BENEFIT GUIDE
EMPOWERING YOU TO TAKE ADVANTAGE OF YOUR BENEFITS TODAY AND FOR YOUR FUTURE

2023
Welcome to your 2023 benefits!

I am pleased to present our 2023 benefit plan offerings, and sincerely hope that you take the time to learn and understand your benefits programs and what is available to you and your family.

Middlebury is committed to providing a meaningful benefits program for employees and their families to support a variety of needs. New for 2023 we are offering a third medical plan choice, the Gold Plan, as well as a Roth contribution option on the Voluntary 403(b) Retirement Plan. We are pleased to offer programs that retain a critical focus on preventative care, take advantage of the latest offerings in wellness and remote access to care, and manage cost containment in support of a sustainable future. Thank you for your continued hard work and commitment to the Middlebury community.

Your Benefits Team will support you through your 2023 Benefits Enrollment. Questions on your benefits can be sent to benefits@gmhec.org or you may call 802.443.5485.

We wish all of you the best in health,

Caitlin Goss
Vice President for Human Resources and Chief People Officer
Middlebury College

Visit the GMHEC “Contact Us” webpage to meet your team:
https://gmhec.org/contact-us/

Email: benefits@gmhec.org
Call: 802.443.5485

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USE YOUR BENEFIT RESOURCES
This Benefit Guide should be used as a reference tool to help you get the most out of your plans and as a resource throughout the year.
For help with specific plans and policies, use the “2023 Benefit Contacts” on page 24.
You can also reach out to your Benefits Team (benefits@gmhec.org or 802.443.5485) for questions or assistance with your benefits.

CONTACT CIGNA ONE GUIDE® TO CHOOSE YOUR MEDICAL PLAN WITH CONFIDENCE
We understand how confusing and overwhelming it can be to review your health plan options. We want to help by providing the resources you need to make a decision with confidence. That’s why Cigna One Guide® service is available to you.
Call a representative during pre-enrollment to get personalized, useful guidance. Your personal guide will help you:
• Easily understand the basics of health coverage
• Identify the types of health plans available to you
• Check if your doctors are in-network to help you avoid unnecessary costs
• Get answers to any other questions you may have about the plans or provider networks available to you
For pre-enrollment help, reach out to Cigna One Guide® at 888.806.5042.

WATCH FOR ID CARDS IN THE MAIL (NEW ENROLLEES ONLY)
Insurance ID Cards will be issued to employees who newly enroll in a medical or dental plan or have eligibility changes. If you are currently enrolled in a medical or dental plan and re-enroll, you can keep using the same ID card. Visit mycigna.com to log in or create your online account. You may request new/replacement ID cards at mycigna.com. A digital ID card is always available in the myCigna app.

LEARN MORE
Benefit Overview Sessions will be provided to you in support of making your best benefits choices today and for your future. These sessions will provide a brief overview of benefits available to you as well as tips and tricks to enroll in Oracle HCM. Watch your email and calendar for invitations for informational sessions. Additionally, plan summaries, recorded videos and informational flyers on the following are available on your College Benefits Webpage:
• Summary Plan Document
• Benefits Overview
• Cigna Medical & Dental
• HealthEquity - Health Savings Accounts
• VSP - Vision Plans
• Navia - Flexible Spending Accounts
• Unum Voluntary Benefits
• Employee Assistance and Well-Being Benefits
• Retirement Plans
• Medical Leave Information
Always refer to the applicable plan documents, policies or guides before making final decisions on your benefit elections and utilization. You may also reference Important Notices at the back of this book.
## Steps to Enroll in Oracle

The plans you enroll in will be effective from 1/1/23 (or your benefits eligibility effective date) through 12/31/23.

### LOGIN TO ORACLE

1. To get started with self-service enrollment, you will need to navigate to Oracle.
2. From the Me tab, click Benefits.
3. Click Make Changes, or Start Enrollment (if you are new to benefits), under your name in the middle of the screen.

### BEFORE YOU ENROLL, UPDATE BENEFICIARIES AND DEPENDENTS

Collect your dependents’ information if you intend to add them to your plans or name them as beneficiaries. You’ll need full names, dates of birth and gender.

1. Click Add to add each individual you will add as a dependent on your insurance plans or name as a beneficiary on your life insurance.
   - Enter required information.
   - Important: In the *What’s the start date of this relationship?* box, enter a birthday or anniversary date prior to your benefits effective date.
   - To not enroll a contact, do not select them when you enroll in a benefit.
   - Click Submit.
2. Once all of your people have been added, click Continue.

### ELECTING BENEFITS

*Be sure to select your beneficiaries for all Life & AD&D plans, even those the college provides to you at no cost.*

1. Click on your Health & Welfare Program icon.
2. Read and Accept the Authorization.
3. Click the Edit button next to each group of benefits to enroll in.
   - Click the check box next to each benefit you would like to enroll in.
   - Click the check box next to each dependent you would like to enroll.
   - If you are editing who is enrolled in a plan, click the pencil next to the plan to modify your enrollment.
   - Click Continue.

4. Follow the steps in C above for each benefit you wish to enroll in or make changes to.
   - If enrolling in a Flexible Spending (medical or dependent care) or Health Savings Account, you will need to include annual contribution amounts. The IRS requires you to enroll in these each year.
   - If enrolling in Voluntary Life or AD&D, you will need to include the amount of coverage you would like to purchase.
   - Once you have selected all benefits you would like to enroll in, scroll to the top and click Submit. Right click in the Confirmation page and choose to print a paper copy or save as a PDF.

Your Confirmation Page is the only one that you will receive. If you view a confirmation page, you have successfully completed your enrollment. If you do not see a confirmation page, ensure you have clicked the Submit button.

### REVIEW AND RESOLVE ACTION ITEMS

1. Navigate back to the Benefits page.
2. Click Pending Actions
3. Review any actions requiring resolution.
   - Click the item, make necessary changes, and click on Submit.
   - If you have enrolled in Life Insurance requiring an Evidence of Insurability form, the benefits team will reach out to you with a link to the form and resolve this Pending Action for you once requirements have been met.

### ENROLL IN RETIREMENT PLAN

1. Click on your Retirement Program icon.
2. Click Continue on the Before You Enroll Page.
3. Click the Edit button. The Core Retirement Plan 401a section will be visible but not editable. Scroll to the Voluntary Retirement Plan 403b section. Click the check box next to Employee Contribution.
4. Enter the percentage of your pay you would like to contribute. Click OK.
5. Click Continue. Click Submit.

**CONTACT YOUR BENEFITS TEAM WITH QUESTIONS:** Call 802.443.5485 or email benefits@gmhec.org
Benefit Basics

ELIGIBILITY

Employees
You are eligible to participate on the first day of the month following your employment, or classification as an Eligible Employee. If your first day of employment or benefits eligible classification is the first day of the month your benefits will be effective on that day.

Dependents
Your legally married spouse or domestic partner and/or any biological, adopted, foster or stepchildren, children of a domestic partner, or any child for whom you are court appointed as legal guardian (up to age 26).

For information on domestic partner eligibility, be sure to visit https://www.middlebury.edu/office/human-resources/self-service-resources/domestic-partner-benefits.

KEY TERMS TO KNOW

Deductibles are the amount you pay for covered health care services before your insurance plan starts to pay.

- **Aggregate deductible** - All medical & pharmacy claims for a +1 or Family apply towards the same deductible and out of pocket max. There are no individual limits.
- **Stacked Deductible** - Individual medical & pharmacy claims are applied towards the individual deductible and out of pocket max regardless of +1 or Family enrollment.

Copayments (copays) are the fixed dollar amounts (for example, $15) you pay for covered health care, typically at the time of service.

Coinsurance is the percentage of costs of a covered health care service that you pay (20%, for example) after you’ve paid your deductible.

Generic drugs contain the same active ingredients as brand-name drugs, but generally are less expensive.

Preferred brand drugs are brand-name drugs that are listed on the plan’s preferred list of prescription drugs.

Non-preferred brand drugs are brand-name drugs that are not included listed on the plan’s preferred list of prescription drugs. These may not be covered under the plan.

Specialty drugs are used to treat certain complex health problems. These drugs tend to be very expensive.

A **Preferred Provider Organization (PPO)** plan provides coverage to participants through a network of selected health care providers (such as hospitals and physicians). The enrollees may go outside the network, but would incur larger costs.

A **High Deductible Health Plan (HDHP)** combines traditional medical coverage and a tax-advantaged Health Savings Account (HSA) to help save for future medical expenses.

WHEN CAN YOU MAKE CHANGES TO BENEFITS?

