



2022 Benefits Overview



Tips to be a Savvy Healthcare Consumer



Understand your coverage.

Which services are covered under my available plans?



Shop around for care.

Are there less costly treatments available elsewhere?



Know your budget.

Which plan best fits my needs and my wallet?



Opt for generic prescriptions.

Is my prescription available in a generic brand?



Find your local in-network urgent care.

Which providers participate in my plans' network?



Review your bills.

Do my Explanation of Benefits (EOBs) reflect correct services and pricing?



Take advantage of preventive care.

How can I reduce my need for healthcare services?

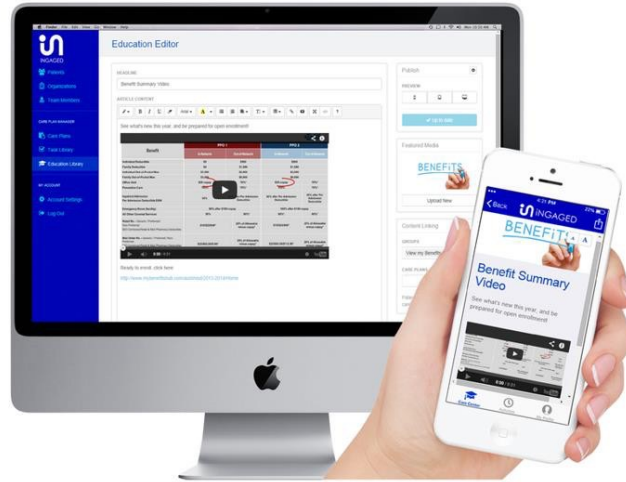


Prepare for appointments.

What questions should I have prepared?



iNGAGED: Mobile Benefits App



With iNGAGED, you can take your Employee Benefits information on the go!

- View our company's benefit plans and resources, 24/7.
- Access policy information and group numbers.
- Quickly contact a benefits carrier.
- Keep up with important benefit plan announcements.
- Store images of your ID cards directly in the app.



Company Code: NOAH

Or, login online at
www.ingagedbenefits.com

iNGAGED will be live on 10/12/2021.






AmeriBen: Online or On-the-go!

AmeriBen

You can now access your wellness portal using our apps:

Download on the **App Store** | **ANDROID APP ON Google Play**



Login

Disclaimer: Benefits quoted here are a general description and not a guarantee of payment

DESIGNATION OF AN AUTHORIZED REPRESENTATIVE (DOR) FORM

Username: [Forgot Username ?](#)

Password: [Forgot Password ?](#)

[Or click here to register](#)

Welcome to MyAmeriBen

Need Help?

Customer Service Representatives are available to assist you Monday - Friday. 7:00am - 6:00pm MT.

Phone: Refer to your ID card for the contact number.

E-mail: webinquiries@ameriben.com

- Verify or check claim status
- View plan and coverage information
- Cost and quality information.
- View and share your ID Cards.
- Connect to your HealthEquity HSA Vendor





How to Find a Provider



Neighborhood Outreach Access to Health

Go to:

<https://noahhelps.org/providers/>



Innovation Care Partners (ICP)

Go to:

www.innovationcarepartners.com/physiciansearch



Honor Health Facilities

Go to:

<https://www.honorhealth.com/find-a-location>



Blue Cross Blue Shield of AZ

- Go to:
www.azblue.com/chsnetwork or
- Call: 1-855-961-5370
- You can search by location, search by name, or advanced search. Use the Select a Plan drop down menu and select *Arizona PPO* .

