



2019 Employee Benefits Guide



New London Hospital
Dartmouth-Hitchcock

Medical Plan Options	
HRA 1	1
HRA 2	2
HSA	3
Wellness Program	4
Employee Assistance Program (EAP)	4
Dental Plan	5
Vision Plan	5
Flexible Spending Account	5
Life Insurance Plan	6
Long Term Disability Plan	6
Short Term Disability Plan	6
403(b) Retirement Plan	7
Earned Time	7
Holidays	8
Other Benefits	7
Additional Information	8
Customer Service Information	9

Your Individual Benefits Plan

Welcome to New London Hospital, the official sponsor of your benefits program. As a benefit eligible employee, you are eligible to participate in New London Hospital's comprehensive benefits program. This summary of benefits is provided to give you a general overview of the benefit choices you have as a New London Hospital employee. The plan year for all benefits is January 1, 2019 through December 31, 2019.

We have attempted to make this summary as concise as possible. However, if there are any discrepancies between this summary and the actual plan documents, the plan documents supersede this summary. Employee benefit plans and policies may be changed at the sole discretion of the company. Please be sure to read all benefits information provided to you. Once you make your benefit elections they will be effective for the plan year. **The only time you may change your benefits during the plan year is in the event of a qualified life change.** This is defined as the birth or adoption of a dependent, death of a dependent, marriage, divorce or loss of other coverage. **In order to change your benefits as a result of one of these circumstances, you must notify Human Resources within 30 days of the qualified event.** New London Hospital conducts an open enrollment period once a year for anyone who wants to change their benefits but has not had a qualified life event.

New London Hospital's enrollment system-**bswift**-gives employees' easy access to their benefits information, decision support tools, and other forms throughout the year.

Medical Plan Option 1: Health Reimbursement Account 1 (HRA 1) ElevateHealth

New London Hospital's medical plan is designed to protect employees and their families against the cost of illnesses and/or injuries. New London Hospital pays a portion of the annual premium cost for health insurance.

New London Hospital offers eligible employees three medical plan options through **Health Plans Inc. (HPI)**, a subsidiary of *Harvard Pilgrim Health Care*: HRA 1, HRA 2, and HSA. These plans combine high deductible health plans with either a Health Reimbursement Account (HRA) or a Health Savings Account (HSA). New London Hospital will make a contribution to the HRA/HSA account for each participating employee. These funds can be used to pay a portion of the associated deductible:

- NLH Allocation for Individual Membership = \$500
- NLH Allocation for Employee & Child(ren) = \$1,450
- NLH Allocation for Employee & Spouse & Family Plan = \$1,000
- Earn additional funds (for both employee and spouse) for completing offered Wellness Incentive Programs

Eligibility: To be eligible to participate in the New London Hospital Medical Plans, employees must work a minimum of **24 hours per week**. Coverage is effective the first of the month following the employee's date of hire.

HRA 1

Type of Service	Tier 1	Tier 2	Tier 3
	New London Hospital After employer dollars are used, NLHA services will be waived up to the deductible (ER Services do not apply)	DHMC, APD, Upper Valley Neurology, Mt. Ascutney, Valley Regional, Cheshire Medical, COPA (New London Services Only)	ElevateHealth Network Select network of providers and facilities located in NH and VT where most NLH employees and their families currently seek care.
Preventative Care	Covered in Full	Covered in Full	Covered in Full
Deductible	\$1,500 Individual \$3,000 Family	\$2,250 Individual \$4,500 Family	\$2,750 Individual \$5,500 Family
Co-Insurance	90% of Fee Schedule	80% of Fee Schedule	70% of Fee Schedule
Out of Pocket Maximum Individual Family	\$3,000 Individual \$6,000 Family	\$4,000 Individual \$6,850 Per Person or \$8,000 Family	\$5,000 Individual \$6,850 Per Person or \$10,000 Family
Emergency Room Co-pay	Covered at Tier 1 Deductible and Tier 1 Co-Insurance	Covered at Tier 1 Deductible and Tier 1 Co-Insurance	Covered at Tier 1 Deductible and Tier 1 Co-Insurance
Inpatient & Outpatient Facility	Subject to Deductible and Co-Insurance	Subject to Deductible and Co-Insurance	Subject to Deductible and Co-Insurance
Chiropractors/ Rehabilitation	Subject to Deductible	Subject to Deductible	Subject to Deductible
Retail Drug Co-pay Preventative	Covered in Full	Covered in Full	Covered in Full
All Other Drug Coverage	Covered at Tier 2 Benefits	Covered at Tier 2 Benefits	Covered at Tier 2 Benefits
Lifetime Maximum Benefit	No Maximum	No Maximum	No Maximum