Generally, changes are only allowed under the following circumstances:

**Annual Enrollment Period**
Once a year we conduct an Annual Open Enrollment in the fall. During this time, you can add or drop benefit plans, enroll in a FSA or HSA, and add or remove dependents from your coverage for the coming plan year.

**Qualifying Life Events - Change in Status**
Outside of the Annual Enrollment period, you may change your benefit elections during the year only if you experience a Qualifying Life Event. Below are examples of life events that may allow you to make a change.

EXAMPLES OF QUALIFYING LIFE EVENTS

- Marriage, divorce or legal separation
- Change in your spouse’s benefits or employment status
- Birth or Adoption of a Child
- Death of your spouse, child, or other qualified dependent
- Change in your child’s dependent status

When can I change my benefits?
#Medical Overview

## NEW FOR 2023: INTRODUCING THE GOLD PLAN

Middlebury College offers employees the choice of three medical plans through Cigna: the PPO Platinum + Plan, the Gold Plan, and the Panther Silver Plan – HDHP with HSA. All of our medical plans include 100% coverage for preventive care services in the Cigna Network. See below for an overview of how the plans work and refer to the comparison chart on page 10 to see how certain common services are covered.

<table>
<thead>
<tr>
<th>PPO Platinum + Plan</th>
<th>Gold Plan</th>
<th>Panther Silver Plan HDHP with HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>You pay nothing for in-network preventive care for you and your covered dependents.</td>
<td>Does not come with a college-funded Health Savings Account.</td>
<td>Comes with a college-funded Health Savings Account. Middlebury College will contribute $1,000* for individual coverage or $2,000* for all other tiers.</td>
</tr>
<tr>
<td>Does not come with a college-funded Health Savings Account.</td>
<td>Does not come with a college-funded Health Savings Account.</td>
<td></td>
</tr>
<tr>
<td>Certain medical services (like office visits) are not subject to the plan’s deductible.</td>
<td>Certain in-network medical services (like office visits) are not subject to the plan’s deductible. Coinsurance will apply right away for these services.</td>
<td>You pay 100% for your non-preventive medical care until the plan’s deductible is met. <strong>You can use HSA funds to pay these expenses.</strong></td>
</tr>
<tr>
<td>Prescriptions are covered with a flat copay.</td>
<td>Prescription drugs are not subject to the plan’s deductible. Coinsurance will apply right away.</td>
<td>You pay 100% for your prescriptions until the plan’s deductible is met. <strong>You can use HSA funds to pay these expenses.</strong></td>
</tr>
</tbody>
</table>

**STACKED DEDUCTIBLE:** Plan pays for an individual once the individual deductible is met, even on a two-person or family plan.

**AGGREGATE DEDUCTIBLE:** Full single or entire family deductible must be met before claims are paid. Those enrolled in two-person plan must meet the family deductible.

Cigna’s **Telehealth Connection** is covered at a low cost per visit.

Other medical services (like hospital stays) are covered at 80% after the plan’s deductible has been met.

After the plan’s deductible has been met, eligible in-network medical expenses are covered at 80%.

If your out-of-pocket costs reach the annual maximum, the plan pays 100% for eligible care the remainder of the plan year.
Is your doctor, dentist or hospital in the Cigna network? Cigna’s online directory makes it easy to find who (or what) you’re looking for.

HOW TO SEARCH CIGNA’S NETWORK

1. If you’re already a Cigna customer, log in to myCigna.com or the myCigna® app to search your current network.

   If you are not a current customer, or would like to search other networks, go to myCigna.com, and click on “Find a Doctor” at the top of the screen. Then, under “Not a Cigna Customer Yet?” select “Plans through your employer or school.”

2. Enter the location in which you want to search.

3. Optional – Select one of the plans offered by the college.

4. Type in who or what you are looking for. Or browse the A-to-Z glossary of providers and procedures or keywords option.

VISIT WWW.CIGNA.COM TO FIND A NETWORK PROVIDER NEAR YOU!

MYCIGNA® MOBILE APP

Cigna’s With You, Wherever You Are

Download the myCigna® mobile app and get access to your medical benefits info from anywhere...any time! The myCigna® app uses one-touch access, making it easy for you to personalize, organize, and access your health information on the go. Use it to:

- Get a digital ID card
- Track your claims and deductible
- Get answers to frequently asked questions
- View a snapshot of your benefits

Download the MyCigna® app in the App Store or Google Play!
Cigna’s Telehealth Connection Services

INCLUDED WITH ALL MEDICAL PLAN OPTIONS

Our medical plans include access to Cigna’s Telehealth Connection services at a low cost. You can interact with in-network, U.S. board certified physicians 24 hours a day/365 days a year via secure video chat or phone. No need to leave your home or office ... and no appointment is necessary!

A SMART AND AFFORDABLE CHOICE FOR QUICK CARE

Using Cigna’s Telehealth Connection can help get you the doctor visit and prescription you need, while also saving you time and money. It’s a great tool for when:
• You are traveling
• Your dependent is traveling or away at school
• You need help after hours or on the weekend
• Anytime you can’t get in to see your regular provider
Some of the most common uses include:
• Cold and flu symptoms such as cough, fever, earaches, and headaches
• Allergies and sinus infections
• Fever
• Bladder infections, UTIs
• Pink eye

CIGNA VIRTUAL CARE FOR BEHAVIORAL HEALTH

Life is demanding. That’s why your health plan through Cigna includes access to minor medical and behavioral/mental health virtual care.
Whether it’s late at night and your therapist isn’t available or you just don’t have the time or energy to leave the house, you can:
• Schedule a behavioral/mental health virtual care appointment online in minutes
• Connect with quality, licensed counselors and psychiatrists
• Have a prescription sent directly to your local pharmacy, if appropriate

IT’S SIMPLE TO USE

1. Download the MyCigna® app
2. Log in with your Cigna username and password
3. Tap “Find Care” at the bottom of your screen
4. Tap Cigna Telehealth Connection, then choose MDLive

GO AHEAD AND SIGN UP TODAY!

No one plans to get sick ... it seems to happen out of nowhere! That’s why we highly encourage you to download the MyCigna® app now, before you need it, and get signed in so that when you need to use the Telehealth Connection services, all you need to do is connect through the app.

One thing to understand is the difference between Telehealth and Telemedicine. Telehealth (MDLive) is not a visit with your doctors. Telemedicine is the tagline used when you see your doctor via secure video conference or phone, but not in person. A Telemedicine visit follows the same rate structure as an in-person visit.
PREFER TO HAVE YOUR MEDICATIONS DELIVERED TO YOUR DOOR?

Express Scripts, Cigna’s home delivery pharmacy, will deliver maintenance medication to you at the location of your choice. Standard Shipping is always free. For more information, please call Customer Service at 800.244.6224, or visit www.Cigna.com/home-delivery-pharmacy or mycigna.com.

Please note: the drug list may vary between the medical plans. Please refer to drug list on mycigna.com or call Customer Service at 800.244.6224.

NEW CIGNA MEMBERS WILL RECEIVE AN ID CARD

Use your ID card every time you fill a prescription. It has important information on it that the pharmacy needs to process your prescription.

- Your pharmacists will need to use the BIN, PCN, and Rx Group number on your ID card to access your benefits and process your claim.
- If you forget your ID card, you can access it using the myCigna® app. You can also download and print a temporary Cigna ID card from the myCigna® website.

BENEFITS OF HOME DELIVERY

24/7 ACCESS TO LICENSED PHARMACISTS. If you have a medication question, you can talk with a pharmacist anytime, day or night.

CONVENIENT DELIVERY. Express Scripts provides free standard delivery right to your home or work address within the United States. Your medication is shipped in packaging that protects your privacy and is designed to stand up to harsh weather.

EASY REFILLS. Fill up to a 90-day supply of your medication at one time, so you fill less often.

REFILL REMINDERS. You can sign up to get free refill reminders by email or text to help make sure you don’t miss a dose.

ORDER ONLINE. You can refill your medication and track your orders on the myCigna® website or through the mobile app.

CIGNA 90 NOW

In certain areas, Cigna offers another maintenance medication program called Cigna 90 Now for medications taken to treat an ongoing health condition. You can pick up a 90-day supply of your medication at a participating pharmacy. These are typically chain pharmacies like Walmart and CVS.

- To fill a 90-day supply in person, you must use a 90-day retail pharmacy in the plan’s network.