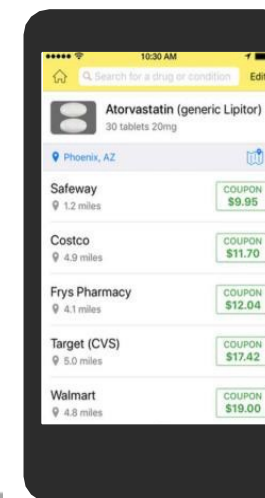
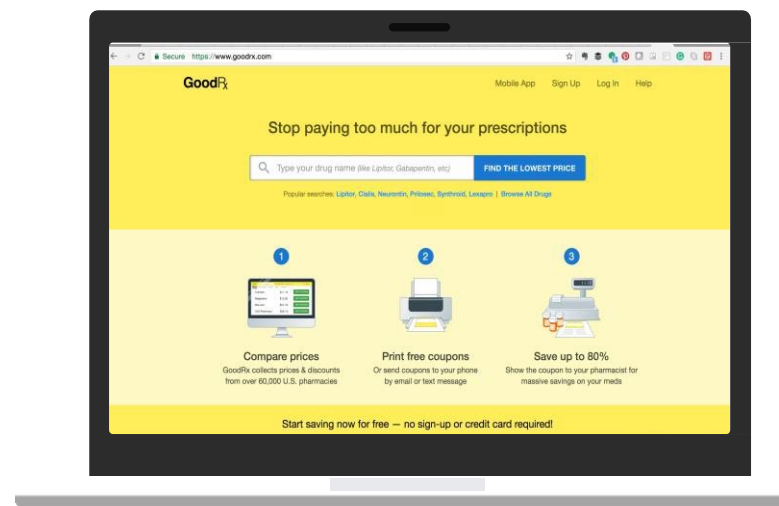


Save Money on Prescriptions

- Go to www.goodrx.com or download the mobile app to search for less expensive drugs at various pharmacies in your area.
- Enter the name of your prescription, zip code and select “Find the Lowest Prices.”



GoodRx





Telehealth Services

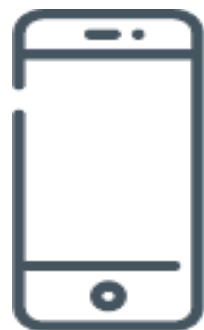
Teladoc allows employees to access medical care through a U.S. board-certified doctors by phone or video for non-urgent medical issues 24/7/365.

Cost:

- AmeriBen Coordinated Care Plan PPO:
 - Medical & Behavioral Health: \$20 copay
- AmeriBen Standard Plan PPO:
 - Medical & Behavioral Health: \$20 copay
- AmeriBen HDHP PPO:
 - Medical: \$49
 - Behavioral Health: Initial \$200, \$95 for ongoing visit, Psychologist will cost \$85 per visit

To get started:

- Teladoc: 800-835-2362 or visit www.teladoc.com.
- Download Teladoc's mobile app





HSA Eligible Expenses

The IRS regulates how you can spend your HSA funds. Visit www.HSAstore.com to view a comprehensive eligibility list!



Eligible Expenses

- Unreimbursed qualified medical, dental and vision expenses.
- Prescriptions.
- Medical Supplies.
- Laser surgery.
- Orthodontia.
- Medical premiums for COBRA, or health coverage while receiving unemployment compensation.
- Medicare Parts B & D.



Ineligible Expenses

- Cosmetic or elective surgery.
- Personal trainers.
- Maternity clothes.
- Life insurance premiums.
- Toiletries.
- Career counseling.
- Teeth whitening.
- Vet bills.

- Maximum contribution is reduced pro-rata for partial year enrollment (i.e. 1/12 for each month of HDHP Coverage).
- The calendar deductible is not pro-rated from the enrollment date like the fund is.
- NOAH will match employee contributions up to \$500 for Employee Only and \$1,000 for Employee + dependents

HealthEquity[®]



FSA Eligible Expenses


The IRS regulates how you can spend your FSA funds. Visit www.FSAStore.com to view a comprehensive eligibility list!

Healthcare FSA




Medical

- Copays/Deductibles.
- Prescriptions.
- Hospital costs.
- Smoking cessation.
- Fertility/Family planning.
- Acupuncture/Chiropractic.