2019 Cost Bi-Weekly

	Under \$35,000		\$35,001- \$75,000		Over \$75,000	
	Full-time 36+ Hours	Part-time 24+ Hours	Full-time 36+ Hours	Part-time 24+ Hours	Full-time 36+ Hours	Part-time 24+ Hours
Single	\$105.77	\$126.92	\$118.53	\$142.24	\$130.11	\$156.13
Employee + Child(ren)	\$197.93	\$237.52	\$221.80	\$266.16	\$243.48	\$292.18
Employee + Legal Spouse	\$215.86	\$259.03	\$241.88	\$290.26	\$265.53	\$318.64
Family	\$290.10	\$348.11	\$325.08	\$390.09	\$356.85	\$428.23

Medical Plan Option 2: Health Reimbursement Account 2 (HRA 2)

New London Hospital's medical plan is designed to protect employees and their families against the cost of illnesses and/or injuries. New London Hospital pays a portion of the annual premium cost for health insurance.

New London Hospital offers eligible employees three medical plan options through **Health Plans Inc. (HPI)**, a subsidiary of *Harvard Pilgrim Health Care*: HRA 1, HRA 2, and HSA. These plans combine high deductible health plans with either a Health Reimbursement Account (HRA) or a Health Savings Account (HSA). New London Hospital will make a contribution to the HRA/HSA account for each participating employee. These funds can be used to pay a portion of the associated deductible:

- NLH Allocation for Individual Membership = \$500
- NLH Allocation for Employee & Child(ren) = \$1,450
- NLH Allocation for Employee & Spouse & Family Plan = \$1,000
- Earn additional funds (for both employee and spouse) for completing offered Wellness Incentive Programs

Eligibility: To be eligible to participate in the New London Hospital Medical Plans, employees must work a minimum of **24 hours per week**. Coverage is effective the first of the month following the employee's date of hire.

HRA 2

Type of Service	Tier 1	Tier 2	Tier 3
	New London Hospital After employer dollars are used, NLHA services will be waived up to the deductible (ER Services do not apply)	DHMC, APD, Upper Valley Neurology, Mt. Ascutney, Valley Regional, Cheshire Medical, COPA (<i>New London Services Only</i>)	All other HPHC Providers COPA all other locations
Preventative Care	Covered in Full	Covered in Full	Covered in Full
Deductible	\$2,000 Individual \$4,000 Family	\$2,750 Individual \$5,500 Family	\$3,250 Individual \$6,500 Family
Co-Insurance	90% of Fee Schedule	80% of Fee Schedule	70% of Fee Schedule
Out of Pocket Maximum Individual Family	\$4,000 Individual \$6,850 Per Person or \$8,000 Family	\$5,000 Individual \$6,850 Per Person or \$10,000 Family	\$6,000 Individual \$6,850 Per Person or \$12,000 Family
Emergency Room Co-pay	Covered at Tier 1 Deductible and Tier 1 Co-Insurance	Covered at Tier 1 Deductible and Tier 1 Co-Insurance	Covered at Tier 1 Deductible and Tier 1 Co-Insurance
Inpatient & Outpatient Facility	Subject to Deductible and Co-Insurance	Subject to Deductible and Co-Insurance	Subject to Deductible and Co-Insurance
Chiropractors/ Rehabilitation	Subject to Deductible	Subject to Deductible	Subject to Deductible
Retail Drug Co-pay Preventative	Covered in Full	Covered in Full	Covered in Full
All Other Drug Coverage	Covered at Tier 2 Benefits	Covered at Tier 2 Benefits	Covered at Tier 2 Benefits
Lifetime Maximum Benefit	No Maximum	No Maximum	No Maximum