To find a participating pharmacy:
1. Log on to mycigna.com.
2. Click on Prescriptions > Find a Pharmacy at the top of the page.
3. Click More Options > Pharmacy Features
4. Check the box next to “90-Day Network Pharmacy,” then click Apply to review results.
### CIGNA MEDICAL PLANS*

<table>
<thead>
<tr>
<th></th>
<th>PPO PLATINUM + PLAN</th>
<th>GOLD PLAN</th>
<th>PANTHER SILVER PLAN: HDHP WITH HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-Of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Calendar Year Deductible</strong> (how much you pay out of pocket before the plan pays)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual: $300</td>
<td></td>
<td>Individual: $450</td>
<td>Individual: $2,000</td>
</tr>
<tr>
<td>2-Person: $600</td>
<td>2-Person: $900</td>
<td>ind.+1: $1,800</td>
<td>Family: $4,000</td>
</tr>
<tr>
<td>Family: $900</td>
<td>Family: $1,350</td>
<td>Family: $2,700</td>
<td>Family: $8,000</td>
</tr>
<tr>
<td>stacked deductible</td>
<td>stacked deductible</td>
<td>aggregate deductible</td>
<td>aggregate deductible</td>
</tr>
<tr>
<td><strong>Medical Coinsurance</strong> (% you pay for services)</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td><strong>Medical Out-of-Pocket Maximum</strong></td>
<td>Individual: $1,100 2-Person: $2,200 Family: $3,300</td>
<td>Individual: $3,000 2-Person: $6,000 Family: $9,000</td>
<td>Individual: $3,000 2-Person: $6,000 Family: $12,000</td>
</tr>
<tr>
<td><strong>Prescription Out-of-Pocket Maximum</strong></td>
<td>Individual: $600 2-Person: $1,200 Family: $1,800</td>
<td>Included with medical Out-of-Pocket Maximum</td>
<td>Included with medical Out-of-Pocket Maximum</td>
</tr>
</tbody>
</table>

#### WHAT YOU PAY FOR SERVICES

<table>
<thead>
<tr>
<th>Service</th>
<th>PPO PLATINUM + PLAN</th>
<th>GOLD PLAN</th>
<th>PANTHER SILVER PLAN: HDHP WITH HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>$0; Plan pays 100%</td>
<td>$0; Plan pays 100%</td>
<td>$0; Plan pays 100%</td>
</tr>
<tr>
<td>Primary Care Physician (PCP) Visit</td>
<td>20%, deductible does not apply</td>
<td>20%, deductible does not apply</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>20%, deductible does not apply</td>
<td>20%, deductible does not apply</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>20%, deductible does not apply</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Hospitalization</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Outpatient Mental Health/Substance Abuse</td>
<td>20%, deductible does not apply</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Inpatient Mental Health/Substance Abuse</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Foreign Travel</td>
<td>Same coverage as in US</td>
<td>Emergency care only</td>
<td>Emergency care only</td>
</tr>
</tbody>
</table>

#### PRESCRIPTION DRUG COVERAGE

**RETAIL PHARMACY (30-DAY SUPPLY)**

<table>
<thead>
<tr>
<th>Type</th>
<th>$10 copay</th>
<th>10%, no deductible</th>
<th>10% after deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>Preferred Brand</td>
<td>$25 copay</td>
<td>30%, no deductible</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>$40 copay</td>
<td>40%, no deductible</td>
<td>40% after deductible</td>
</tr>
</tbody>
</table>

**MAIL ORDER (90-DAY SUPPLY)**

<table>
<thead>
<tr>
<th>Type</th>
<th>$20 copay</th>
<th>10%, no deductible</th>
<th>10% after deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>Preferred Brand</td>
<td>$50 copay</td>
<td>30%, no deductible</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>$80 copay</td>
<td>40%, no deductible</td>
<td>40% after deductible</td>
</tr>
</tbody>
</table>

*The PPO plan has one deductible and out-of-pocket maximum for in-network and out-of-network coverage. The Gold and Panther plans have separate deductibles and out-of-pocket maximums for in-network and out-of-network coverage.
### PPO PLATINUM + PLAN EMPLOYEE CONTRIBUTIONS

#### BI-WEEKLY EMPLOYEE PREMIUM RATES BY SALARY TIER - MIDDLEBURY & MIIS

<table>
<thead>
<tr>
<th>Salary Tier</th>
<th>Employee Only</th>
<th>2-Person</th>
<th>Family</th>
<th>2-Employee Couple Family (each)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$20Ks</td>
<td>$26.86</td>
<td>$129.18</td>
<td>$180.38</td>
<td>$48.88</td>
</tr>
<tr>
<td>$30Ks</td>
<td>$37.60</td>
<td>$131.51</td>
<td>$182.71</td>
<td>$52.64</td>
</tr>
<tr>
<td>$40Ks</td>
<td>$48.35</td>
<td>$153.62</td>
<td>$214.13</td>
<td>$67.68</td>
</tr>
<tr>
<td>$50Ks</td>
<td>$59.08</td>
<td>$160.60</td>
<td>$219.95</td>
<td>$82.72</td>
</tr>
<tr>
<td>$60Ks</td>
<td>$69.83</td>
<td>$178.05</td>
<td>$249.05</td>
<td>$97.76</td>
</tr>
<tr>
<td>$70Ks</td>
<td>$80.56</td>
<td>$186.21</td>
<td>$260.68</td>
<td>$112.79</td>
</tr>
<tr>
<td>$80Ks</td>
<td>$91.31</td>
<td>$203.66</td>
<td>$285.13</td>
<td>$127.84</td>
</tr>
<tr>
<td>$90Ks</td>
<td>$102.05</td>
<td>$215.30</td>
<td>$301.42</td>
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</tr>
<tr>
<td>$100Ks</td>
<td>$112.79</td>
<td>$231.59</td>
<td>$324.70</td>
<td>$157.91</td>
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<td>$110Ks</td>
<td>$123.53</td>
<td>$247.08</td>
<td>$345.91</td>
<td>$172.96</td>
</tr>
<tr>
<td>$120Ks</td>
<td>$134.28</td>
<td>$268.57</td>
<td>$375.99</td>
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</tr>
<tr>
<td>$130Ks</td>
<td>$145.03</td>
<td>$290.05</td>
<td>$406.06</td>
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<tr>
<td>$140Ks</td>
<td>$155.77</td>
<td>$311.53</td>
<td>$436.15</td>
<td>$218.07</td>
</tr>
<tr>
<td>$150Ks</td>
<td>$166.51</td>
<td>$333.02</td>
<td>$466.23</td>
<td>$233.11</td>
</tr>
<tr>
<td>$160Ks</td>
<td>$177.25</td>
<td>$354.51</td>
<td>$496.31</td>
<td>$248.15</td>
</tr>
<tr>
<td>$170Ks</td>
<td>$187.99</td>
<td>$375.99</td>
<td>$526.39</td>
<td>$263.19</td>
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<tr>
<td>$180Ks+</td>
<td>$194.33</td>
<td>$388.41</td>
<td>$543.82</td>
<td>$271.91</td>
</tr>
</tbody>
</table>

### GOLD PLAN EMPLOYEE CONTRIBUTIONS

#### BI-WEEKLY EMPLOYEE PREMIUM RATES BY SALARY TIER - MIDDLEBURY & MIIS

<table>
<thead>
<tr>
<th>Salary Tier</th>
<th>Employee Only</th>
<th>2-Person</th>
<th>Family</th>
<th>2-Employee Couple Family (each)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$20Ks</td>
<td>$23.53</td>
<td>$113.16</td>
<td>$158.00</td>
<td>$42.82</td>
</tr>
<tr>
<td>$30Ks</td>
<td>$32.94</td>
<td>$115.20</td>
<td>$160.40</td>
<td>$46.11</td>
</tr>
<tr>
<td>$40Ks</td>
<td>$42.35</td>
<td>$134.56</td>
<td>$187.57</td>
<td>$59.28</td>
</tr>
<tr>
<td>$50Ks</td>
<td>$51.75</td>
<td>$140.68</td>
<td>$192.66</td>
<td>$72.46</td>
</tr>
<tr>
<td>$60Ks</td>
<td>$61.16</td>
<td>$155.96</td>
<td>$218.15</td>
<td>$85.63</td>
</tr>
<tr>
<td>$70Ks</td>
<td>$70.57</td>
<td>$163.11</td>
<td>$228.34</td>
<td>$98.80</td>
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<tr>
<td>$80Ks</td>
<td>$79.98</td>
<td>$178.39</td>
<td>$249.76</td>
<td>$111.98</td>
</tr>
<tr>
<td>$90Ks</td>
<td>$89.39</td>
<td>$188.59</td>
<td>$264.02</td>
<td>$125.15</td>
</tr>
<tr>
<td>$100Ks</td>
<td>$98.80</td>
<td>$202.86</td>
<td>$284.41</td>
<td>$138.32</td>
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<tr>
<td>$110Ks</td>
<td>$108.21</td>
<td>$216.42</td>
<td>$302.99</td>
<td>$151.50</td>
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<tr>
<td>$120Ks</td>
<td>$117.62</td>
<td>$235.25</td>
<td>$329.34</td>
<td>$164.67</td>
</tr>
<tr>
<td>$130Ks</td>
<td>$127.04</td>
<td>$254.06</td>
<td>$355.69</td>
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<td>$140Ks</td>
<td>$136.44</td>
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<td>$150Ks</td>
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<td>$204.19</td>
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<td>$160Ks</td>
<td>$155.26</td>
<td>$310.53</td>
<td>$434.73</td>
<td>$217.37</td>
</tr>
<tr>
<td>$170Ks</td>
<td>$164.67</td>
<td>$329.34</td>
<td>$461.09</td>
<td>$230.54</td>
</tr>
<tr>
<td>$180Ks+</td>
<td>$170.22</td>
<td>$340.22</td>
<td>$476.35</td>
<td>$238.17</td>
</tr>
</tbody>
</table>

