

2023

Employee Benefits

Summary



WELCOME

Welcome to The Town of Meredith, the official sponsor of your benefits program! As an active full-time employee, you are eligible to participate in our competitive benefit program. This summary of benefits is provided to give you a general overview of the benefit choices you have as an employee. We have attempted to make this summary as up-to-date and accurate as possible. However, if there are any discrepancies between this summary and the plan documents, the plan documents will supersede this summary. Employee benefit plans and policies may be changed at the sole discretion of the company at any time. Please make sure that you read all benefits information provided to you.

Inside:

- Medical Plans
- Dental Plan
- Life and Accidental Death & Dismemberment Insurance
- 457 Plan
- Holidays & Vacations
- Additional Information
- Contact Information

Open Enrollment

We will have an open enrollment period annually, which allows employees to review and change their benefit choices. Once you make benefit elections, they will be effective for the entire plan year. The only time you may change your benefits during the plan year is in the event of a qualified life change. A qualified life change is defined as:

- Marriage or Divorce
- Birth or adoption of a dependent
- Death of a dependent
- Change in coverage under another employer's plan
- HIPAA Special Enrollment events
- Medicare or Medicaid entitlement
- COBRA qualifying events

If you experience a mid-year election change event, please notify Human Resources within 30 days of the qualified event.

Your Individual Benefits Plan

You must complete the enrollment process before our open enrollment date or within 30 days of your date of hire. In order to change your benefit selection, you must notify Human Resources within 30 days of the qualifying event. If you enroll on time, coverage will become effective on the first day of the month following your date of hire. If you fail to enroll on time, you will NOT be covered under our benefit plans (except for company-paid benefits) and your next opportunity to enroll will be the following plan year or earlier if you have a midyear change of status. Changes made during Open Enrollment are effective at the start of the plan year.



MEDICAL PLANS

The Town of Meredith offers Medical Insurance through Harvard Pilgrim. Eligible employees may choose to enroll in either the Best Buy HMO LP or the Best Buy PPO LP Plan.

Option 1		
Plan Features		Best Buy HMO LP Plan
General Deductible		\$2,000 per Member per Calendar Year \$6,000 per Family per Calendar Year
Out-of-Pocket Maximum – Once the out-of-pocket limit is satisfied you will not have to pay additional deductibles, coinsurance, or copays for the rest of the Calendar Year.		\$6,500 per Member per Calendar Year \$13,000 per Family per Calendar Year
Routine physical exams, GYN exams, Routine Well Child Care (includes immunizations, blood lead screening & all charges billed at time of visit) Colonoscopy (age 50+), PAP Smear, Routine Mammogram (age 40+) Routine Vision Exam (One per calendar year)		Covered 100% \$25 copay
Physician Services – including but not limited to: Primary Care Office Visits Specialist Office Visits		\$25 copay \$50 copay
Chiropractor- Limited to 12 visits per Calendar Year		\$25 copay
Outpatient Hospital Charges Outpatient Surgery (LP Provider)		\$125 copay
Outpatient Surgery (Non-LP Provider)		Subject to deductible
Diagnostic Labs (LP Provider) Diagnostic Labs (Non- LP Provider) Diagnostic X-rays Diagnostic Imaging (CAT Scan, PET Scan, MRI) Diagnostic Imaging (CAT Scan, PET Scan, MRI) (non-hospital setting)		Covered 100% Subject to deductible Subject to deductible Subject to deductible \$250 copay
Physical, Occupational, or Speech therapy- 60 visits combined per calendar year		\$50 copay
Inpatient Care Hospital Room & Board Surgical Facility & Supplies Miscellaneous Hospital Charges		Subject to deductible
Durable Medical Equipment		\$100 DME deductible 20% coinsurance
Mental Health & Substance Abuse		Outpatient- Individual Therapy \$25 copay; Group Therapy \$10 copay Inpatient- Subject to deductible
Emergency Room or Urgent Care Facility Visit Doctor On Demand Convenience Care Clinic Urgent Care Clinic Hospital Urgent Care Clinic Emergency Room		\$25 per visit \$25 per visit \$50 per visit Deductible, then \$125 copay Deductible, then \$250 per visit, waived if admitted
Ambulance Medically Necessary		Subject to deductible
Prescriptions	Retail Pharmacy 30-day supply Tier 1 \$10 Tier 2 \$25 Tier 3 \$40 Tier 4 30% coinsurance up to \$300	Mail Order 90-day supply Tier 1 \$20 Tier 2 \$50 Tier 3 \$80 Tier 4 30% coinsurance up to \$600