2019 Cost Bi-Weekly

	Under \$35,000		\$35,001- \$75,000		Over \$75,000	
	Full-time 36+ Hours	Part-time 24+ Hours	Full-time 36+ Hours	Part-time 24+ Hours	Full-time 36+ Hours	Part-time 24+ Hours
Single	\$73.60	\$88.32	\$82.48	\$98.97	\$90.54	\$108.65
Employee + Child(ren)	\$136.51	\$163.82	\$152.97	\$183.57	\$167.93	\$201.52
Employee + Legal Spouse	\$147.72	\$177.26	\$165.53	\$198.64	\$181.71	\$218.05
Family	\$199.43	\$239.31	\$223.47	\$268.17	\$245.32	\$294.39

Medical Plan Option 3: Health Savings Account (HSA)

New London Hospital's medical plan is designed to protect employees and their families against the cost of illnesses and/or injuries. New London Hospital pays a portion of the annual premium cost for health insurance.

New London Hospital offers eligible employees three medical plan options through **Health Plans Inc. (HPI)**, a subsidiary of *Harvard Pilgrim Health Care*: HRA 1, HRA 2, and HSA. These plans combine high deductible health plans with either a Health Reimbursement Account (HRA) or a Health Savings Account (HSA). New London Hospital will make a contribution to the HRA/HSA account for each participating employee. These funds can be used to pay a portion of the associated deductible:

- NLH Allocation for Individual Membership = \$500
- NLH Allocation for Employee & Child(ren) = \$1,450
- NLH Allocation for Employee & Spouse & Family Plan = \$1,000
- Earn additional funds (for both employee and spouse) for completing offered Wellness Incentive Programs

Eligibility: To be eligible to participate in the New London Hospital Medical Plans, employees must work a minimum of **24 hours per week**. Coverage is effective the first of the month following the employee's date of hire.

HSA

Type of Service	Tier 1	Tier 2	Tier 3
	New London Hospital <i>Services NOT waived at NLH</i>	DHMC, APD, Upper Valley Neurology, Mt. Ascutney, Valley Regional, Cheshire Medical, COPA (<i>New London Services Only</i>)	All other HPHC Providers COPA all other locations
Preventative Care	Covered in Full	Covered in Full	Covered in Full
Deductible	\$3,000 Individual \$6,000 Family	\$3,750 Individual \$7,500 Family	\$4,250 Individual \$8,500 Family
Co-Insurance	80% of Fee Schedule	80% of Fee Schedule	70% of Fee Schedule
Out of Pocket Maximum Individual Family	\$5,000 Individual \$6,850 Per Person or \$10,000 Family	\$5,950 Individual \$6,850 Per Person or \$11,900 Family	\$5,950 Individual \$6,850 Per Person or \$11,900 Family
Emergency Room Co-pay	Covered at Tier 1 Deductible and Tier 1 Co-Insurance	Covered at Tier 1 Deductible and Tier 1 Co-Insurance	Covered at Tier 1 Deductible and Tier 1 Co-Insurance
Inpatient & Outpatient Facility	Subject to Deductible and Co-Insurance	Subject to Deductible and Co-Insurance	Subject to Deductible and Co-Insurance
Chiropractors/ Rehabilitation	Subject to Deductible	Subject to Deductible	Subject to Deductible
Retail Drug Co-pay Preventative	Covered in Full	Covered in Full	Covered in Full
All Other Drug Coverage	Covered at Tier 2 Benefits	Covered at Tier 2 Benefits	Covered at Tier 2 Benefits
Lifetime Maximum Benefit	No Maximum	No Maximum	No Maximum

2019 Cost Bi-Weekly

	Under \$35,000		\$35,001- \$75,000		Over \$75,000	
	Full-time 36+ Hours	Part-time 24+ Hours	Full-time 36+ Hours	Part-time 24+ Hours	Full-time 36+ Hours	Part-time 24+ Hours
Single	\$47.37	\$56.84	\$53.08	\$63.70	\$58.27	\$69.92
Employee + Child(ren)	\$87.02	\$104.43	\$97.15	\$117.02	\$107.05	\$128.46
Employee + Legal Spouse	\$94.29	\$113.15	\$105.66	\$126.79	\$115.99	\$139.19
Family	\$128.17	\$153.81	\$143.63	\$172.35	\$157.68	\$189.20

Stipend

Employees (part time or full time benefit eligible) who waive coverage due to having health insurance coverage elsewhere are eligible to receive up to \$1,200/year stipend, paid over 26 pay periods. Employees who request the stipend will also need to participate in Wellness Programs, as required last year.