Dental

- Deductible.
- Copays.
- Orthodontia.



Vision


- Prescription glasses.
- Sunglasses.
- Contact lenses/products.
- Laser eye surgery.



Physician prescription not required

- Sunscreen, SPF 30+.
- Denture adhesives.
- First aid supplies.
- Diagnostic tests & monitors.
- Durable medical equipment.
- Menstrual care products.

Dependent Care FSA



- Daycare centers or school programs for children under age 13.
- In-home day care.
- Summer day camp.
- Elder care or dependents not capable of self-care.

An FSA is a pre-tax benefit, which allows you to set aside a specific pretax dollar amount for unreimbursed medical, dental, vision and dependent care expenses.

- FSA Plan Year: January 1, 2022 – December 31, 2022.
- It is not required that you be enrolled in your company's medical plans.
- If you'd like to participate in an HSA compatible plan (i.e., HDHP), you should not elect the Healthcare FSA because you would no longer be eligible to contribute to your HSA.



Basic Term Life and AD&D



100%
Employer Paid
1X salary up to
\$200,000

Update Your Beneficiaries!

Underwritten by:





Short Term Disability (STD) and Long Term Disability (LTD)



STD:

60% of weekly earnings up to \$2,500 per week.

Eligible after 7 days.

LTD:

60% of Monthly earnings up to \$15,000 per month.

Eligible after 180 days.

100%
Employer Paid
Underwritten by:





Employee Assistance Program (EAP)

100%
Employer Paid
866-248-4096

- **Confidential counseling for you and your immediate family members.**
 - Available 24 hours a day, 7 days a week.
 - 6 face to face consultations per member per issue per year.
 - Unlimited telephonic counseling available.
 - Website password: NOAH
 - Online resources: www.liveandworkwell.com
 - Interactive Digital Resources through Sanvello & Talkspace

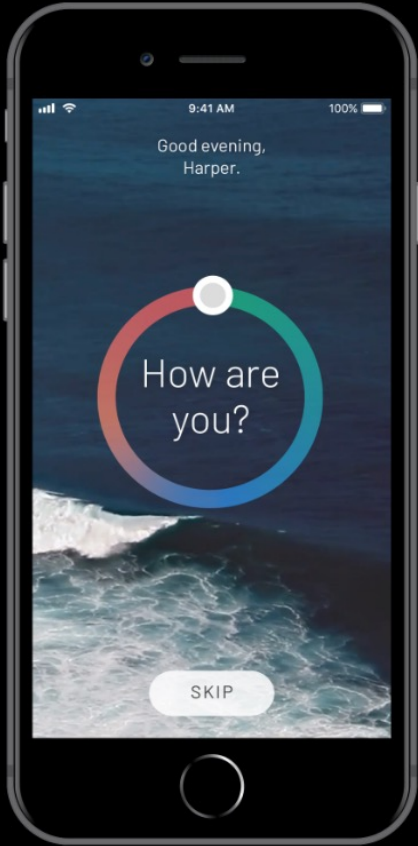
- **Examples for how the EAP can support you:**

COVID-19 related resources 	Childcare/ eldercare 	Family/ relationships 	Legal/ financial 	Alcohol/ drug abuse 	Grief/loss
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Sanvello – Mental Health App

Sanvello is more than a **meditation** app.



Guided Journeys
Explore psychologist designed journeys on topics like cognitive behavioral therapy and mindfulness meditation.

Mood/Health Tracking
Record your mood throughout the day, and track health activities (sleep, exercise, etc.) to identify patterns in your moods.

Relaxation Techniques
Calm your mind with mindfulness meditations, deep breathing, progressive muscle relaxation, and more.

Goals/Thoughts
Set daily challenges to help reach your long-term goals. Question negative thoughts and change your thinking patterns.

Peer Support
You aren't alone in this. Share stories, advice and more with Sanvello's peer support community.