### PANTHER (SILVER) PLAN EMPLOYEE CONTRIBUTIONS

#### % OF INCOME - MIDDLEBURY & MIIS

<table>
<thead>
<tr>
<th></th>
<th>Single</th>
<th>2-Person</th>
<th>Family</th>
<th>2-Employee Couple Family (each)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2.41%</td>
<td>4.83%</td>
<td>6.75%</td>
<td>3.37%</td>
</tr>
</tbody>
</table>

#### PANTHER ANNUAL EMPLOYEE CONTRIBUTION CEILING

<table>
<thead>
<tr>
<th></th>
<th>Single</th>
<th>2-Person</th>
<th>Family</th>
<th>2-Employee Couple Family (each)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$4,142.17</td>
<td>$8,278.40</td>
<td>$11,591.47</td>
<td>$5,795.73</td>
</tr>
</tbody>
</table>

New for 2023: Single Premium Approach for All Employees for Each Plan

Anyone enrolled in the PPO or Gold Plans will pay according to the salary sensitive charts above. Contact Your Benefits Team if you have questions about your rates. Call 802-443-5485 or email benefits@gmhec.org.
A Health Savings Account, commonly known as an HSA, is an individual account you can open, add money to, and spend on eligible health care expenses. The HSA is only available to employees who have elected the Panther Plan (Silver) HDHP medical plan.

**HSA BASICS**

An HSA is unique because you own the account and control how the money is spent. Unused funds roll over from year to year. Contributions can be made with pre-federal tax and pre-state* tax dollars through payroll deduction. The money in the account can be invested and for federal and state* tax purposes earnings and capital gains are not taxed. Withdrawals to pay for qualified medical, dental, and vision expenses are not taxed either!

*CA and NJ do not grant HSAs the same tax advantages that federal law and other states provide. The employer’s contribution, your contribution, and any taxable earnings within your HSA will generally be subject to state income tax, if you are required to file a CA or NJ state income tax return. Consult your tax advisor for specifics.

**SETTING UP YOUR HSA**

If you are eligible for an HSA Account (by electing the Panther HDHP with HSA medical option), you will receive a Welcome Kit at your home address with registration information. We partner with HealthEquity to administer our employees’ Health Savings Accounts.

If you currently have an HSA through Middlebury, you do not need to set up a new plan. A new debit card will not be issued unless your current card expires.

**EMPLOYER CONTRIBUTIONS**

The College’s Contribution will be deposited into your HSA each pay period.

**ADDING MONEY**

The IRS sets the annual dollar maximum that can be made to an HSA depending on if you are enrolled in a qualified high deductible health plan. Coverage of two or more people is considered family coverage. People who are age 55 or older can make additional catch-up contributions.

**USING HSA MONEY**

HSA money can be used tax-free for any eligible medical, dental, or vision expenses. If you pay out of pocket for an eligible expense, you can reimburse yourself from your HSA by filing a claim online.

Once you turn age 65, you may use your HSA money for any expense, medical or not, but you will pay income taxes on those non-medical expenses.

Distributions made for any non-qualified medical expenses are subject to income tax and a 20% penalty. The 20% penalty is waived in the case of death or disability.

**MANAGE YOUR ACCOUNT ONLINE**

At my.healthequity.com, you can:

- Check your account balances
- Make payments to providers
- Set up monthly payments to providers
- Transfer funds to your personal checking account
- Use the HSA Tool Kit as an additional resource

**Eligibility**

- You must be covered under a high deductible health plan (HDHP).
- You have no other health coverage except what is permitted under Other Health Coverage (See Publication 969 located at www.irs.gov).
- You are not enrolled in Medicare (if you or your spouse is enrolled in Medicare please contact benefits@gmhec.org to discuss alternative solutions)
- You haven’t used the Veteran’s Affairs Medical Coverage (See Publication 969 located at www.irs.gov).
- You cannot be claimed as a dependent on someone else’s (current year’s) tax return.

**IF YOU ENROLL IN THE 2023 HDHP WITH HSA PLAN DURING OPEN ENROLLMENT (FALL 2022)**

<table>
<thead>
<tr>
<th>PANTHER PLAN</th>
<th>TOTAL IRS LIMIT</th>
<th>EMPLOYER CONTRIBUTION*</th>
<th>YOU CAN CONTRIBUTE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3,850</td>
<td>$1,000</td>
<td>$2,850</td>
</tr>
<tr>
<td>EE+1/Family</td>
<td>$7,750</td>
<td>$2,000</td>
<td>$5,750</td>
</tr>
<tr>
<td>55+ Catch Up</td>
<td>$1,000</td>
<td>N/A</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

*Amounts are prorated for participants joining the plan part way through the year.

Remember, it is important to keep your beneficiary information up-to-date. Please be sure to verify or update this information each year using the HealthEquity Website. Examples of when you may want to update your beneficiaries are birth, adoption, marriage, or divorce.
Our medical plans provide great coverage for your health needs, but an unexpected injury or illness can mean unexpected bills that you didn’t plan for. That’s where supplementing your insurance with our voluntary plans can help. If you experience a covered condition, you’ll receive a cash reimbursement benefit to help offset your out of pocket expenses.

CRITICAL ILLNESS INSURANCE

If serious illness strikes, Unum’s Critical Illness Insurance provides cash to help with the extra expenses associated with your treatment and recovery. If you elect this coverage and are diagnosed with a covered illness, you get a lump-sum cash reimbursement benefit — even if you receive benefits from other insurance. Your spouse may enroll in half of the employee’s coverage.

Coverage Amounts
- Employee – Choose $10,000, $20,000, or $30,000
- Child – All eligible children are automatically covered at 50% of the employee benefit amount (no additional cost)
- Spouse – Choose $5,000, $10,000, and $15,000 (must also purchase employee coverage)

Covered illnesses include (but are not limited to):
- Heart Attack
- End Stage Renal (Kidney) Failure
- Stroke
- Coronary Artery Bypass Surgery
- Major Organ Transplant
- Cancer and Carcinoma in Situ
- Benign brain tumor
- Blindness

Wellness Benefit
You can receive a wellness benefit of $50, $75, or $100 per calendar year per person covered under the Critical Illness plan if a covered health screening test is performed.

These wellness benefits are based on the employee coverage amount that is selected. Contact Unum at 800.635.5597 to inquire about claiming your wellness benefit.

Critical Illness Insurance Rates
Rates are based on you and your spouse’s age and coverage amount elected. Review the rates listed in Oracle as you make your elections.

ACCIDENT INSURANCE

The Accident Insurance plan provides benefits to help cover the costs and out-of-pocket expenses associated with your treatment and recovery from an accident. When a covered accident occurs, the last thing you should have to worry about is paying for the charges that may be accumulating while you’re not at work.

Examples of Covered Injuries*
- Broken bones
- Burns
- Torn ligaments
- Concussions
- Eye injuries
- Ruptured discs
- Lacerations

*Exclusions and limitations may apply; refer to plan documents for full list

EXAMPLE OF BENEFIT AMOUNT FOR A BROKEN ANKLE

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fracture</td>
<td>$450</td>
</tr>
<tr>
<td>Ambulance</td>
<td>$300</td>
</tr>
<tr>
<td>X-ray</td>
<td>$50</td>
</tr>
<tr>
<td>Crutches</td>
<td>$100</td>
</tr>
<tr>
<td>Physical Therapy</td>
<td>$20</td>
</tr>
<tr>
<td>Follow-up Visit</td>
<td>$75</td>
</tr>
</tbody>
</table>

TOTAL PAYOUT $995

Accident Insurance Rates

<table>
<thead>
<tr>
<th>Tier</th>
<th>Per Pay Period</th>
<th>Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$5.53</td>
<td>$143.78</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$9.75</td>
<td>$253.50</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$12.30</td>
<td>$319.80</td>
</tr>
<tr>
<td>Family</td>
<td>$16.52</td>
<td>$429.52</td>
</tr>
</tbody>
</table>
We offer two dental plans through Cigna. You’ll see from the chart below, there are differences in coverage, so it’s important you choose the plan that is right for your needs. Those needs may change from year to year. Look at the factors such as the amount you pay for coverage, annual deductible, annual maximum, and your out-of-pocket costs on services.