Eligibility: To be eligible to participate, employees must work a minimum of **24 hours per week**. Stipends begin the first of the month following date of hire, or the pay period following the submission of evidence of other coverage to Human Resources.

The following documentation of affordable insurance is required prior to receiving the 2019 stipend:

Continued in 2019 - Evidence of affordable health insurance will require some additional documentation this year to meet new federal regulations.

- ✓ Proof of coverage elsewhere by providing the insurance card for the alternate plan, and
- ✓ A copy of the plan documents outlining level of coverage for any health plan offered by the alternate source (employer), and
- ✓ A copy of the premiums paid for the alternate source's offered plans. Examples may be a copy of the pay stub with the deduction or the check if paid by personal check.
- ✓ Employees covered under a Marketplace Plan will not be eligible for the stipend.

The stipend becomes effective *after* all required documentation is received by Human Resources

Wellness Program

New London Hospital's Wellness Program offers the following programs to create an environment that enables ALL employees at all levels of wellness to feel comfortable and enjoy the activities of healthy behaviors.

New London Hospital has partnered with beBetter Health to offer wellness tools and resources to help employees and spouses improve or maintain health by utilizing the beBetter Wellness Platform. Employees and spouses can earn wellness incentives, prizes, or an insurance stipend. This new site will allow New London Hospital more flexibility in the programs offered for Wellness points. Please see the enclosed "New London Hospital 2019 Wellness Program Engagement Options" sheet for more information.

Fitness Classes/Groups include on-site yoga classes, hiking groups, and on-site Weight Watchers.

Wellness Lunch-n-Learns are informative sessions that vary on Wellness topics and are presented by external/internal speakers and NLH Physicians.

Onsite Committees & Clubs - Use your creative skills and enjoy some emotional wellness by joining the Wellness Committee, Neighbor 2 Neighbor Club, Hospital Days Float Committee, or the Employee Activity Committee.

Flexible Spending Account (FSA)

Flexible Spending Accounts (FSA) allow employees to pay for certain non-reimbursed medical and dependent care expenses by setting aside pre-tax dollars through payroll deductions. New London Hospital offers this benefit to our employees starting upon employment, and each year during open enrollment. For 2019, employees can allocate up to \$2,600 through the Health Care FSA, and up to \$5,000 through the Dependent Care FSA. Special rules limit the use of FSA accounts for participants covered under the HSA 3000 Medical Plan. For more information about the Limited Purpose FSA, please contact Human Resources.

The tax-advantage means that employees save on Federal, State and FICA taxes, which helps offset some out-of-pocket expenses. Before making any decisions regarding opening an FSA account, employees should determine how much money they think they and/or their dependents will spend during the plan year on out-of-pocket expenses.

Important: USE IT OR LOSE IT RULE: It is important to plan carefully when setting aside money for these accounts because the money must be spent on services within the coverage period. Any money over \$500 that is left unspent is forfeited. Any amount \$500 or less will be rolled into the next year.

Eligibility: To be eligible to participate, employees must be considered a "Part Time" or "Full Time" employee. Coverage is effective the first of the month following date of hire.

Dental Plan

New London Hospital offers eligible employees dental coverage through **Northeast Delta Dental**.

Eligibility: To be eligible to participate, employees must work a minimum of **24 hours per week**. Coverage is effective the first of the month following date of hire.

