

Your Guide To benefits

2023-24

June 1, 2023 -
May 31, 2024



Health · Financial · Work-Life

Welcome

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work Full-time: **28** | Part-time: 20 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- ▶ Your legally married spouse
- ▶ Your domestic partner (DP) and/or his/her children, where applicable by state law
- ▶ Your children who are your natural children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

When Coverage Begins

- ▶ **New Hires:** You must complete the enrollment process within 31 days of your date of hire. If you enroll on time, coverage is effective on the first of the month following the waiting period.

If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits).

- ▶ **Open Enrollment:** Changes made during Open Enrollment are effective June 1, 2023 - May 31, 2024.

Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year. Following are examples of the most common qualified life events:

- ▶ Marriage or divorce
- ▶ Birth or adoption of a child
- ▶ Child reaching the maximum age limit
- ▶ Death of a spouse, DP, or child
- ▶ Change in child custody
- ▶ Change in coverage election made by your spouse/DP during his/her employer's Open Enrollment period
- ▶ You lose coverage under your spouse's/DP's plan

Making Changes

To make changes to your benefit elections, you must contact Human Resources within 60 days of the qualified life event (including newborns).

Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

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Enrollment

Go to <https://www.employeenavigator.com/benefits/Account/Login> Company Identifier: PNWU.

There, you will find detailed information about the plans available to you and instructions for enrolling.

Required Information—When you enroll, you will be required to enter a Social Security Number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage and are not subject to a federal tax penalty. This information will be securely submitted to the IRS and will remain confidential.

Medical Plans

We are proud to offer you a choice between two different medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.

Regence Group Administrators (RGA) PPO

The PPO plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Regence Group Administrators (RGA) network. The calendar-year deductible must be met before certain services are covered.

Regence Group Administrators (RGA) HSA

Like the PPO Plan, the High-Deductible Health Plan (HDHP) gives you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the HSA network. In addition, the HDHP comes with a health savings account (HSA) that allows you to save pre-tax dollars¹ to pay for any qualified health care expenses as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses. For a complete list of qualified health care expenses, visit www.irs.gov/pub/irs-pdf/p502.pdf.

Here's how the HSA plan works:

- ▶ **Annual Deductible:** You must meet the entire annual deductible before the plan starts to pay for non-preventive medical and prescription drug expenses. **NOTE:** *If you enroll one or more family members, you must meet the full FAMILY deductible before the plan starts to pay expenses for any one individual.*
- ▶ **Coinsurance:** Once you've met the plan's annual deductible, you are responsible for a percentage of your medical expenses, which is called coinsurance. For example, the plan may pay 80 percent and you may pay 20 percent.
- ▶ **Out-of-Pocket Maximum:** Once your deductible and coinsurance add up to the plan's annual out-of-pocket maximum, the plan will pay 100 percent of all eligible covered services for the rest of the calendar year. **NOTE:** *If you enroll one or more family members, you must meet the full FAMILY out-of-pocket maximum before the plan starts to pay covered services at 100 percent for any one individual.*
- ▶ **Health Savings Account (HSA):** You may contribute to your HSA through pre-tax payroll deductions to help offset your annual deductible and pay for qualified health care expenses. In addition, we will contribute \$83.32 a month for full-time employees and \$41.66 for part-time employees. **To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs. See the plan documents for full details.**



Important: Your contributions, in addition to the company's contributions, may not exceed the annual IRS limits listed below.

HSA Contribution Limit	2023
Employee Only	\$3,850
Family (employee + 1 or more)	\$7,750
Catch-up (age 55+)	\$1,000

Your HSA is yours for life. The money is yours to spend or save, regardless of whether you change health plans², retire or leave the company. There is no "use it or lose it" rule. Your account grows tax free over time as you continue to roll over unused dollars from year to year. You decide how or if you want to spend your HSA funds. You can use them to pay for you and your dependents' doctor's visits, prescriptions, braces, glasses—even laser vision correction surgery.

¹ tax free under federal tax law; state taxation rules may apply

² You must be enrolled in a qualified health plan to contribute to an HSA.

Medical Plans (Cont'd.)

Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Key Medical Benefits	Regence Group Administrators (RGA) HSA Core Plan			Regence Group Administrators (RGA) PPO Buy-Up Plan		
	Preferred-Network	Participating	Out-of-Network ¹	Preferred-Network	Participating	Out-of-Network ¹
Deductible (per calendar year)						
Individual / Family	\$1,750 / \$3,500			\$750 / \$2,250		
Out-of-Pocket Maximum (per calendar year)						
Individual / Family	\$6,000 (embedded) / \$12,000			\$4,000 / \$8,000		
Company Contribution to Your Health Savings Account (HSA) (per month)						
Individual / Family	\$83.32 a month for full-time employees and \$41.66 for part-time employees.			N/A		
Covered Services						
Office Visits (physician/specialist)	20%*	40%*	40%*	\$20 copay	\$35 copay	40%*
Routine Preventive Care	No charge	No charge	40%*	No charge	No charge	40%*
Outpatient Diagnostic (lab/X-ray)	20%*	40%*	40%*	1st \$400 CYM: No charge; 20%* thereafter	1st \$400 CYM: No charge; 40%* thereafter	1st \$400 CYM: No charge; 40%* thereafter
Complex Imaging	20%*	40%*	40%*	1st \$400 CYM: No charge; 20%* thereafter	1st \$400 CYM: No charge; 40%* thereafter	1st \$400 CYM: No charge; 40%* thereafter
Chiropractic	20%* ⁴	40%* ⁴	40%* ⁴	20%* ⁴	40%*	40%*
Ambulance	20%*	20%*	20%*	20%*	20%*	20%*
Emergency Room	20%*	20%*	20%*	\$150 copay then 20%*	\$150 copay then 20%*	\$150 copay then 20%*
Urgent Care Facility	20%*	20%*	20%*	20%*	20%*	20%*
Inpatient Hospital Stay	20%*	40%*	40%*	20%*	40%*	40%*
Outpatient Surgery	20%*	40%*	40%*	20%*	40%*	40%*
Prescription Drugs (Generic / Brand / Non-Formulary) ⁶						
Retail Pharmacy (30-day supply)	20%* / 20%* / 20%*		N/A	\$5 copay / \$25 copay* / \$50 copay*		N/A
Mail Order (90-day supply)	20%* / 20%* / 20%*		N/A	\$10 copay / 50% to \$100* / 50% to \$200*		N/A

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs. See the plan documents for full details.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.
2. Deductibles & Out of Pocket maximums accumulate as a single amount. Meaning one amount for Preferred, Participating & Out of Network services combined.
3. Generic prescriptions required if available. If filled with a name brand, then copay plus the difference between the generic and brand will be charged.
4. Limited to 10 visits CYM
5. OON payable at 250% of Medicare allowable
6. Buy-Up Medical plan has a separate Prescription Deductible and Out of Pocket Maximum. \$250 Deductible, waived for Generics. \$1,000 Individual; \$3,000 Family Out of Pocket Maximum

Dental Plan

We are proud to offer you a dental plan.

Regence Group Administrators (RGA) Dental: This plan offers you the freedom and flexibility to use the dentist of your choice.

Following is a high-level overview of the coverage available.

Key Dental Benefits	Regence Group Administrators (RGA) Dental
Deductible (per calendar year)	
Individual / Family	\$50 / \$150
Benefit Maximum (per calendar year; preventive, basic, and major Services combined)	
Per Individual	\$1,500
Covered Services	
Preventive Services	No charge. All services are limited to a usual & customary allowance, participant may be balance billed
Basic Services	80%*
Major Services	50%*
Orthodontia (Adult & Child)	50%*. Limited to \$2,000 Lifetime Maximum

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.



Vision Plan

We are proud to offer you a vision plan through Regence Group Administrators (RGA). This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Regence BlueShield Network network. Seeking care through a network provider is not mandatory.

Following is a high-level overview of the coverage available.

Key Vision Benefits	Any Provider
Exam (limited to one exam per calendar year)	100%
Materials Allowance (every calendar year)	\$300 allowance

Life and AD&D Insurance

Life insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Accidental Death and Dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable.

Basic Life/AD&D (Company-paid)

This benefit is provided at **NO COST** to you through Sun Life Assurance Company of Canada.