Option 2			
Plan Features		Best Buy PPO LP Plan	
		In-Network	Out-of-Network
General Deductible		\$2,000 per Member per Calendar Year \$6,000 per Family per Calendar Year	\$3,000 per Member per Calendar Year \$9,000 per Family per Calendar Year
Out-of-Pocket Maximum – Once the out-of-pocket limit is satisfied you will not have to pay additional deductibles, coinsurance, or copays for the rest of the Calendar Year.		\$6,500 per Member per Calendar Year \$13,000 per Family per Calendar Year	\$6,500 per Member per Calendar Year \$13,000 per Family per Calendar Year
Routine physical exams, GYN exams, Routine Well Child Care (includes immunizations, blood lead screening & all charges billed at time of visit) Colonoscopy (age 50+), PAP Smear, Routine Mammogram (age 40+)		Covered 100%	Subject to deductible, then 20% coinsurance
Physician Services – including but not limited to: Primary Care Office Visits Specialist Office Visits		\$25 copay \$50 copay	Subject to deductible, then 20% coinsurance
Chiropractor- Limited to 12 visits per Calendar Year		\$25 copay	Subject to deductible, then 20% coinsurance
Outpatient Hospital Charges Outpatient Surgery (Other Plan Provider) Outpatient Surgery (LP Providers)		Deductible, then \$250 copay \$125 copay	Subject to deductible, then 20% coinsurance
Diagnostic Labs (LP Provider) Diagnostic Labs (Other Plan Provider) Diagnostic X-rays Diagnostic Imaging (CAT Scan, PET Scan, MRI) (Non Hospital Setting) Diagnostic Imaging (CAT Scan, PET Scan, MRI) (Hospital Setting)		Covered 100% Subject to deductible Subject to deductible \$250 copay Subject to deductible, then \$350 copay	Subject to deductible, then 20% coinsurance
Physical, Occupational, or speech therapy- 60 visits combined, per member, per CY		\$25 copay	Subject to deductible, then 20% coinsurance
Inpatient Care Hospital Room & Board Surgical Facility & Supplies Miscellaneous Hospital Charges		Subject to deductible	Subject to deductible, then 20% coinsurance
Durable Medical Equipment		\$100 DME deductible 20% coinsurance	Subject to deductible, then 20% coinsurance
Mental Health & Substance Abuse		Outpatient- \$25 copay Inpatient- Subject to deductible	Subject to deductible, then 20% coinsurance
Emergency Room or Urgent Care Facility Visit Doctor On Demand Convenience Care Clinic Urgent Care Clinic Hospital Urgent Care Clinic Emergency Room		\$25 per visit \$25 per visit \$50 per visit Deductible, then \$125 copay Deductible, then \$250 per visit, waived if admitted	Subject to deductible, then 20% coinsurance Covered as In-Network
Ambulance Medically Necessary		Subject to deductible	Covered as In-Network
Prescriptions	Retail Pharmacy 30-day supply Tier 1 \$10 Tier 2 \$25 Tier 3 \$40 Tier 4 30% coinsurance up to \$300	Mail Order 90-day supply Tier 1 \$20 Tier 2 \$50 Tier 3 \$80 Tier 4 30% coinsurance up to \$600	

HEALTH REIMBURSEMENT ARRANGEMENT

Town of Meredith is excited to continue the Health Reimbursement Arrangement (HRA) as part of your benefits package. The HRA is an employer benefit plan where the employer reimburses a portion of your plan’s annual deductible. Claims are received directly from Harvard Pilgrim Health Care (HPHC), employees do not need to submit a claim for reimbursement.

Eligibility: Employees, their spouses and dependents that qualify under IRS guidelines for tax purposes and are covered under **Town of Meredith** with **Harvard Pilgrim Health Care**.

Benefit: All expenses that are subject to the HPHC’s deductibles. **Town of Meredith** will reimburse up to the total \$2,000 per member with a maximum of \$6,000 for family plans.

HRA Reimbursements: Reimbursements will only be made if the member incurs a deductible related medical expense during the plan year. There is no carry-over provision for this HRA plan.

Employees may access their HRA available funds through the WealthCare portal at www.cgi.wealthcareportal.com. First time users will need to register with the following information:

Employee ID: Social Security number without dashes.
Employer ID: **CGIMEREDITH**

Here’s how the HRA Works:

Deductible Related Services	Plan Deductible	Member Responsibility	HRA Reimbursement
<u>Examples:</u> Hospital Inpatient/Outpatient, Surgery, CT Scan, X-ray, MRI, Ambulance	\$2,000 per Member \$6,000 per Family	\$0.00 per Member \$0.00 per Family	\$2,000 per Member \$6,000 per Family

For more detailed information on benefits, limitations, and exclusions, please refer to your employer's Summary Plan Description.

Earn up to \$270 in rewards and reimbursements with our Well-being Program.



Here's how it works¹

Enroll in our online Well-being Program and start participating in a variety of single-step and habit building activities, covering a range of topics built around monthly themes including:

- Stress management
- Healthy eating
- Financial literacy
- Environmental wellness
- Self-care
- Volunteerism
- Physical activity
- Health plan literacy

How rewarding is it?



Earn up to \$120 in Amazon gift cards.