Type of Service	Buy-Down	Core	Buy-Up
Annual Max	\$750	\$1,000	\$1,500
Deductible	None	\$25 per person per year, max 3; Basic & Major only	\$25 per person per year, max 3; Basic & Major only
Cleanings	2	2	4
Diagnostic/Preventative	100%	100%	100%
Basic	50%	80%	80%
Major	N/A	50%	50%
Ortho	N/A	N/A	50%; \$2,000 separate lifetime max *Available to children under age 19 only

2019 Cost Bi-Weekly						
	Full Time			Part Time		
	Buy-Down	Core	Buy-Up	Buy-Down	Core	Buy-Up
<i>Single</i>	\$4.71	\$5.89	\$6.93	\$6.24	\$7.80	\$9.17
<i>2 Person</i>	\$8.72	\$10.90	\$12.84	\$11.54	\$14.43	\$16.99
<i>Family</i>	\$16.42	\$20.53	\$24.18	\$21.44	\$26.80	\$31.56

Vision Plan

New London Hospital offers employees a vision plan through **Eye Med Vision**. Eye Med provides a vision exam every year for with co-pay and provides an allotment for frames and contact lenses. For additional information on Eye Med Vision, please contact Human Resources.

Eligibility: To be eligible to participate, employees must work a minimum of **24 hours per week**. Coverage is effective the first of the month following date of hire.

2019 Cost Bi-Weekly	
	Full & Part Time
Single	\$2.81
2 Person	\$5.29
Family	\$7.74

Employee Assistance Program (EAP)

Employee Assistance Program (EAP) is a confidential counseling service to help address the personal issues employees are facing. This service, staffed by experienced clinicians, is available by calling a toll-free phone line available 24 hours a day, seven days a week. A Guidance Consultant will refer the employee to a local counselor or to resources in their community.

An employee or immediate family member can access EAP any time with personal concerns, including:

- › Relationships
- › Job pressures
- › Grief and loss
- › Stress, anxiety or depression
- › Marital conflicts
- › Substance abuse
- › Empty-nesting
- › Problems with your children
- › Legal support
- › Online will preparation
- › Financial counseling

Go to www.guidanceresources.com and click on **Register**.

Organization Web ID: My5848i

Company Name (First five [5] characters): The N

Life Insurance

Basic Life

100% New London Hospital Paid

New London Hospital provides eligible employees with Basic Life Insurance benefits equal to one times the employee's annual salary. This benefit is provided through **UNUM** of Portland, ME. New London Hospital pays the full cost of this benefit. This benefit also provides insurance for accidental death and dismemberment.

Eligibility: Employees must work a minimum of **36 hours per week** to receive this employer-paid benefit. Coverage begins the first of the month following 90 days of employment.

Supplemental Life

100% Employee Paid

New London Hospital provides eligible employees with the opportunity to purchase additional life insurance for themselves, their spouse, and dependent children at the employee's cost.

New Hire Guarantee Issue: \$200,000 or 3 times annual salary (whichever is less) for employee/\$30,000 for spouse. (Employee must have policy on self to purchase policy for spouse.)

Eligibility: Employees must work a minimum of **36 hours per week**. Coverage begins the first of the month following 90 days of employment.

Beneficiaries: During on-line enrollment, employees will be prompted to input beneficiaries. Information that should be included is the person(s) DOB, SSN, Address and Phone Number. If a trust, have trust information available.

Long Term Disability Income Benefits

Basic

100% New London Hospital Paid

New London Hospital provides 50% income replacement up to \$6,000 per month, starting at 6 months for disability due to non-worker's comp accidents, illnesses, and injuries. This benefit is provided through **UNUM** of Portland, ME.

Buy-up

100% Employee Paid

Employee has the option of purchasing an additional 10% income replacement coverage at minimal cost. This will provide 60% income replacement up to \$6,000 per month. This benefit is provided through **UNUM** of Portland, ME

Eligibility: Employee must work a minimum of **36 hours per week**. Coverage begins the first of the month following 90 days of employment.

Short Term Disability Income Benefits

Option 1

100% Employee Paid

New London Hospital offers employees the opportunity to purchase Short Term Disability Insurance that provides 60% income replacement up to a weekly maximum of \$1,000 if the employee is out due to a short term disability of 15 days or more. This benefit is provided through **UNUM** of Portland, ME.