Benefit Amount	1 time your base annual earnings, rounded to the next higher \$1,000. Subject to a benefit maximum of \$100,000.
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Supplemental Life/AD&D (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage through Sun Life Assurance Company of Canada for yourself and your eligible family members.

	Benefit Option	Guaranteed Issue¹
Employee	\$500,000 or 5 times annual earnings, whichever is less.	\$100,000
Spouse/RDP	\$150,000	\$30,000
Child(ren)	\$10,000	Up to the maximum benefit

1. During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Long-Term Disability

Provided at **NO COST** to you through Sun Life Assurance Company of Canada.

Benefit Percentage	60%
Monthly Benefit Maximum	\$6,000
When Benefits Begin	After 90th day of disability
Maximum Benefit Duration	Social Security Retirement Age

BenefitHUB

BenefitHUB is an exclusive employee discount program that can help you save big on thousands of items daily such as travel, apparel, tickets, auto, electronics, insurance, education, restaurants and so much more! Visit BenefitHUB at www.pnwu.edu.benefitHub.com Referral Code: **XXZWE3**

Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at **NO COST** to you through GuidanceResources.

The EAP can help with the following issues, among others:

- ▶ Mental health
- ▶ Substance abuse
- ▶ Relationships or marital conflicts
- ▶ Grief and loss
- ▶ Child and eldercare
- ▶ Legal or financial issues

EAP Benefits

- ▶ Assistance for you and your household members
- ▶ Up to 3 Face to Face in-person sessions with a counselor per issue, per year, per individual
- ▶ Unlimited toll-free phone access and online resources

Cost of Benefits

June 1, 2023 - May 31, 2024

Your contributions toward the cost of benefits are automatically deducted from your paycheck before taxes. The amount will depend upon the plan you select and if you choose to cover eligible family members.

Medical

Coverage Tier	Bi-Weekly Employee Contribution	
	Regence Group Administrators (RGA) HSA Core Plan	Regence Group Administrators (RGA) PPO Buy-Up Plan
Employee (Full-Time)	\$35.00	\$120.00
Employee (Part-Time)	\$201.25	\$388.75
Spouse / DP	\$220.00	\$487.50
Child(ren)	\$170.00	\$340.00
Family	\$375.00	\$715.00

Dental

Coverage Tier	Bi-Weekly Employee Contribution	
	Regence Group Administrators (RGA)	
Employee (Full-Time)	\$0.00	
Employee (Part-Time)	\$11.25	
Spouse / DP	\$20.50	
Child(ren)	\$25.50	
Family	\$48.50	

Vision

Coverage Tier	Bi-Weekly Employee Contribution	
	Regence Group Administrators (RGA)	
Employee (Full-Time)	\$0.00	
Employee (Part-Time)	\$4.25	
Spouse / DP	\$8.00	
Child(ren)	\$5.00	
Family	\$12.00	

Registered Domestic Partner (RDP) Contributions: Your contributions to cover an RDP are the same as those to cover a legal spouse. However, because of Internal Revenue Code (IRC) restrictions, in most cases, the fair market value of your RDP's or RDP's children's (if they are not federal tax dependents) health care coverage will be taxable to you as imputed income. This value is determined by the amount that The Company pays in premium for RDP coverage. This amount raises your taxable gross income. Also, the payroll deductions to cover an RDP must be taken on an after-tax basis.



Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



Financial Resources

Our financial experts can assist with a wide range of issues.

- Retirement, taxes, mortgages, budgeting and more

For additional guidance, we can refer you to a local financial professional and arrange to reimburse you for the cost of an initial one-hour in-person consult.



Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions



Help for New Parents

ParentGuidanceSM supports you through the process of becoming a biological or adoptive parent, including:

- Preparing for the baby emotionally and financially
- Finding child care
- Planning for back-to-work and other issues



Free Online Will Preparation

EstateGuidance® lets you quickly and easily create a will online.

- Specify your wishes for your property
- Provide funeral and burial instructions
- Choose a guardian for your children

What happens when I call for counseling support?

When you call, you will speak with a GuidanceConsultantSM, a master's- or PhD-level counselor who will collect some general information about you and will talk with you about your needs. The GuidanceConsultant will provide the name of a counselor who can assist you. You will receive counseling through the EAP up to 3 sessions per issue, per person, per calendar year. You can then set up an appointment to speak with the counselor over the phone or schedule a face-to-face visit.