You'll earn rewards incrementally, so the longer you participate in the program, the more rewards you earn. **Reach all three levels to earn a total of \$120 in Amazon gift cards.**

SUBSCRIBER REWARDS		
LEVEL 1	LEVEL 2	LEVEL 3
\$20	\$40	\$60
Amazon gift card	Amazon gift card	Amazon gift card

Log in to harvardpilgrim.org/wellbeingforall to start earning rewards!*

*Covered dependents and employees who aren't Harvard Pilgrim members can participate in a separate program, where they can earn points towards monthly Amazon gift card drawings.



Receive up to \$150 for being a gym member.

Subscribers can earn up to \$150 per family contract per plan year.

Visit harvardpilgrim.org/fitnessreward to learn more.

Well-being as you define it. A community, at your fingertips.

Our program is packed with tools that let you define your own vision of well-being. Here are some of the features:



Customize to suit your goals



Connect with others for tips and advice



Sync to your wearable device



Connect with a personal health coach



Our digital engagement platform is easily accessible from all devices so you can stay on top of your goals wherever you are.

Get started today and enjoy the rewards of feeling your best.



Visit harvardpilgrim.org/wellbeingforall

¹ Rewards are available for fully insured accounts, rated as large group, up to 999 eligible employees.

"After one call, I saved \$150."

Pay less in out-of-pocket expenses for procedures and tests. And get cash rewards.

At Harvard Pilgrim, we help you save money, like with our voluntary **Reduce My Costs** program.

If you're scheduled to receive outpatient procedures or diagnostic tests, this voluntary program can help you find lower-cost providers. Plus, we'll reward you for choosing to save money.

Read on for more details.

The individual shown is representative only.
The comment is a composite of sentiments often expressed by our members.



How Reduce My Costs¹ works

1. Call (855) 772-8366 whenever your doctor recommends an outpatient test or procedure² such as:

- Radiology (e.g., MRI and CT scan)
- Lab work
- Mammogram
- Ultrasound
- Bone density study
- Colonoscopy
- Other non-emergency outpatient tests and procedures

The Reduce My Costs line is available Monday through Friday from 8 a.m. – 6 p.m. Or, log into your Harvard Pilgrim member account to chat with Reduce My Costs.

2. You'll speak with an experienced nurse who will:

- Compare provider costs and inform you of the lower-cost providers in your area.
- Assist with scheduling or rescheduling your appointment and help with any paperwork.

3. If you're already seeing a lower-cost provider, you'll receive a reward just for calling.³

4. If you decide to receive care from a lower-cost provider, you will earn a cash reward, depending on the service and the associated cost savings.

Potential savings per service	
Colonoscopy	Price range: \$1,060 - \$3,500 Potential savings: \$2,440 Potential reward: \$75
MRI lumbar spine (without dye)	Price range: \$299 – \$1,657 Potential savings: \$1,358 Potential reward: \$50
Common routine lab	Price range: \$84 – \$911 Potential savings: \$827 Potential reward: \$25

Ranges are based on Harvard Pilgrim's data. Actual service prices vary by provider type and location.

¹ Your health plan may require a referral and/or prior authorization before you receive services from the lower-cost provider. To ensure the services will be covered, please refer to your plan documents or contact Harvard Pilgrim at (888) 333-4742.

² For Maine-based members of a small group whose plans include a Health Savings Account (HSA), additional services are included in the Reduce My Costs program: physical therapy, occupational therapy and infusion therapy. For more information please visit harvardpilgrim.org/reducemycosts/maine.

³ Rewards are considered taxable income; please consult with your tax advisor. Massachusetts members may receive a maximum of five Reduce My Costs rewards per calendar year.



Make a quick phone call, and start cashing in on your smart health care decisions.
harvardpilgrim.org

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of Connecticut, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.



Harvard Pilgrim
Health Care

"When my PCP isn't available, I'm glad to know I have options!"

We all have minor illnesses and accidents. There are times when we definitely need care right away, but it's not life threatening. Visiting the ER can be time consuming and expensive.

56% OF ALL ER VISITS ARE AVOIDABLE, ACCORDING TO NEHI, THE NEW ENGLAND HEALTH INSTITUTE

Harvard Pilgrim offers a variety of options for you to get care in a different setting than the ER, no matter where you live or work, that will save you time and money.





If you are experiencing a life-threatening emergency such as choking, severe head trauma, loss of consciousness, heart attack or stroke, call 911 or go to the nearest ER immediately.



The individual shown is representative only. The comment is a composite of sentiments often expressed by our members.

Read on to learn the about your options when you need care right away.