Option 2

100% Employee Paid

New London Hospital offers employees the opportunity to purchase Short Term Disability Insurance that provides 70% income replacement up to a weekly maximum of \$1,500 if the employee is out due to a short term disability of 15 days or more. This benefit is provided through **UNUM** of Portland, ME

Eligibility: Employee must work a minimum of **24 hours per week**. Coverage is effective the first of the month following 90 days of employment.

403(b) Retirement Plan

New London Hospital offers a 403(b) retirement plan through Principal Financial Group. To help employees prepare for their retirement, the 403(b) provides a simple and convenient way to contribute to a retirement savings. Because the Plan is qualified by the Internal Revenue Services, special tax exclusions allow employees to contribute funds on a pre-tax basis through payroll deductions.

An employee may elect not to enroll in the retirement plan; however, they must complete the enrollment form declining participation and return the completed form to Human Resources. Failure to do so will result in an automatic enrollment of 3%. There is no waiting period to begin employee contributions, and all eligible employees can contribute a percentage of their gross pay. All contributions are subject to an IRS determined maximum.

Eligibility: Any employee, regardless of number of hours worked, may contribute to their retirement plan. For more details and enrollment forms, please contact Human Resources.

Earned Time

Full and part time employees of New London Hospital begin accruing time off upon employment. Earned time provides paid time off to be used for personal time, vacation time, and Hospital recognized holiday closures. **Employees are eligible to use earned time after 90 days of employment.** *Earned time may be used for holidays after 30 days of employment.*

Rate of Accrual: Hired Prior to 11/1/2011 (based on 40 hour work schedule)		
1-4 Years	.1115/per hour	29 days/year*
5-9 Years	.1231/per hour	32 days/year*
10-15 Years	.1346/per hour	35 days/year*
15+ Years	.15/per hour	39 days/year*
Rate of Accrual: Hired on or After 11/1/2011 (based on 40 hour work schedule)		
1-4 Years	.1077/per hour	28 days/year*
5-9 Years	.1155/per hour	30 days/year*
10-14 Years	.1270/per hour	33 days/year*
15-19 Years	.1308/per hour	34 days/year*
20+ Years	.1385/per hour	36 days/year*

Holidays

Full time and part time employees are eligible to use earned time for Hospital recognized holidays after completing 30 days of employment. New London Hospital departments that do not provide around-the-clock patient care are closed in observance of the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day. Employees who are approved to work on a Hospital recognized holiday receive time and a half for those hours worked.

Extended Illness Bank

Employees who work a minimum of 36 hours per week are eligible to accrue additional time off in an Extended Illness Bank. This accrual begins upon employment and is used for health related absences of 5 days or more. Use of extended illness is initiated by an approved employee request for medical leave. Accrual rate = .0231 per hour. An employee who works 40 hours per week will accrue 6 days of Extended Illness time per year.

Shift Differential

Employees of New London Hospital who work in departments where employees are regularly scheduled to work into the evening, night or on the weekend are eligible for shift differential pay. Employee must work 4 hours into the next shift to be eligible for the differential.

Shift	Weekdays	Weekends
1st	\$0	\$2.00
2nd	\$2.00	\$3.50
3rd	\$2.75	\$4.25

Other Benefits

ABC's Childcare Center

- Extended hours: 6:45AM-5:30PM
- Weekly 5 day fee structure, reduced schedules are available
- Sibling discount available
- Onsite Nursing Room

2019 Full Time Rates	
Infant	\$199.00/week
Toddler	\$189.50/week
Preschool	\$170.00/week
Drop in Any Age	\$45/Day

Health Education

Offerings include CPR, Smoking Cessation and other programs

Tuition Reimbursement

- Full-time annual maximum = \$2,000
- Part-time annual maximum = \$1,000
- All requests initiated by the employee

Fit Stop Incentive

The Fit Stop is a complimentary membership to the Hospital's Fitness Center, and provides a \$125* incentive if you work out 10x a month for 6 months, for at least 30 minutes at a time. You must complete orientation with one of the Wellness Committee Members before using the Fit Stop. (*Incentives will be paid via gift card or check. Incentive will be included in bi-weekly pay check if chosen. Incentive amounts may vary due to individual taxing implications.)