What counseling services does the EAP provide?

The EAP provides free short-term counseling with counselors in your area who can help you with your emotional concerns.

If the counselor determines that your issues can be resolved with short-term counseling, you will receive counseling through the EAP. However, if it is determined that the problem cannot be resolved in short-term counseling in the EAP and you will need longer-term treatment, you will be referred to a specialist early on and your insurance coverage will be activated.

Contact EAPBusiness ClassSM Anytime

No-cost, confidential solutions to life's challenges.

Your ComPsych® GuidanceResources® program EAPBusiness Class offers someone to talk to and resources to consult whenever and wherever you need them.

Call: 877.595.5281

TTY: 800.697.0353

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultantSM, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: guidanceresources.com

App: GuidanceNowSM

Web ID: EAPBusiness

Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos and other helpful tools.

24/7 Support, Resources & Information



GGFL-1597

Contact EAPBusiness Class Anytime

Call: 877.595.5281

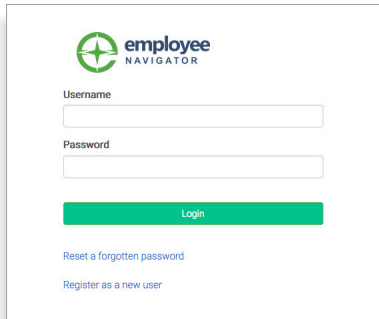
TTY: 800.697.0353

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App: GuidanceNowSM

Web ID: EAPBusiness

ENROLL IN YOUR BENEFITS: One step at a time

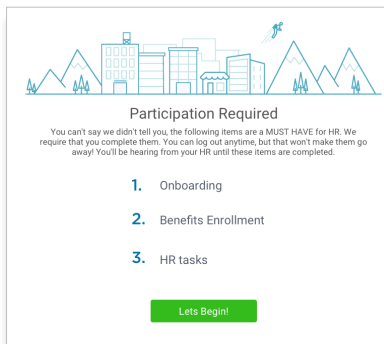


The login form for Employee Navigator features the company logo at the top left. Below it are two input fields: 'Username' and 'Password'. A green 'Login' button is positioned below the password field. At the bottom left, there are two links: 'Reset a forgotten password' and 'Register as a new user'.

Step 1: Log In

Go to www.employeenavigator.com and click **Login**

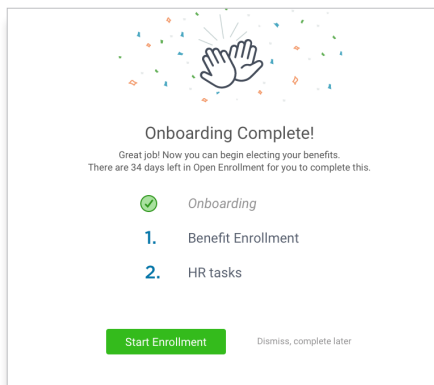
- **First time users:** Click on your Registration Link in the email sent to you by your admin or **Register as a new user**. Create an account, and create your own username and password.
- **Returning users:** Log in with the username and password you selected. Click **Reset a forgotten password**.



The 'Participation Required' screen has a header with a cityscape illustration. The main text explains that certain items are mandatory for HR. A numbered list follows: 1. Onboarding, 2. Benefits Enrollment, and 3. HR tasks. A green 'Lets Begin!' button is at the bottom.

Step 2: Welcome!

After you login click **Let's Begin** to complete your required tasks.



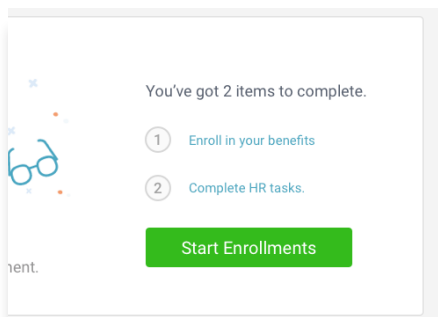
The 'Onboarding Complete!' screen features a celebratory graphic of hands and confetti. It informs the user that they can now start electing benefits and that there are 34 days left in the Open Enrollment period. A green checkmark indicates that 'Onboarding' is complete. A numbered list shows: 1. Benefit Enrollment, 2. HR tasks. A green 'Start Enrollment' button is at the bottom left, and a link 'Dismiss, complete later' is at the bottom right.