Progress
Seeing your progress over time can help you make connections and recognize patterns. No judgment, just insight.

To start using Sanvello, simply visit www.liveandworkwell.com, enter company access code: **NOAH**, and select the Sanvello tile under tools to download the app.



Perks!

Start Enjoying Discounts with NOAH BenefitHub:

1. To get started, visit NOAH.benefithub.com.
2. Use referral code: **JDTEJL**
3. Complete registration
4. Start saving!

Save Big. Every Day.
Take advantage of savings in a variety of categories, including:

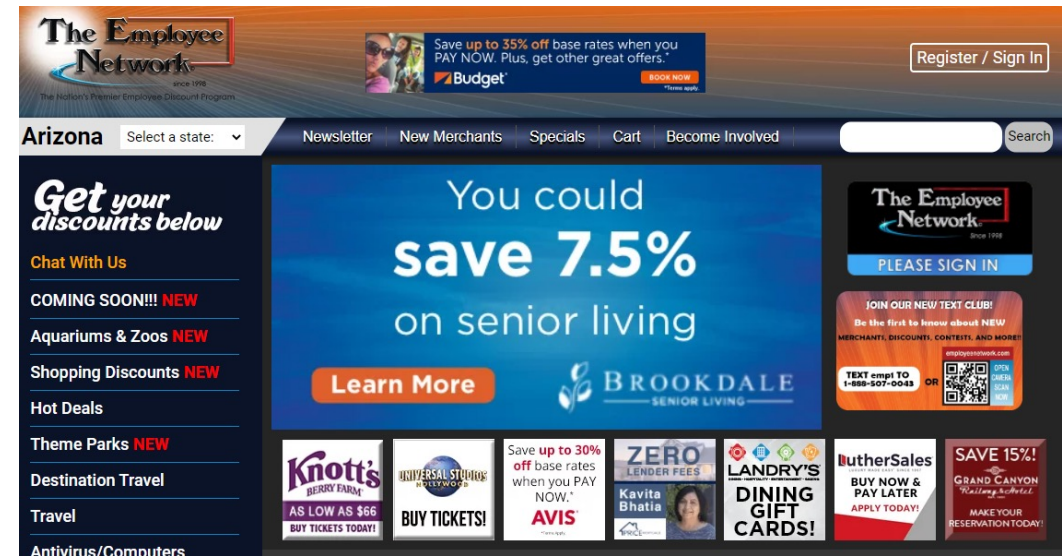


- Travel
- Auto
- Electronics
- Apparel
- Education
- Entertainment
- Restaurants
- Health & Wellness
- Beauty & Spa
- Sports & Outdoors

Keep More Of What You Earn.
The average employee can save \$4,900* a year.
Maybe you can beat that.

Start Enjoying Discounts with The Employee Network:

1. To get started, visit EmployeeNetwork.com.
2. Click "Login/Register" in the top right corner.
3. Begin creating an account with your information.
4. **Where asked, our NOAH Company code is: NOAH AZ** (case sensitive).
5. Employees will get a personalized membership card after creating a login.



The Employee Network website homepage. The header includes the logo, a navigation menu with 'Arizona', 'Select a state:', 'Newsletter', 'New Merchants', 'Specials', 'Cart', 'Become Involved', and a search bar. A prominent banner for Brookdale Senior Living offers a 7.5% discount on senior living. Below the banner are several merchant offers: Knott's Berry Farm (AS LOW AS \$66 BUY TICKETS TODAY!), Universal Studios Hollywood (BUY TICKETS!), Avis (Save up to 30% off base rates when you PAY NOW.), Kavita Bhatia (ZERO LENDER FEES), Landry's Dining Gift Cards, LutherSales (BUY NOW & PAY LATER APPLY TODAY!), and Grand Canyon (SAVE 15%! GRAND CANYON Holiday Special! MAKE YOUR RESERVATION TODAY!). A sidebar on the left lists categories like 'Chat With Us', 'COMING SOON!!! NEW', 'Aquariums & Zoos NEW', 'Shopping Discounts NEW', 'Hot Deals', 'Theme Parks NEW', 'Destination Travel', 'Travel', and 'Antivirus/Computers'.