Understanding your options

	Typical out-of-pocket costs	Common symptoms	
 Telemedicine services Real-time virtual visit with Doctor On Demand providers via smartphone, tablet or computer	\$ You'll pay your PCP-level cost sharing for telemedicine services*	<ul style="list-style-type: none"> • Coughs, colds • Sore/Strep throat • Flu • Pediatric issues • Sinus and allergies • Nausea/diarrhea 	<ul style="list-style-type: none"> • Rashes and skin issues • Women's health: UTIs, yeast infections • Sports injuries • Eye issues
 Convenience care/retail clinic Walk-in, convenience care or retail clinic (e.g., MinuteClinic inside of CVS pharmacy)	\$\$ You'll typically pay a copayment for going to a participating clinic*	<ul style="list-style-type: none"> • Bronchitis • Ear infections • Eye infections 	<ul style="list-style-type: none"> • Skin conditions like poison ivy and ringworm • Strep throat
 Urgent care clinic Walk-in clinic for urgent care	\$\$\$ You'll typically pay a copayment for urgent care, sometimes a higher one than for an office visit or convenience care clinic visit*	<ul style="list-style-type: none"> • Burns, rashes, bites, cuts and bruises • Infections • Coughs, cold and flu • Minor injuries 	<ul style="list-style-type: none"> • Respiratory infections • Sprains and strains
 Emergency room (ER) Part of a local hospital If you think you're having a medical emergency, call 911 or go to the nearest ER.	\$\$\$\$ You'll typically pay a higher copayment than an office visit, plus ER services are often subject to a deductible*	<ul style="list-style-type: none"> • Choking • Convulsions • Heart attack • Loss of consciousness • Major blood loss 	<ul style="list-style-type: none"> • Seizures • Severe head trauma • Shock • Stroke

*What you pay out-of-pocket depends on your specific Harvard Pilgrim plan. If you have an HSA plan, your deductible and any additional cost-sharing applies. Please refer to your plan documents for your specific benefit information.



How to find care

For telemedicine services



Download the free Doctor On Demand telemedicine app or go to doctorondemand.com. After registering and completing the screening process, you will be connected to a Doctor On Demand provider.

For convenience care clinics and urgent care centers



Visit harvardpilgrim.org and select "Find a provider." If you have created a Harvard Pilgrim member account, click "Login to search," or click "Select a plan" then the link for your plan. From there, click "Hospitals, Urgent Care, Labs and more" on the right, then "Urgent Care/Convenience Care Clinic."

You also can search for any urgent care or convenience care clinic by name (e.g., MinuteClinic) in the search bar.

Note: If you visit an urgent care center that is operated by an in-network hospital but not listed in Harvard Pilgrim's online provider directory, you will pay higher "hospital urgent care center" member cost sharing. Please see your Schedule of Benefits for cost sharing details.

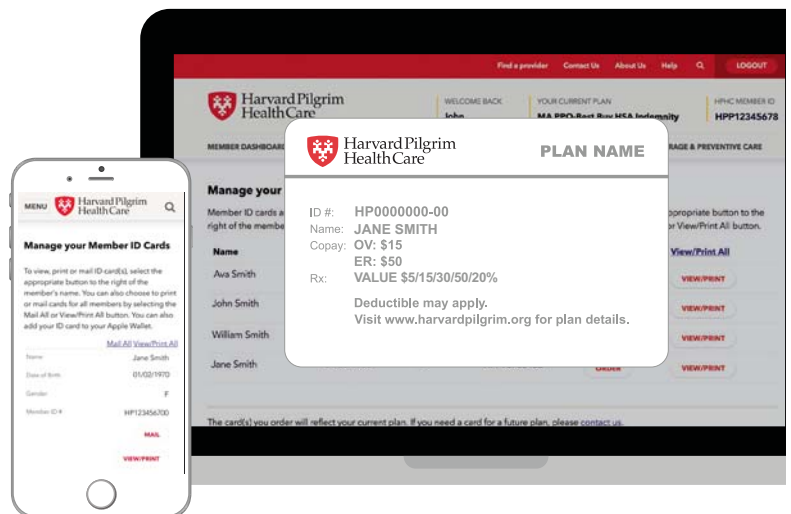
If you don't have Internet access, you can call Harvard Pilgrim's Member Services department at **(888) 333-4742** for locations. For TTY service, call **711**.



Your Harvard Pilgrim ID card made easy.

View, download or print your ID card anytime, anywhere.

- 1 Log into your member account
- 2 Under "Top Tasks," select "Get your ID cards"
- 3 Then select "View/Print"



Add your ID card to your Apple Wallet.

Retrieve your ID card with just one swipe!

- 1 Follow steps 1 and 2 above
- 2 Select the Apple Wallet icon and click "Add"

This feature is only available for iPhones and is not supported on an Android phone.



Don't have a member account?
Setting one up is easy.

Go to harvardpilgrim.org and select "Member Login." Then select "Create a secure account" under "Member? Register now!" and follow the instructions.



Discounts & Savings

for New Hampshire members

To help you and your family on your path to well-being



Vision

- **Visionworks:** Get a **free** pair of prescription eyeglasses with your covered routine eye exam.¹ Also, save 40% on frames.
- **Vision discounts at popular locations:** Save 35% on frames when you buy a complete pair of glasses. Save 20% on any frame or lens options purchased separately, or save 20% on other lens add-ons and services. Locations include: Target Optical, JC Penney Optical, Pearle Vision, Lenscrafters and other EyeMed access network optical providers.²
- **Laser vision correction:** Save up to 50% on procedures from Davis Vision, QualSight LASIK and US Laser Network locations in NH, MA, CT and ME.