SAVE MONEY IN THE NETWORK

Although Cigna allows you to visit any provider you would like, staying in the Cigna network will provide you with highest level of benefits. Out-of-network providers are allowed to balance bill you for any amount above what Cigna considers “Usual and Customary.” Visit mycigna.com or log on to the myCigna® mobile app to see who is in the network.

<table>
<thead>
<tr>
<th>CIGNA DENTAL PLANS</th>
<th>DENTAL PPO PLAN*</th>
<th>DENTAL BASE/LOW PLAN*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$25 per person</td>
<td>$100 individual / $300 family maximum</td>
</tr>
<tr>
<td><strong>Calendar Year Benefits Maximum</strong></td>
<td>$2,000 per person</td>
<td>$1,250 per person</td>
</tr>
<tr>
<td><strong>Preventive Services (2 per year)</strong></td>
<td>Covered 100%, no deductible</td>
<td>Covered 100%, no deductible</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td>Covered 80% after deductible</td>
<td>Covered 50% after deductible</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td>Covered 80% after deductible</td>
<td>Covered 50% after deductible</td>
</tr>
<tr>
<td><strong>Dental Implants</strong></td>
<td>Covered 80% after deductible</td>
<td>Covered 50% after deductible</td>
</tr>
<tr>
<td><strong>Orthodontics</strong></td>
<td>Covered 80% after deductible</td>
<td>Covered 50%, no deductible</td>
</tr>
<tr>
<td><strong>Orthodontics Lifetime Maximum (Plan pays)</strong></td>
<td>$2,000 per person</td>
<td>$1,250 per child</td>
</tr>
</tbody>
</table>

*For services provided by a non-network dentist, Cigna Dental will reimburse according to the allowed amount. The dentist may balance bill up to their usual fees.

<table>
<thead>
<tr>
<th>DENTAL PPO PLAN PREMIUMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage Tier</strong></td>
</tr>
<tr>
<td>Single</td>
</tr>
<tr>
<td>2-Person</td>
</tr>
<tr>
<td>Family</td>
</tr>
<tr>
<td>2 Employee Couple Family (each)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DENTAL BASE/LOW PLAN PREMIUMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage Tier</strong></td>
</tr>
<tr>
<td>Single</td>
</tr>
<tr>
<td>2-Person</td>
</tr>
<tr>
<td>Family</td>
</tr>
<tr>
<td>2 Employee Couple Family (each)</td>
</tr>
</tbody>
</table>
You have a choice between two vision plan options, both provided through Vision Service Plan (VSP). There is an Enhanced Plan with additional benefits and a Base Plan. Review the plans and choose which works best for you.

SAVE MONEY IN THE NETWORK

Remember, you’ll save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings. To learn what doctors are in your network, call 800.877.7195 or visit vsp.com.

### VSP VISION PLANS

<table>
<thead>
<tr>
<th>IN-NETWORK BENEFITS</th>
<th>VSP ENHANCED PLAN</th>
<th>VSP BASE PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>WellVision Exam</td>
<td>$15 for exam and glasses</td>
<td>$15 for exam and glasses</td>
</tr>
<tr>
<td>FRAMES</td>
<td>Covered by exam copay; $200 frame allowance</td>
<td>Covered by exam copay; $150 frame allowance</td>
</tr>
<tr>
<td>LENSES</td>
<td>Covered by exam copay</td>
<td>Covered by exam copay</td>
</tr>
<tr>
<td>CONTACT LENSES (IN LIEU OF EYEGLASSES)</td>
<td>$60 copay for contacts fitting and evaluation; $200 allowance for contacts</td>
<td>$60 copay for contacts fitting and evaluation; $150 allowance for contacts</td>
</tr>
</tbody>
</table>

### EXTRA SAVINGS

- Extra $20 to spend on featured frame brands. Go to vsp.com/offers for details.
- 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam.
- Or, get 20% from any VSP provider within 12 months of your last WellVision Exam.

- Retinal Screening: No more than a $39 copay on routine retinal screening as an enhancement to a WellVision Exam.
- Laser Vision Correction: Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.

### ENHANCED PLAN PREMIUMS

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Total Cost Per Year</th>
<th>Total Cost Per Month</th>
<th>Total Cost Per Pay Period</th>
<th>Your Cost Per Pay Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$159.00</td>
<td>$13.25</td>
<td>$6.12</td>
<td>$1.22</td>
</tr>
<tr>
<td>2-Person</td>
<td>$317.76</td>
<td>$26.48</td>
<td>$12.22</td>
<td>$6.11</td>
</tr>
<tr>
<td>Family</td>
<td>$512.28</td>
<td>$42.69</td>
<td>$19.70</td>
<td>$9.85</td>
</tr>
<tr>
<td>2 Employee Couple Family (each)</td>
<td>$256.14</td>
<td>$21.35</td>
<td>$9.85</td>
<td>$3.15</td>
</tr>
</tbody>
</table>

### BASE PLAN PREMIUMS

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Total Cost Per Year</th>
<th>Total Cost Per Month</th>
<th>Total Cost Per Pay Period</th>
<th>Your Cost Per Pay Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$98.64</td>
<td>$8.22</td>
<td>$3.79</td>
<td>$0.76</td>
</tr>
<tr>
<td>2-Person</td>
<td>$197.04</td>
<td>$16.42</td>
<td>$7.58</td>
<td>$3.79</td>
</tr>
<tr>
<td>Family</td>
<td>$317.52</td>
<td>$26.46</td>
<td>$12.21</td>
<td>$6.11</td>
</tr>
<tr>
<td>2 Employee Couple Family (each)</td>
<td>$158.76</td>
<td>$13.23</td>
<td>$6.11</td>
<td>$1.95</td>
</tr>
</tbody>
</table>
HEALTHCARE FSA
A Flexible Spending Account (FSA) allows you to set aside money from your paycheck before income taxes are withheld. This money is available to pay for eligible medical, dental, and vision expenses, such as copayments, deductibles, eyeglasses, contact lenses and other health-related expenses that are not reimbursed by insurance.

LIMITED PURPOSE FSA (HDHP PARTICIPANTS ONLY)
If you or your spouse are enrolled in a High Deductible Health Plan, you may only enroll in a Limited Purpose FSA. You may use these funds to pay for eligible dental and vision expenses, preserving the money in your HSA for medical expenses.

HOW IT WORKS
You decide how much to contribute to your Health Care or Limited Purpose FSA each year, up to $3,050 for 2023. Your annual election will be divided by the number of pay periods and deducted evenly on a pre-tax basis from each paycheck throughout the plan year.

Rollover
FSA plans allow up to a certain dollar amount to rollover from year to year. You may rollover up to $610 of unused funds from 2023 in to 2024.

CLAIMS REIMBURSEMENT
You can access your FSA funds through the plan administrator’s website at naviabenefits.com. Learn more about managing your account on page 17.

DEPENDENT CARE FSA
The Dependent Care FSA allows you to set aside money from your paycheck on a pre-tax basis for child care expenses to allow you and your spouse to work or attend school full-time. Eligible dependents are your tax dependent children under 13 years of age or a child over 13, spouse or elderly parent residing in your home, who is physically or mentally unable to care for himself or herself.

How Much Can I Contribute to a Dependent Care FSA?
Under the Dependent Care FSA, if you are married and file a joint return, or if you file a single or head of household return, the annual IRS limit is $5,000. If you are married and file separate returns, you can each elect $2,500 for the plan year. You and your spouse must be employed or your spouse must be a full-time student to be eligible to participate in the Dependent Care FSA.

Eligible Expenses
Some examples of eligible Dependent Care expenses include day care facility fees, before and after-school care, in-home babysitting fees (income must be reported by your care provider on their tax return), and elder care.

Things to Consider Before You Contribute to A Dependent Care FSA
• You cannot take income tax deductions for expenses you pay with your Dependent Care FSA.
• You cannot stop or change contributions to your Dependent Care FSA during the year unless you have a change in status consistent with your change in contributions.
• Claims for the previous calendar year must be submitted for reimbursement by March 31.
FILING A CLAIM

Step One - Prepare
1. Confirm that the expense is eligible to be reimbursed (check Publications 502 and 503 at www.irs.gov).
2. Gather documentation and/or explanations of benefits (EOB).
3. Be sure the documentation you submit includes:
   - Provider name and address
   - Patient name
   - Description of service
   - Date of service
   - Amount charged

Step 2 - Submit
Choose one of the methods below to submit your claim.