Step 3: Onboarding (For first time users, if applicable)

Complete any assigned onboarding tasks before enrolling in your benefits. Once you've completed your tasks click **Start Enrollment** to begin your enrollments.

TIP

if you hit "**Dismiss, complete later**" you'll be taken to your Home Page. You'll still be able to start enrollments again by clicking "**Start Enrollments**"



The 'Start Enrollments' screen shows a message 'You've got 2 items to complete.' followed by a numbered list: 1. Enroll in your benefits, 2. Complete HR tasks. A green 'Start Enrollments' button is at the bottom.

Step 4: Start Enrollments

After clicking **Start Enrollment**, you'll need to complete some personal & dependent information before moving to your benefit elections.

TIP

Have dependent details handy. To enroll a dependent in coverage you will need their date of birth and Social Security number.

Step 5: Benefit Elections

To enroll dependents in a benefit, click the checkbox next to the dependent's name under **Who am I enrolling?**

Below your dependents you can view your available plans and the cost per pay. To elect a benefit, click **Select Plan** underneath the plan cost.

Who am I enrolling?

Myself

Elizabeth Reynolds (Spouse)

Gwen Reynolds (Child)

\$138.46
Cost per pay period

Effective on 08/01/18
Employee

How much will it cost?

Plan Cost	Employer Contribution	My Cost
\$138.46	\$ 138.46	\$0.00

[View employer contributions summary](#)

Click **Save & Continue** at the bottom of each screen to save your elections.

If you do not want a benefit, click **Don't want this benefit?** at the bottom of the screen and select a reason from the drop-down menu.

Step 6: Forms

If you have elected benefits that require a beneficiary designation, Primary Care Physician, or completion of an Evidence of Insurability form, you will be prompted to add in those details.

Enrollment Summary

Below is a summary of your elections and cost for the upcoming plan year. If you have any questions or would like to make changes, please contact HR.

Enrollment Not Complete!
Please complete the required highlighted steps from your enrollment progress menu.

Enrolled Plans

Medical Collapse

Key Care HSA PPO2017 404E2435 Long Plan Name

Progress 6 of 8

- ✓ 1. Personal Information
- ✓ 2. Dependent Information
- ✓ 3. Medical
- ⚠ 4. Dental
- ✓ 5. Vision
- ✓ 6. HSA
- ✓ 7. FSA
- 8. Enrollment Summary

Step 7: Review & Confirm Elections

Review the benefits you selected on the enrollment summary page to make sure they are correct then click **Sign & Agree** to complete your enrollment. You can either print a summary of your elections for your records or login at any point during the year to view your summary online.

TIP

If you miss a step you'll see **Enrollment Not Complete** in the progress bar with the incomplete steps highlighted. Click on any incomplete steps to complete them.

High Five! Enrollment Complete!

You've only got one more item to complete.

- ✓ Enroll in your benefits
- 1. HR Tasks

Dismiss, complete later

Step 8: HR Tasks (if applicable)

To complete any required HR tasks, click **Start Tasks**. If your HR department has not assigned any tasks, you're finished!



You can login to review your benefits 24/7

Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical, Dental, and Vision	RGA	866-738-3924	www.accessrga.com
Life and AD&D and Disability	Sun Life Assurance Company of Canada	800-247-6875	www.sunlife.com/us
Employee Assistance Program (EAP)	ComPsych GuidanceResources	877-595-5281	guidanceresources.com ; Web ID: EAP Business
Employee Discount Program	BenefitHUB	N/A	www.pnwu.edu.benefitHub.com Referral Code: XXZWE3

Questions?

If you have additional questions, you may also contact:

PNWU HR Team
509-452-5100
hr@pnwu.edu

Benefit Spot

We've gone mobile! To help you access your benefits information—even when you're away from work and need it most—we've launched a mobile benefits app.

To get started, Download "Benefit Spot" on the Apple App Store or Google Play and enter company code: **PNWU**



DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