- **InsideTracker:** Save 25% on a science-based, personalized nutrition plan based on your blood test results.
- **Jenny Craig:** Free three-month program (food not included), plus \$120 in food savings (purchase required).³ Or, save 50% off their premium programs (food cost separate).⁴
- **Savor Health:** Save \$15 on each week of fresh, nutritious menu plans or meals for cancer patients and their caregivers.
- **Savory Living:** Save 25% and try the first session for free. This online, healthy eating lifestyle program empowers you to take control of how you eat and feel.
- **The Dinner Daily:** Save 25% on this weekly meal planning service that makes dinnertime easy, healthy and affordable.

Hearing

- **Amplifon Hearing Health Care:** Save on hearing services and save up to 50% on hearing aids. Plus, one year of follow-up services is included with purchase. More than a dozen locations in NH.
- **TruHearing:** Save 30-60% on hearing aids. You'll get state-of-the-art technology from top manufacturers, solutions for every type of hearing loss and personalized help.



Fitness

- **Appalachian Mountain Club:** Save 20% on individual and family memberships. Use your membership for all kinds of outdoor activities to keep you healthy and fit.
- **Boston Ski & Sports Club:** Save 23% on annual membership, with access to fun ways to stay active and healthy, such as playing sports, skiing, traveling and connecting with other enthusiasts in the region.
- **ProSourceFit:** Save 20% on your entire order of high performance products for strength and resistance workouts, yoga and Pilates, and muscle recovery.
- **Runner's Alley:** Save 15% on regularly priced footwear. Locations in Concord, Manchester and Portsmouth.



Healthy Eating

- **DASH for Health:** Save 50% on a six-month online subscription. DASH is a flexible and balanced eating plan that helps create a heart-healthy eating style for life.
- **Eat Right Now:** Save 25% on a subscription to this mindful eating app that combines neuroscience and mindfulness to reduce your craving-related eating by 40%.



¹ You must have an eye exam and choose eyeglasses during the same visit. Additional restrictions apply.

² Valid at participating locations only. Restrictions apply.

³ Valid for 3-month trial membership. Weekly full menu average \$156 (before discount) and any shipping costs not included. Discount split over 12 consecutive weeks with full menu purchase. Valid at participating centers and Jenny Craig Anywhere. New members only. No cash value. Not valid with any other offers or discounts. One offer per person.

⁴ 50% off enrollment and/or membership fees for eligible premium programs. Weekly full menu average \$156 (before discount) and any shipping cost not included. No cash value. Not valid with any other offer or discounts. Valid at participating locations and Jenny Craig Anywhere. New members only.

The savings programs featured in this flyer are not insurance products. Rather, they are discounts for programs and services designed to help keep members healthy and active. All programs subject to change without advance notice.



Holistic Wellness



- **Ava Fertility Tracker:** Save 10% on the Basic Bundle or 15% on the Plus Bundle. Both include the bracelet and app services to help you find your fertile window, track your pregnancy or better understand your body.
- **Complementary and Alternative Medicine:** Save up to 30% on services offered through our partnership with WholeHealth Networks. According to the National Center for Complementary and Integrative Health, complementary and alternative medicine approaches, such as acupuncture⁵, spinal manipulation and chiropractic care⁵ may be effective in managing painful conditions such as back pain, osteoarthritis, neck pain, headaches and migraines, and fibromyalgia.
- **DharmaCrafts:** Save 15% on all meditation cushions and restorative yoga mats for your mindfulness meditation practice.
- **FertilityIQ:** 20% off this online platform to assist with all your fertility and family building needs. Includes courses led by experts and access to verified patient reviews of every fertility doctor & clinic in the U.S.
- **Magic Weighted Blanket:** Save 25% on "the blanket that hugs you back." These blankets have a calming, comforting and soothing effect and come in a wide assortment of fabrics, colors and sizes.
- **Mighty Well:** Save 15% on products that help patients manage their lives with dignity, confidence and style, including PICC line covers, cozy wraps and more.
- **Mindful Magazine:** Get 67% off the cover price when you subscribe.
- **Ompractice:** Save up to 40% on an unlimited membership to 75+ remote group yoga classes. These live classes are held via two-way video, so your teachers can see and support you in real time from the comfort of your own home.

- **The Original Healing Threads by Spirited Sisters:** Save 20% on their clothing, perfect for people with knee or hip replacements, leg and foot problems, upper body radiation and chemotherapy treatments, or recovery from heart surgery. Also ideal for nursing moms and anyone who has difficulty with gross motor skills.
- **Unwinding Anxiety®:** Save 25% on a subscription to this step-by-step program, available on your smartphone or tablet. Uncover triggers, identify your habits, break the cycle of worry and panic, and learn anti-anxiety tools.
- **Ten Percent Happier:** Get the first month free. Subscribe to the rest of the program for \$14.99 per month or \$99.99 per year for this online meditation program.