NOAH is using Empower for our 403b retirement benefit! You can now log in to Empower to set up your account. If you had a 403b account with Prudential, your funds are being transferred to Empower and will be viewable as soon as our blackout period ends, no later than January 24. In your Empower account you can make changes to your payroll contributions which are deducted from your bi-weekly paycheck.

Start with Empower Now!

- Log onto EmpowerMyRetirement.com.
- Select "Register".
- Choose the "I Do Not Have a PIN" tab.
- Follow the prompts to create your username and password.

**4% Employer
Match!**

**No vesting
period!**

Tuition Assistance



TUITION ASSISTANCE REQUEST

Name: _____ Date: _____
Email: _____ Phone Number: _____
Institution/College/School/etc.: _____
Class number: _____
Class description: _____
Class start date: _____
Class end date: _____
Degree Program in which you are enrolled: _____
If not enrolled in a degree program, please describe how this class contributes to your future career goals:

Cost: _____

- NOAH will reimburse up to \$5250 per year for eligible education expenses.
- Tuition requests should be submitted no later than 5 days prior to the start date of the class.
- Return your request form to NOAHHR@honorhealth.com for review.

The Hartford – Value Added Services

- **Funeral Concierge Services** - Suite of online tools and live support, family advocacy and professional negotiations of funeral prices with local providers. To learn more information, call 866.854.5429 or visit www.everestfuneral.com/hartford. Use code:HFEVLC
- **Beneficiary Assist Services** – The Hartford offers you Beneficiary Assist counseling that can help you or your beneficiaries named in your policy code with emotional, financial and legal issues that arise after loss. Includes unlimited 24/7 phone access for legal and financial advice or emotional counseling with up to five face-to-face sessions, for up to a year from the date the claim is filed. For more information, call: 800.411.7239.
- **EstateGuidance & Will Services** - Through the Hartford you have access to EstateGuidance. It helps you protect your family’s future by creating a will online – backed by online support from licensed attorneys. Just follow the instructions to create a will that’s customized and legally binding. Visit: www.estateguidance.com Use code: WILLHLF
- **Travel Assistance & ID Theft Protection** - Travel Assistance with ID Theft Protection includes pre-trip information, to help you feel more secure while traveling. You can access professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less. ID Theft services are available to you and your family at home or when traveling. Call 800.243.6108, Collect from other locations: 202.828.5885, **Travel Assistance Identification Number: GLD-09012**
- **Ability Assist Counseling Services** - Offers 24/7 access to master’s level clinicians, includes three face-to face visits per occurrence per year for emotional concerns and unlimited phone consultations for financial, legal, and work-life concerns.

Call toll free: 800.964.3577 or Register visit, www.guidanceresource.com Use Company Code: HLF902 Use Company Name: ABILI Select “ability Assist Program” to create your own confidential user name and password.
- **HealthChampion^{SM2} Health Support Services** – HealthChampion offers Health Care Navigation support if you have become disabled or are diagnosed with a critical illness. You will receive guidance on care options, helpful resources and help with timely and fair resolution of issues Call toll free: 800-964-3577



Your Benefits Team



Who to contact	Contact Information
MEMBER ADVOCATE SUPPORT	Email and Phone Number
CLIENT SERVICE EXECUTIVE, Faith Bracken	fbracken@lovitt-touche.com 520-722-7203
CLIENT MANAGER, Barb Elcess	belcess@lovitt-touche.com 520-722-7104
CLAIMS ADVOCATE, Catherine Nault	cnault@lovitt-touche.com 520-722-7155
HUMAN RESOURCES, Cassandra Marrujo	NOAHHR@Honorhealth.com 480-798-9739