



## WELCOME TO NSBA

NSBA cares about the health and well-being of you and your family, and we are dedicated to providing a comprehensive benefits package. Here's a summary of what to expect when it comes to our benefits.

### MEDICAL & PRESCRIPTION DRUGS

NSBA offers three group medical insurance plans through UnitedHealthcare and pays over 65% of the premiums for you, your spouse, and children. Coverage below applies to in-network providers.

#### Optimum Choice Plan — In-network coverage only

- \$250 individual / \$750 family deductible
- \$3,000 individual / \$6,000 family out-of-pocket max
- \$15 copay for primary care physicians
- \$250 copay emergency room
- Tiered prescription drug copays \$10/\$35/\$60

#### Choice Plan — In-network coverage only

- No deductibles
- \$3,000 individual / \$6,000 family out-of-pocket max
- \$20 copay for primary care physicians
- \$250 copay for emergency room
- Tiered prescription drug copays \$10/\$35/\$60

#### Choice Plus Plan — In and out of network coverage

- No in-network deductibles
- \$3,000 individual / \$6,000 family out-of-pocket max
- \$20 copay for primary care physicians
- \$250 copay for emergency room
- Tiered prescription drug copays \$10/\$35/\$60

### DENTAL

NSBA offers two group dental insurance plans through Guardian and covers a portion of the premiums for you, your spouse, and children. Coverage below applies to in-network providers.

#### Base Plan— In and out of network coverage

- \$50 individual / \$150 family deductible
- \$1,750 per person annual max benefit
- 100% of preventive work
- 90% of basic dental work
- 60% of major dental work

#### Buy-Up Plan— In and out of network coverage

- \$25 individual / \$75 family deductible
- \$2,000 per person annual max benefit
- 100% of preventive work
- 90% of basic dental work
- 60% of major dental work
- Orthodontics: 50% / \$1,750 lifetime max

### VISION

NSBA offers a group vision insurance plan through Guardian. Coverage below applies to in-network providers. Out-of-network coverage is also available.

- \$10 copay for eye exam once every 12 months
- \$20 materials copay for lenses once every 12 months
- \$130 frames allowance once every 24 months
- No materials copay for formulary contact lenses, in lieu of frames and lenses, once every 12 months

### FLEXIBLE SPENDING ACCOUNTS (FSA)

NSBA offers pre-tax deduction for out-of-pocket expenditures for health and dependent care costs. The employee annual max contributions for health and dependent care is determined by the IRS.

### LIFE & AD&D INSURANCE COVERAGE

NSBA provides employees with basic life and accidental death and dismemberment coverage equal to 2x their annual salary, up to \$500,000. Additional coverage may be purchased for employees and their dependents. Premiums are based on age and coverage amount.

### DISABILITY INSURANCE COVERAGE

NSBA provides short term and long term disability insurance to employees. The short term disability benefit is 66.67% of your weekly earnings, up to a max of \$2,000 per week, and is available after 14 days of disability. The long term disability benefit is 66.67% of your monthly earnings, up to a max of \$10,000 per month, and is available after 90 days of disability.

### RETIREMENT PLAN

NSBA offers a 403b plan and after one year of service, will contribute a base 3% of employee' eligible wages to their account, and will match 50% of up to 8% of employee deferrals.

### PAID TIME OFF

NSBA provides paid vacation (15 days), sick time (15 days), holidays (11 days), and personal leave to employees.

### TRANSIT & PARKING

NSBA will provide up to \$120 per month on a SmartRip card toward the cost of your commute via public transportation. NSBA also offers a pre-tax stipend of \$75 to defray the cost of offsite parking expenses for eligible employees. In addition, employees have the opportunity to set aside pre-tax money for commuting and parking expenses.

### FLEX TIME & TELEWORKING

Full-time employees work a 7 hour day, 35 hour week. With supervisory approval, employees may elect to adopt a flexible work schedule and vary their work hours to start between 8:00 am and 10:00 am. Teleworking is a voluntary work alternative that may be appropriate for some employees and some jobs. Employees are eligible to enter teleworking arrangements after completion of a minimum of six months of continuous employment.

### VOLUNTARY & OTHER KEY BENEFITS

NSBA provides employees and their dependents the opportunity to enroll in voluntary benefits including a Legal Resources legal plan and AFLAC policies. NSBA also provides employees with travel accident insurance, up to \$250,000, when traveling on business, as well as access to an Employee Assistance Program and a Benefits Concierge Service, BenefitsVIP.