Quit Smoking

- **Craving to Quit:** Save 25% on this smartphone-based program to help you quit smoking.
- **QuitSmart:** Save 30% on this program that offers hypnosis, medication recommendations and a patented simulated cigarette.



Family & Senior Care

- **CareScout Advocacy Program:** Save 20% on this program and connect with trained care advocates to help your family assess needs and find adult day care, home health care services or facility care.
- **Great Call:** Save 20% on innovative, easy-to-use mobile products that help aging consumers live more independent lives.
- **Home Instead Senior Care:** Get a one-time \$100 credit toward charges for routine services at participating offices and get a free home safety inspection at the start-up of services. Home Instead provides high quality, trusted home care to help seniors remain in their homes.
- **Vigorous Mind:** Save 10% on this personalized, science-based, online program for maintaining brain health and quality of life after 50.



⁵ Does not replace or supplement coverage under your Harvard Pilgrim medical benefits plan. Some plans include chiropractic and/or acupuncture coverage, in which case the provider networks and benefits differ. Consult your Benefit Handbook or call Member Services for details.

Find more discounts at harvardpilgrim.org/discounts.

Already a member? (888) 333-4742

Not a member? (800) 848-9995

TTY: 711.

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of Connecticut, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.



Town of Meredith, NH FSA Plan
January 1, 2023 – December 31, 2023

The Health Flexible Spending Account, also called Health FSA, lets you pay for certain IRS-approved medical care expenses not covered by your insurance plan with pre-tax dollars. For example, monies you now spend on deductibles, copayments, or other out-of-pocket medical expenses can instead be placed in the Health FSA pre-tax, to pay for these expenses. The annual maximum amount you may contribute is \$3,050.

You are given **90 days** after the last day of your plan year to submit claims for prior year expenses. Remember, the date of service must occur during your active participation within the company's plan year.

CGI Contact Information: E-Mail: claims@cgibusinesssolutions.com Fax: (603) 232-9363 Toll Free Number: (888) 383-0088	Send Forms To: CGI Business Solutions 5 Dartmouth Drive Auburn, NH 03032
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Frequently Asked Questions:

What is a Health Flexible Spending Account (Health FSA)?

The **Health FSA** pays for qualified medical expenses **not** covered or reimbursed by your medical plan or any other type of insurance. FSA funds can also be used to pay for dental and vision care services and many other services and products. You will find a more comprehensive list of eligible expenses within the FSA Brochure provided by CGI Business Solution.

How does the Coronavirus Aid, Relief and Economic Security Act (CARES Act) impact Health FSAs?

On March 27, 2020, President Trump signed the Coronavirus Aid, Relief and Economic Security Act (CARES Act) into law to address the COVID-19 crisis. Effective Jan. 1, 2020, the CARES Act allows OTC drugs, to be treated as qualified medical expenses that may be paid for using these tax-advantaged arrangements. This change eliminates the ACA provision requiring individuals to have a prescription for OTC drugs (except insulin) when submitting for reimbursement under the Health FSA.

In addition, effective Jan. 1, 2020, menstrual care products are qualifying medical expenses that can be paid for (or reimbursed) on a tax-free basis by a Health FSA. Menstrual care products include tampons, pads, liners, cups, sponges, or similar products used by individuals with respect to menstruation.


How does the Health Care Reform law impact Health FSAs for dependent adult children?

Effective January 1, 2011, eligibility for dependent adult children who have not yet attained age 27 under the Health Care Reform law and subsequent revised Internal Revenue Code, is effective for the Health FSA. If you have a dependent adult child who meets this definition, eligible FSA expenses can be reimbursed on their behalf through the end of the taxable year in which the dependent is still age 26. Expenses are not eligible through the FSA for the entire taxable year in which the dependent turns 27 (Example: dependent turns 27 in March 2023, expenses are not eligible for entire 2023 taxable year).

Business Simplified

5 Dartmouth Drive, Auburn, NH 03032

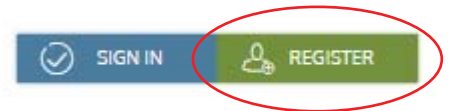
www.cgibusinesssolutions.com



How to Create your User Account on the CGI Online Portal For Town of Meredith, NH Participants

Step One: Go to cgi.wealthcareportal.com

- Click 'Register' located on the top right side of the main screen.
- Choose unique User Name (cannot be email address).
- Create Password and re-enter under confirm password
- Enter First and Last name.
- Enter Email address.
- Registration ID for Employer ID is **CGIMEREDITH**
- Employee ID is your **SSN** (do not include dashes)
- Check off Accept Terms of Service and Click Next.



Step Two: Setup Secure Authentication

- Select Security Questions and Answers and click Next.
- Confirm email and click Next.
- Confirm Security Questions and click Submit.
- Click Done to complete setup.
- You have completed your user account setup.
- You can sign off or proceed to your account.