Identity Protection Premiums

We are pleased to be able to offer voluntary identity protection benefit through "idwatchdog". There are three levels of coverage available.

2019 Employee Rates		
Plan	Employee	Family
1B	3.98	6.98
1B Plus	4.98	8.98
Platinum	6.48	11.48

Additional Information

COBRA Information

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) gives employees the right to a temporary continuation of health, dental, vision, and FSA coverage under the group plan. COBRA is available to employees and their family member(s) when coverage is lost on any of these plans.

HIPAA Information

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) mandates special enrollment rights to individuals who previously declined coverage under the group plan because of other coverage. A special enrollment period can occur if that other coverage is no longer available or for family status changes like marriage, birth or adoption. Employees who declined enrollment for self or dependents may later enroll within 30 days of a change in family status or loss of health and dental coverage.

Women's Health & Cancer Rights Act of 1998 (WHCRA)

For members who receive mastectomy-related benefits, coverage must be provided for all stages of reconstruction of the breast on which the mastectomy was performed, as well as surgery and/or reconstruction of the other breast to produce a symmetrical appearance. The coverage under your group health plan is subject to the same deductibles and co-insurance applicable to other medical and surgical benefits provided by the plan.

CHIPRA Information

The Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA) provides employees and their dependents with a special enrollment right without having to wait for an open enrollment period in certain circumstances. Enrollment must be requested within 60 days after the loss of eligibility under Medicaid or CHIP or after the date it is determined the employee or dependent becomes eligible for premium assistance.

Please contact Human Resources for more information about these laws, or if you think any of them may apply to you.



Customer Service Numbers

For general information, contact Human Resources at: 603-526-5519. When you need to contact one of your benefit vendors, refer to the list below.

NLHA BENEFITS SPECIALIST - Pallah Stimpson	603.526.5218	pallah.stimpson@newlondonhospital.org
bSwift - Online Benefit Enrollment Portal www.newlondon.bswift.com Username: your 5 digit Employee ID Password: is defaulted to the last 4 digits of your SSN	877-927-9438	www.newlondon.bswift.com
beBetter - Online Wellness Tracker Portal	866.900.5325 x 3507	www.bebetterhealth.net
MEDICAL - Health Plans Inc.	800.335.9400	www.HealthPlansInc.com
HEALTH SAVINGS ACCOUNT (HSA) - Health Equity	866.346.5800	www.myhealthequity.com
HEALTH REIMBURSEMENT ACCOUNT (HRA)	877.734.7004	www.healthplansinc.com/members
FLEXIBLE SPENDING ACCOUNT (FSA) - Benefit Strategies	888.401.3539	www.benstrat.com
EXPRESS SCRIPTS - Prescription coverage	800.282.2881	www.express-scripts.com/index.html
DENTAL - NE Delta Dental	800.537.1715	www.nedelta.com
VISION - EyeMed (NLH is part of the Access Network)	866.723.0514	www.eyemedvisioncare.com
LIFE and AD&D, DISABILITY - UNUM	800.275.8686	www.unum.com
403(b) RETIREMENT - Principal Financial Group	800.547.7754	www.principal.com
FINANCIAL ADVISOR – Randy Whatley	603.442.7900	vincent.whatley@morganstanley.com
AFLAC – Tonya Manfrate	603.674.5374	Tonya_manfrate@us.aflac.com
WELLNESS PROGRAM - Catherine Bardier, Director	603.526.5093	catherine.bardier@newlondonhospital.org
EMPLOYEE ASSISTANCE PROGRAM (EAP) Organization Web ID: My5848i Company Name (First five [5] characters): The N	877.533.2363	www.guidanceresources.com

This booklet provides only highlights of the **New London Hospital** Employee Benefits Program in effect on January 1, 2019. This is not a certificate of insurance. This document should not be used as a certified outline of your benefits. That can only come from your insurer. This summary does not constitute, in any way, an agreement to pay any and all claims or benefits which your insurers are not obligated by contract to pay.