ONLINE
1. Log on to your account at www.naviabenefits.com.
2. Click “login”.
3. Enter your claim and upload documentation.

MOBILE
1. Install the myNavia On-the-Go app on your smartphone.
2. Log in with your username and password and file your claim.
3. Enter the claim information and attach a picture of your documentation.

MAIL/FAX
2. Print, complete, and sign your claim form.
3. Attach a copy of your supporting documentation.
4. Mail your claim form and documentation to:
   Navia Benefit solutions
   Attention: Claims
   PO Box 53250
   Bellevue, WA 98015

ACCESS YOUR FUNDS WITH YOUR FLEX CARD
Navia will issue you a debit card. It can be used to pay for eligible FSA and Dependent Care expenses.

IMPORTANT: FSA claims need to be substantiated and therefore you should save all receipts from flexible spending transactions.

VIEW YOUR FSA BALANCE AND MANAGE YOUR ACCOUNT ONLINE
You can access your FSA balances online and submit claims information using the Navia website at www.naviabenefits.com. Follow the steps below to register as a first-time user.
2. Click “register”.
3. Click “I’m a participant.”
4. Fill in the user information. The employer code is MD8.
5. Choose your security questions and click “Submit”.

Contact Navia customer service if you need help filing a claim.
- customerservice@naviabenefits.com
- 800.669.3539
BASIC LIFE AND AD&D

For eligible employees, the College pays 100% of the cost of Basic Life insurance and Accidental Death & Dismemberment (AD&D) insurance through Unum.

<table>
<thead>
<tr>
<th>COVERAGE TYPE</th>
<th>BENEFIT AMOUNT*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term Life Insurance</td>
<td>Basic Life Insurance amount (&quot;principal sum&quot;) is 1.5x annual earnings up to $600,000</td>
</tr>
<tr>
<td>Accidental Death and Dismemberment Insurance (AD&amp;D)</td>
<td>AD&amp;D Insurance amount (&quot;principal sum&quot;) is 1.5x annual earnings up to $600,000</td>
</tr>
</tbody>
</table>

* At age 70, benefits reduce to 65% of covered amount. At age 75, benefits reduce to 50% of covered amount.

The Basic Life and AD&D benefit premiums are paid by the College, however, the imputed cost of coverage is taxable under federal law. FICA, state and federal taxes based on the imputed cost of coverage over $50,000 is determined by using an IRS chart with your age and the dollar amount, and withheld from pay.

In most cases the tax you pay on the benefit is much less than it would cost you to purchase the insurance on your own.

SHORT-TERM DISABILITY

Short-Term Disability (STD) provides you with income when you are unable to work due to an illness, injury, or maternity. This coverage is paid for by the College and all claims are administered by Unum.

<table>
<thead>
<tr>
<th>BENEFIT DETAILS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 60% of bi-weekly earnings (less state disability, if any)</td>
</tr>
</tbody>
</table>

Short-Term Disability benefit payments are made through payroll, which means your normal benefit deductions will still occur. Short-Term Disability benefits may begin once:

- An individual has been out for 14 consecutive days for an illness or injury (this is called the elimination period)
- The appropriate paperwork has been filed with Unum
- Unum has approved the illness or injury as a disability

Unum will determine your benefit based upon your disability and the physician’s diagnosis. After a two-week elimination period STD pays 60% of pre-disability wages for up to 24 weeks.

LONG-TERM DISABILITY

Long-Term Disability (LTD) provides you with income when you are unable to work due to a disability. This coverage is provided to you by the College at no cost to you. All claims are administered by Unum. LTD payments are 60% of wages up to $10,000 per month. Payments are made directly to you by Unum.

Long-Term Disability will begin once:

- The elimination period of 180 days (length of STD) has been met
- The appropriate paperwork has been completed and submitted to Unum
- Unum has approved the disability request
- Unum will determine your disability benefits based upon the disability and the physician’s diagnosis

Remember, it is important to keep your beneficiary information up-to-date. Please be sure to verify or update this information during Open Enrollment or when there is a status change. Examples of when you may want to update your beneficiaries are birth, adoption, marriage, or divorce. Beneficiaries for life insurance are tracked and updated in Oracle.
Voluntary Life Insurance Options

VOLUNTARY LIFE AND AD&D

In addition to the College-provided benefits, you may purchase additional or Voluntary Life and Accidental Death and Dismemberment insurance for yourself, your spouse/partner, and your child(ren). You pay the full cost of any voluntary insurance plan coverage, which is deducted from your paycheck on an after-tax basis. In order to purchase spouse and child(ren) coverage, you must enroll in coverage for yourself.

<table>
<thead>
<tr>
<th>COVERAGE TYPE</th>
<th>BENEFIT AMOUNT*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Life Insurance</td>
<td>Choose $10,000 to $500,000, not to exceed 5x your basic annual earnings. Guaranteed issue amount is $200,000.</td>
</tr>
<tr>
<td>Spouse/Partner Life Insurance</td>
<td>Choose $5,000 to $500,000, not to exceed 100% of the employee voluntary life amount. Guaranteed issue amount is $25,000.</td>
</tr>
<tr>
<td>Child Life Insurance</td>
<td>Birth to 6 months: $1,000; Over 6 months: $1,000 to $10,000 in increments of $1,000.</td>
</tr>
</tbody>
</table>

At age 70, benefits reduce to 65% of covered amount.
At age 75, benefits reduce to 50% of covered amount.

Evidence of Insurability (EOI) is required if:
1. You are newly enrolling in coverage above the Guarantee Issue amount.
2. You are increasing current coverage above the Guarantee Issue amount.

An electronic link will be sent to you for you to complete the Evidence of Insurability form. This form is submitted directly to Unum. Rates are determined by your age and the amount of coverage you elect.

WHOLE LIFE INSURANCE

Whole Life insurance can provide financial support for families after the death of a loved one. Coverage is available for your dependents, even if you don’t elect coverage for yourself.

This coverage provides protection for a lifetime, with guaranteed renewal year after year.

If you purchase this coverage, rates will not go up as you age, and coverage is portable, so you can keep it even if you leave the College, as long as you continue making payments to Unum. Whole Life rates will be provided at the time of enrollment.

If you have questions or would like to enroll in this benefit, please contact Unum at 866.643.9404.
Middlebury College and the Green Mountain Higher Education Consortium are committed to supporting your well-being through comprehensive programming and strategic initiatives.

OUR THREE OVERARCHING PRIORITIES ARE TO:
1. Foster an environment that makes the healthy choice the easy choice
2. Foster an inclusive and engaging culture of well-being
3. Educate and empower employees to effectively manage and utilize the health care system

WELL-BEING PROGRAMS
Some of our programs and initiatives include the Omada/Cigna Diabetes Prevention Program, comprehensive employee and family assistance programs, fitness and well-being challenges, virtual mental and behavioral health support, mindfulness workshops, fitness and yoga classes, cooking and art classes, health coaching, annual flu clinics and department specific programming. Faculty and staff can also get a discounted membership to The Edge for $20/month.

TO FIND OUT MORE ABOUT WHAT’S AVAILABLE:
- Check out the school specific resource guides on the GMHEC Well-Being webpage.
- Sign up for the “What’s on tap for well-being?” newsletter and be the first to know about what’s coming up. To sign up, send “sign up for newsletter” to wellbeing@gmhec.org
- Check out our events calendar (password is GMHECWell-Being)

LEARN MORE ABOUT WELL-BEING RESOURCES:
https://www.gmhec.org/category/well-being/resources/

FOCUSING ON MENTAL HEALTH
Cigna has some wonderful resources available to support you to manage life’s many challenges.
You can find information about all of Cigna’s behavioral health and lifestyle management programs at https://cignabehavioralprograms.com/CTBH/.

TALKSPACE: Utilize your behavioral health benefits to virtually connect with a Talkspace licensed therapist via live video and private texting as well as access online resources via the Talkspace app. Go to mycigna.com and click on the Talkspace link to schedule an assessment.

IPREVAIL: A digital therapeutics program designed by experienced clinicians to help you take control of the stresses of everyday life and challenges. iPrevail helps you overcome feelings of anxiety and loneliness, reduce negativity and feelings of depression, decrease stress from relationships, work and daily life and build resilience and positivity. To sign up, go to mycigna.com, stress and emotional wellness page and click on the iPrevail link.