Account Access as Mobile as you are!

- Free application available for any Apple or Android smartphone or tablet.
- Gain instant access by entering the same username and password from cgi.wealthcareportal.com
- View account balances and transaction history.
- Attach receipts by taking a photo.
- Add or edit text message alerts.
- Contact CGI Business Solutions for assistance.

Go Mobile! Search "**CGI Business Solutions Mobile**" from your Apple Store or Android Marketplace to download.



DENTAL PLAN

Maintaining good dental health by getting regular checkups may prevent you from having major expenses later. Town of Meredith offers dental insurance benefits through Delta Dental.

Your Dental Plan is fully insured with: **Delta Dental - Note:** For more detailed information on benefits, limitations and exclusions refer to the Summary of Benefits and Subscriber Certificate provided by the carrier. Please contact NE Delta Dental's Customer Service at 1-800-832-5700 with questions regarding coverage, claims, or to change your dentist.

Dental Plan		
Preventative Services	Basic Services	Major Services
Covered 100%	Covered 80%	Covered 50%
Cleanings 4 per calendar year Fluoride until age 18 Space Maintainers to age 15 Sealants to age 18 Evaluations twice in a calendar year X-rays complete series once in a 5 year period Bitewing X-rays once in a calendar year	Restorative Oral Surgery Endodontics Periodontics Crown Lengthening Denture Repair Emergency Palliative Treatment	Prosthodontics Rebase and relined dentures Crowns Onlays Implant
Basic and Major Lifetime Year Deductible \$25 / \$75 One-time Deductible per Person/ Family Maximum Calendar Year Benefit \$1,000		

LIFE INSURANCE

The Town of Meredith provides employees with Group Life Insurance and pays the full cost of this benefit. Contact Human Resources to update beneficiary information.

Life Insurance \$20,000

Life Insurance is fully insured through Lincoln Financial Group. Please be advised this is a brief overview. Please refer to your Summary Plan Description for complete benefit information.

HOLIDAY SCHEDULE

The holidays normally observed by The Town of Meredith are as follows:

New Year's Day	January 1 st
Civil Rights Day	3 rd Monday in January
Washington's Birthday	3 rd Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4 th
Labor Day	1 st Monday in September
Columbus Day	2 nd Monday in October
Veteran's Day	November 11 th
Thanksgiving Day	4 th Thursday in November
after Thanksgiving	4 th Friday in November
Christmas Day	December 25 th

Holidays are observed on the dates specified by the laws of the State of New Hampshire.

Holidays falling on a Sunday will be observed on the following Monday; holidays falling on a Saturday will be observed on the preceding Friday. Regular full-time employees are eligible for holiday pay. Temporary employees, regular part-time employees or seasonal employees are not entitled to paid vacation time. Regular full-time employees who do not work on holidays will be paid for the holiday at the regular straight time rate (except those absent without pay on authorized leave of absence). Regular straight holiday time paid for holidays shall be considered actual hours worked and shall be figured into overtime pay. Regular full-time employees who work on holidays will be paid for the holidays, and time and one-half for hours worked, but in no case will such employees be credited with less than two (2) hours of work.

VACATION

Vacation is a time for an employee to rest, relax, and pursue special interests. The Town of Meredith provides paid vacation as one of the many ways in which we show our appreciation for employee's loyalty and continued service.

All vacation leave is subject to approval by the Department Head and the Town Manager.

Regular full-time employees are eligible for paid vacation. Temporary employees, regular part-time employees or seasonal employees are not entitled to paid vacation time.

Vacation time is granted to eligible employees based upon length of service and anniversary date. If there is a break in service, eligibility for vacation will be based on the employee's current hire date.

No part of an employee's scheduled vacation may be converted to sick leave. If illness or injury occurs during a vacation, sick leave benefits will not begin until the employee is scheduled to return to work.

Vacation leave shall be accrued at the following rates for full-time employees beginning with their first full month of employment:

1. With less than five (5) years' continuous service, the employee earns eight (8) hours per month. If annualized, this equates to twelve (12) days per annum.
2. After five (5) years' continuous service, but less than ten (10) years continuous service, the employee earns ten (10) hours per month. If annualized this equates to fifteen (15) day per annum.
3. With ten (10) or more years' continuous service, employee earns twelve (12) hours per month. If annualized this equates to eighteen (18) day per annum.

Probationary employees may not take vacation time unless approved by the Town Manager.

Vacation leave shall be used at the rate of eight hours of paid leave for each normal workday from which the employee is absent. Vacation leave may be used in increments as desired by the employee and approved by their supervisor. Vacation leave may not be used in advance of accrual. Use of vacation leave at a particular time is contingent upon whether the employee's services can be spared at, and during the time requested, and therefore, is subject to approval by the employee's supervisor.

