost of this coverage to you is intended to be affordable, based on employee wages.

Note: Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60% of such costs.

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