HAPPIFY: A free app with science-based games and activities that are designed to help you defeat negative thoughts, gain confidence, reduce stress and anxiety, increase mindfulness and emotional well-being and boost health and performance. To learn more, visit mycigna.com and click on Happify.

CIGNA DIABETES PREVENTION PROGRAM
More than 1 in 3 American adults have prediabetes and without meaningful intervention, 30% of those individuals will develop type 2 diabetes. We are now offering a solution to help: The Cigna Diabetes Prevention Program in collaboration with Omada – A CDC recognized digital lifestyle and behavior change program focused on reducing the risk of diabetes through health weight loss and lifestyle changes.

HOW DO I PARTICIPATE? If you are over the age of 18, have a body mass index over 25 or have a diagnosis of prediabetes, high triglycerides, low HDL cholesterol, blood pressure or high blood sugar, you may qualify. To learn more and see if you’re eligible, go to https://go.omadahealth.com/middlebury.
Middlebury College provides employees and their families a local, free, independent Employee and Family Assistance Program (EAP) through Invest EAP.

No one is immune from life’s challenges. Family dynamics, worries over illness, money, work/life balance, substance abuse: you name it, and the EAP can help. Invest EAP is a confidential clinical and well-being non-profit with a personalized approach to providing counseling and resources to your entire household. No problem is too big or too small.

**FINANCIAL AND LEGAL HELP**
Free referrals to attorneys and free advice from financial professionals ready to help with your needs.

**COUNSELING**
Solution-focused sessions help you with any problem you may be facing: parenting, divorce, anxiety, depression, and more.

**BEHAVIORAL HEALTH**
There is no health without mental health. Our approach takes a holistic approach to your total well-being and increases your resiliency.

**LIFE RESOURCES**
Unlimited consultation, assessment, and customized referrals for major life issues such as childcare, eldercare, adoption, housing, transportation, and more.

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**CONTACT THE EAP FOR ASSISTANCE ANYTIME**

Not sure what to do about a problem or who to turn to? Not sure if it’s something the EAP can help with? Call anyway!

Their approach is positive and proactive and they offer services to answer any need. We encourage you to explore this free, confidential support.

866.660.9533
toll-free 24/7/365 hotline for all EAP services

www.investEAP.org
PASSWORD: middlebury
**CORE PLAN**

Participation in the Core Plan is a mandatory condition of employment for benefits-eligible employees age 21 and older. Your contribution level changes over time, as shown below. The plan includes generous contributions from the college! Employee contributions in Core plan are made on a tax-deferred basis. There is full and immediate vesting of all employee and employer contributions. Investments default into an age-based TIAA Life Cycle Fund. Employees can manage their own investments and choose from a variety of mutual funds as well as fixed and variable annuities. For more details, visit [www.tiaa.org/public/tcm/middleburycollege](http://www.tiaa.org/public/tcm/middleburycollege).

<table>
<thead>
<tr>
<th>YEARS OF SERVICE</th>
<th>EMPLOYEE AGE</th>
<th>EMPLOYER CONTRIBUTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-2</td>
<td>21+</td>
<td>3%</td>
</tr>
<tr>
<td>2+</td>
<td>21-44</td>
<td>3%</td>
</tr>
<tr>
<td>2+</td>
<td>45+</td>
<td>6%</td>
</tr>
</tbody>
</table>

Special rules apply for rehires and for employees who otherwise incurred a break-in-service. See the SPD or contact Benefits for details.

A new employee may qualify to go directly to the 9% or 11% employer contribution level if the employee had participated in a 401a, 401k, or 403b plan with a previous employer within 6 months of the date of hire with Middlebury AND that previous employer contributed in excess of 3% to the retirement plan. Restrictions apply: See the SPD or contact Benefits for details.

*NOTE: Middlebury Undergraduate College employees hired prior to July 3, 2017 may be eligible for a 15% employer contribution upon reaching age 45.

**VOLUNTARY 403(b) PLAN**

**NEW - AVAILABLE JANUARY 9, 2023:** You may make Roth after-tax contributions to the Voluntary Plan!

All employees may save for retirement using the voluntary 403(b) plan. Beginning January 9, 2023, employees may contribute to the 403(b) plan on a pre-tax and/or Roth after-tax basis.

A Roth contribution is taken from your check after you’ve paid income tax on your earnings, so your current taxable income is not reduced. Later, your withdrawal of the Roth contributions and the earnings on them will be tax-free. Consult with TIAA or another advisor if you have any questions about whether Roth contributions are a good option for you.

**How Much Can I Contribute?**

You may elect any combination of pre-tax and Roth deferrals, up to the allowed IRS maximum for your age.

Note, your mandatory employee contributions to the Core Plan, if any, do not count toward your 403(b) annual IRS savings maximum.

**Does Middlebury Contribute to My 403(b)?**

No, the 403(b) is for employee contributions only.

**When Can I Enroll or Change my Contributions?**

You can start, stop or change 403(b) contributions at any time by making a new election in Oracle.

**457(b) DEFERRED COMPENSATION PLAN**

Certain employees who meet the salary threshold may also be eligible to contribute to the supplemental 457(b) Deferred Compensation Plan. Contact benefits@gmhec.org or 802.443.5485 for details.
With your employer-paid benefit, My Secure Advantage (MSA), you have all the resources you need to feel confident about your financial goals in any stage of life—be it growing a family, buying a house, caring for aging parents, or planning retirement.

90 DAYS OF MONEY COACHING
• Professional, unbiased, trustworthy, confidential
• No sales environment—focus is on helping you
• Address life events, goals & challenges
• Ongoing, telephonic consultations

ASSESSMENT & ACTION PLAN
• Get a financial check-up to see where you stand
• Receive a personalized action plan based on your results
• Track your financial well-being score over time to see your progress

MEMBER WEBSITE
• Schedule appointments
• Upload & share documents
• Watch video courses
• Access forms, calculators & coach notes

WALLET
• See all of your accounts in one place
• Track spending & monitor cash flow
• Make informed decisions with 24/7 visibility
• Safe & secure with bank-level security

CREDIT SCORE & CREDIT REPORT
• Single bureau credit score (updated every 30 days) & credit report (updated annually)
• 24/7 credit & identity monitoring, available during your 90-day coaching period
• Fraud alerts, via text and email, for suspicious activity

EDUCATION
• On-site classes, monthly webinars, workshops & live forums
• Webinar recordings & handouts accessible via the website

CONTACT MSA TO GET STARTED:
• Call 888.724.2326
• Go to middlebury.mysecureadvantage.com

SAVI - A FEDERAL STUDENT LOAN MANAGEMENT PROGRAM WITH TIAA
The path to reducing your monthly student loan payment and working toward loan forgiveness could be getting much easier. That’s because you and your family members have access to a robust solution that helps you find the best federal repayment and forgiveness programs for your financial situation.

This tool helps strengthen your financial footing in the short term and positions you for student loan forgiveness.
• Reduces your payment based on your income and family size
• Frees up funds to direct towards your financial goals, such as retirement or emergency savings
• Removes the complexities of forgiveness and handling all of the paperwork, employment certifications and e-file

Visit TIAA.org/middleburycollege/studentloans to calculate your savings.
To Enroll, simply provide your income and monthly payment, and see your estimated savings instantly. From there, you can finish the online application and enroll. Just be sure to have handy your most recent tax return or tax transcript, and your student loan information.

Scan here to get there faster!
## 2023 Benefit Contacts

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>CARRIER</th>
<th>PHONE</th>
<th>WEBSITE/EMAIL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and Prescription</td>
<td>Cigna</td>
<td>800.244.6224</td>
<td>mycigna.com</td>
</tr>
<tr>
<td>OneGuide - Pre Enrollment</td>
<td>Cigna</td>
<td>888.806.5042</td>
<td>N/A</td>
</tr>
<tr>
<td>Health Savings Account</td>
<td>HealthEquity</td>
<td>866.346.5800</td>
<td>my.healthequity.com</td>
</tr>
<tr>
<td>Dental</td>
<td>Cigna</td>
<td>800.244.6224</td>
<td>mycigna.com</td>
</tr>
<tr>
<td>Vision</td>
<td>VSP</td>
<td>800.877.7195</td>
<td>vsp.com</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>Navia Benefits</td>
<td>800.669.3639</td>
<td>naviabenefits.com</td>
</tr>
<tr>
<td>Employee and Family Assistance Program</td>
<td>Invest EAP</td>
<td>866.660.9533</td>
<td>investEAP.org</td>
</tr>
<tr>
<td>Critical Illness and Accident Insurance</td>
<td>Unum</td>
<td>866.679.3054</td>
<td>unum.com</td>
</tr>
<tr>
<td>Whole Life Insurance</td>
<td>Unum</td>
<td>866.643.9404</td>
<td>unum.com</td>
</tr>
<tr>
<td>Basic Life, Voluntary Life, and Disability Insurance</td>
<td>Unum</td>
<td>866.679.3054</td>
<td><a href="http://www.tiaa.org/public/tcm/middleburycollege">www.tiaa.org/public/tcm/middleburycollege</a></td>
</tr>
<tr>
<td>Retirement Plans</td>
<td>TIAA</td>
<td>800.842.2776</td>
<td>middlebury.mysecureadvantage.com</td>
</tr>
<tr>
<td>Financial Wellness Program</td>
<td>My Secure Advantage</td>
<td>888.724.2326</td>
<td></td>
</tr>
</tbody>
</table>

Empowering you to take advantage of your benefits today and for your future.