Employees shall submit their vacation requests as early as possible in the calendar year, and in any case, at least two weeks before a requested starting date. Supervisors shall approve vacation requests; to ensure that the remaining work force at all times will be adequate to cope with the expected work load. In cases where too many requests are made for a particular time for all to be approved, employees with the earliest request with sufficient accrued vacation leave shall be given preference.

An eligible employee who resigns, is discharged or retires will promptly thereafter receive the accrued, unused vacation allowance to which they have earned. In the case of eligible employees who die, accrued vacation will be paid as stated in the TERMINATION policy of this manual. Paid vacation leave may only accumulate up to a maximum of two hundred forty (240) hours, and up to this maximum amount can be carried forward. Any amount of vacation accrued over 240 hours will be forfeited, and will not be paid under any circumstance.

SICK LEAVE

Sick Leave is provided to cover an employee during illness. As such, it is a privilege and not a right. All sick leave is subject to approval by the Department Head and Town Manager.

Full-time employees shall accrue sick leave at the rate of eight (8) hours per month of service to the Town, to an annual total of twelve (12) days each calendar year. Unused sick days may be carried forward from year to year, but shall not exceed four hundred eighty (480) hours. Any amount of sick leave over 480 hours will be forfeited. Three (3) days of sick leave may be traded for one (1) vacation day up to a maximum of five (5) vacation days per year, but only after a bank of ten (10) sick days have been retained. On termination of employment for any reason other than disciplinary action or dismissal one-third (1/3) of an employee's accrued sick leave shall be paid

ADDITIONAL INFORMATION FOR ALL ELIGIBLE EMPLOYEES

COBRA Information COBRA continuation coverage is a temporary extension of coverage under the group health plan. The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage. It can also become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

Health Insurance Marketplace You may have other options available to you when you lose group health coverage. You may be eligible to buy an individual plan through the Health Insurance Marketplace (www.healthcare.gov). By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally does not accept late enrollees.

HIPAA Information Special Enrollment Right Mandated by the Health Insurance Portability and Accountability Act of 1996

Group health plans and health insurance insurers are required to provide special enrollment periods during which individuals who previously declined coverage for themselves and their dependents may be allowed to enroll without having to wait for the plan's next open enrollment period. A special enrollment period can occur if a person with other health coverage loses that coverage or if a person becomes a new dependent through marriage, birth, adoption, or placement for adoption. If you refuse enrollment for yourself or your dependents for medical coverage, you may later enroll within 30 days of a change in family status or loss of health coverage.

Individuals may not be denied eligibility or continued eligibility to enroll for benefits under the terms of the plan based on specified health factors. In addition, an individual may not be charged more for coverage than similarly situated individuals based on these specific health factors.

Effective April 1, 2009, the Children's Health Insurance Reauthorization Act of 2009 (CHIPRA) created a new 60 day special enrollment period for eligible employees and dependents to immediately enroll in the plan if they become ineligible for Medicaid or any state's Children's Health Insurance Program (CHIP) and lose coverage or become eligible for that state's premium assistance program. The employee must request coverage within 60 days after the termination of coverage or the determination of subsidy eligibility.

Women's Health and Cancer Rights Act of 1998 (WHCRA) WHCRA requires a group health plan to notify you, as a participant or a beneficiary, of your potential rights related to coverage in connection with a mastectomy. Your plan may provide medical and surgical benefits in connection with a mastectomy and reconstructive surgery. If it does, coverage will be provided in a manner determined in consultation with your attending physician and the patient for a) all stages of reconstruction on the breast on which the mastectomy was performed; b) surgery and reconstruction of the other breast to produce a symmetrical appearance; c) prostheses; and d) treatment of physical complications of the mastectomy, including lymphedema. The coverage, if available under your group health plan, is subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under the plan. For specific information, please refer to your summary plan description or benefits booklet, or contact Human Resources.

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).

THIS IS ONLY A SUMMARY, NOT A CERTIFICATE OF INSURANCE. The information contained in this Employee Benefits Summary is presented for illustrative purposes only and is based on information in certificates of insurance supplied by the insurance carrier. CGI's Human Resources Department has prepared this Summary to assist employees in understanding their company's benefits plan. While every effort has been made to describe these benefits accurately, discrepancies or errors are possible. You should also read the actual plan documents in their entirety. If there is a discrepancy between the Employee Benefits Summary and the actual plan documents, the plan documents will prevail. If you have any questions about the Employee Benefits Summary, please contact Human Resources.

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CUSTOMER SERVICE NUMBERS

As a quick reference guide to all of our benefit vendors, please refer to the following list. For general information, please contact Human Resources.

Medical Benefits

Harvard Pilgrim

888-333-4742

www.harvardpilgrim.org

Dental Benefits

Delta Dental

800-832-5700

www.nedelta.com

Life Insurance

Lincoln Financial

877-275-5462

www.lfg.com

Flexible Spending Account

Health Reimbursement Arrangement

CGI Business Solutions

888-383-0088

www.cgibusinesssolutions.com



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