For questions on your benefits, contact your benefits team at **benefits@gmhec.org** or **802.443.5485**.

The information in this guide is a summary only. Always refer to the applicable plan documents, policies or guides before making final decisions. As such, the College reserves the right to alter, amend or suspend the terms of this document at its sole discretion, with or without notice; please refer to the plans and policies posted on [https://www.middlebury.edu/office/human-resources/self-service-resources](https://www.middlebury.edu/office/human-resources/self-service-resources) for the most current version. This document does not constitute an employment contract.
HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS AND YOUR HEALTH COVERAGE

Beginning in 2014, there was a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace.

WHAT IS THE HEALTH INSURANCE MARKETPLACE?
The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away.

Each year, the open enrollment period for health insurance coverage through the Marketplace runs from Nov. 1 through Dec. 15 of the previous year. After Dec. 15, you can get coverage through the Marketplace only if you qualify for a special enrollment period or are applying for Medicaid or the Children’s Health Insurance Program (CHIP).

CAN I SAVE MONEY ON MY HEALTH INSURANCE PREMIUMS IN THE MARKETPLACE?
You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn’t meet certain standards. The savings on your premium that you’re eligible for depends on your household income.

DOES EMPLOYER HEALTH COVERAGE AFFECT ELIGIBILITY FOR PREMIUM SAVINGS THROUGH THE MARKETPLACE?
Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer’s health plan. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards.

If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5 percent (as adjusted each year after 2014) of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit. (An employer-sponsored health plan meets the “minimum value standard” if the plan’s share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.)

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

HOW CAN I GET MORE INFORMATION?
For more information about your coverage offered by your employer, please check your summary plan description or contact Your Benefits Team at benefits@gmhec.org or 802.443.5485.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, as well as an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.
Important Notices

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2022. Contact your State for more information on eligibility.

**Alabama – Medicaid**
Website: http://myalhipp.com
Phone: 1-855-692-5447

**Alaska – Medicaid**
The AK Health Insurance Premium Payment Program Website: http://myakhipp.com
Phone: 1-866-251-4861
Email: CustomerService@MyAKHIPP.com
Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx

**Arkansas – Medicaid**
Website: http://myarhipp.com | Phone: 1-855-MyARHIPP (855-692-7447)

**California – Medicaid**
Website: Health Insurance Premium Payment (HIPP) Program http://dhcs.ca.gov/hipp
Phone: 916-445-8322 | Fax: 916-440-5676 | Email: hipp@dhcs.ca.gov

**Colorado – Health First Colorado**
(Children’s Medicaid Program) & Child Health Plan Plus (CHP+)
Health First Colorado Website: https://www.healthfirstcolorado.com/
Health First Colorado Member Contact Center: 1-800-221-3943 / State Relay 711
CHP+: https://www.colorado.gov/pacific/hcpf/child-health-plan-plus
Health Insurance Buy-In Program (HIBI): https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program
HIBI Customer Service: 1-855-692-6442

**Florida – Medicaid**
Website: https://www.fmedicaidtplrecovery.com/fmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268

**Georgia – Medicaid**
A HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp
Phone: (678) 564-1162, Press 2

**Indiana – Medicaid**
Healthy Indiana Plan for low-income adults 19-64
Website: http://www.in.gov/fssa/hip Phone: 1-877-438-4479
All other Medicaid Website: https://www.in.gov/medicaid/ Phone 1-800-457-4584

**Iowa – Medicaid and CHIP (Hawki)**
Medicaid Website: https://dhs.iowa.gov/agencies/dms/member/Pages/kihipp.aspx
Phone: 1-855-459-6328 | Email: KIHIPP.PROGRAM@ky.gov
KCHIP Website: https://kidshealth.ky.gov/Pages/index.aspx
Phone: 1-877-524-4718
Kentucky Medicaid Website: https://chfs.ky.gov

**Kansas – Medicaid**
Website: https://www.kancare.ks.gov Phone: 1-800-792-4884

**Kentucky – Medicaid**
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx
Phone: 1-855-459-6328 | Email: KIHIPP.PROGRAM@ky.gov
KCHIP Website: https://kidshealth.ky.gov/Pages/index.aspx
Phone: 1-877-524-4718
Kentucky Medicaid Website: https://chfs.ky.gov

**Louisiana – Medicaid**
Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

**Maine – Medicaid**
Enrollment Website: https://www.maine.gov/dhhs/ofi/applications-forms
Phone: 1-800-442-6003 | TTY: Maine relay 711
Phone: 1-800-977-6740 | TTY: Maine relay 711
Important Notices

Massachusetts – Medicaid and CHIP
Website: https://www.mass.gov/info-details/masshealth-premium-assistance-pa
Phone: 1-800-862-4840

Minnesota – Medicaid
Website: https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp
Phone: 1-800-657-3739

Missouri – Medicaid
Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm
Phone: 573-751-2005

Montana – Medicaid
Website: http://dpdhs.mt.gov/MontanaHealthcarePrograms/HIPP
Phone: 1-800-694-3084

Nebraska – Medicaid
Website: http://www.ACCESSNebraska.ne.gov

New Hampshire – Medicaid
Website: https://www.dhhs.nh.gov/oii/hipp.htm | Phone: 603-271-5218
Toll free number for the HIPP program: 1-800-852-3345, ext 5218

New Jersey – Medicaid And CHIP
Medicaid Website: http://dhcfp.nv.gov
Medicaid Phone: 1-800-992-0900

New York – Medicaid
Website: https://www.health.ny.gov/health_care/medicaid/
Phone: 1-800-541-2392

North Carolina – Medicaid
Website: https://medicaid.ncdhhs.gov | Phone: 919-855-0410

North Dakota – Medicaid
Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/
Phone: 1-844-854-4825

Oklahoma – Medicaid and CHIP
Website: http://www.insureoklahoma.org | Phone: 1-888-365-3742

Oregon – Medicaid
Website: http://healthcare.oregon.gov/Pages/index.aspx
http://www.oregonhealthcare.gov/index-es.html
Phone: 1-800-699-9075

Pennsylvania – Medicaid
Website: https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx
Phone: 1-800-692-7462

Rhode Island – Medicaid and CHIP
Website: http://www.eohhs.ri.gov/
Phone: 1-855-697-4347, or 401-462-0311 (Direct RiteShare Line)

South Carolina – Medicaid
Website: https://www.scdhhs.gov | Phone: 1-888-549-0820

South Dakota - Medicaid
Website: http://dss.sd.gov | Phone: 1-888-828-0059

Texas – Medicaid
Website: http://gethipsptexas.com/ | Phone: 1-800-440-0493

Utah – Medicaid and CHIP
Medicaid Website: https://medicaid.utah.gov/
CHIP Website: http://health.utah.gov/chip
Phone: 1-877-543-7669

Vermont – Medicaid
Website: http://www.greenmountaincare.org/
Phone: 1-800-250-8427

Virginia – Medicaid and CHIP
Website: https://www.coverva.org/en/famis-select
https://www.coverva.org/en/hipp
Medicaid Phone: 1-800-432-5924
CHIP Phone: 1-800-432-5924

Washington – Medicaid
Website: https://www.hca.wa.gov/ | Phone: 1-800-562-3022

West Virginia – Medicaid and CHIP
Website: https://dhr.wv.gov/bms/
http://mywvhipp.com/
Medicaid Phone: 304-558-1700
CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

Wisconsin – Medicaid and CHIP
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm
Phone: 1-800-362-3002

Wyoming – Medicaid
Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/
Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2022, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1.866.444.EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1.877.267.2323, Menu Option 4, Ext. 61565
**PATIENT PROTECTION DISCLOSURE**

Middlebury College Health and Welfare Benefit Plan (The Plan) generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact CIGNA at [www.cigna.com](http://www.cigna.com).

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from The Plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact CIGNA at [www.cigna.com](http://www.cigna.com).

**PAPERWORK REDUCTION ACT STATEMENT**

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.