



Benefit Enrollment Guide

2025

*Full-Time Employees
(30+ hours per week)*





A Message from HR at Meridian Library District

At Meridian Library District we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access and affordable for all our employees. This brochure will help you choose the type of plan and level of coverage that is right for you.

Sincerely,

Meridian Library Human Resources Department



Eligibility

Eligible Employees:

You may enroll in the Meridian Library District Employee Benefits Program if you are a Full-Time employee working at least 30 hours per week.

Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse, and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, step-children and children obtained through court- appointed legal guardianship.

When Coverage Begins:

The effective date for your benefit selection made at open enrollment is January 1, 2025. Newly hired employees and dependents will be effective in Meridian Library District's benefits programs first of the month following date of hire. All elections are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a family status event.

Open Enrollment:

With few exceptions, Open Enrollment is the only time of year when you can make changes to your benefits plan. All elections and changes take effect on the first day of the plan year. During Open Enrollment, you can:

- Add, change, or delete coverage
- Add, or drop dependents from coverage



Family Status Change:

A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some family status changes include:

- Change of legal marital status (i.e., marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e., birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact HR to make these changes.



At the Doctor's Office

It's recommended that you choose an in-network primary care physician (PCP) for your medical coverage, even though it is not required. A PCP can be your Family Practitioner, Internist, General Medicine, Pediatrician, or an OB/GYN (Obstetrician and Gynecologist). Each member of your family may have a different PCP.

If you are newly enrolling in medical benefits, it is recommended to make an appointment with your PCP - even if you're NOT sick once the plan year has begun. This relationship will set the foundation for staying healthy - today and well into the future.

Network Provide/Facility Search

Make sure that your provider or facility is in-network. To locate a network provider, follow the steps below or call 208-331-7347.

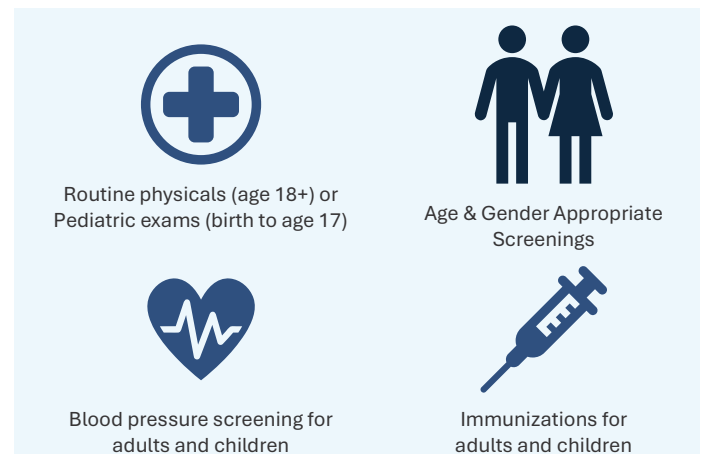
- Visit <https://bcid.sapphirecareselect.com>
- If you are already a Blue Cross of Idaho member, you can select the Log In button for a personalized, enhanced experience
- To continue as a guest, select Just Browsing and click continue
- The network selection that you will want to utilize is called the PPO (Preferred Provider Organization)

Preventive Care

You and your family have access to a wide range of preventive services under the Affordable Care Act. These services are 100% covered by your medical plan when using in-network providers. For more details about the covered services please visit

www.healthcare.gov/coverage/preventive-care-benefits.

Common preventive services include:



Member Service Portal

Your medical carrier's member portal is your access to secure, personalized services with interactive health tools built around you, your benefits, and your health. Access the Blue Cross of Idaho portal at www.bcidaho.com. Once you are registered your personal health information will be available to you 24/7, including:

- Finding care
- Managing prescriptions
- Managing claims
- Staying healthy
- Getting coverage and cost details

Need your health data on the run? Download your free carrier app from the App Store or Google Play. Use your mobile device to search for doctors, hospitals and more! Just search for Blue Cross of Idaho!

Medical Insurance

Medical Benefits



Meridian Library District offers medical coverage through Blue Cross of Idaho. The charts below are a brief outline of what is offered. Please refer to the summary plan description for complete plan details. You can locate a participating provider at www.bcidaho.com

	Blue Cross of Idaho Clearview \$0 Group # 10040139		Blue Cross of Idaho Preferred \$2000 Group # 10040139	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Calendar Year Deductible				
Individual	\$0	\$12,000	\$2,000	
Family	\$0	\$24,000	\$4,000	
Coinsurance (<i>Amount you Pay</i>)	35%	50%	0%	20%
Calendar Year Maximum Out-of-Pocket				
Individual	\$6,000	\$24,000	\$2,000	\$3,500
Family	\$12,000	\$48,000	\$4,000	\$7,000
Physician Office Visit				
Primary Care	\$25 ChoiceDoc/ \$50	50% after deductible	\$0 ChoiceDoc/ \$20	20% after deductible
Specialty Care	\$50 ChoiceDoc/\$125	50% after deductible	\$20 ChoiceDoc/\$40	20% after deductible
Preventive Care				
Adult Periodic Exams	0%	50% after deductible	0%	20% after deductible
Well-Child Care	0%	50% after deductible	0%	20% after deductible
Diagnostic Services				
Diagnostic X-ray and Labs	\$0	50% after deductible	0% after deductible	20% after deductible
Complex Imaging (<i>CT, MRI</i>)	\$1,000 copay	50% after deductible	0% after deductible	20% after deductible
Urgent Care Facility	\$125 copay	50% after deductible	\$40 copay	20% after deductible
Emergency Room Facility (<i>Copay waived if admitted</i>)	\$750 copay		\$100 copay then 0% after deductible	
Inpatient Facility Charges	35% after deductible	50% after deductible	0% after deductible	20% after deductible
Outpatient Facility and Surgical Charges	\$2,800 copay	50% after deductible	0% after deductible	20% after deductible
Mental Health and Substance Abuse				
Inpatient	35% after deductible	50% after deductible	0% after deductible	20% after deductible
Outpatient Office Visits	\$50 copay	50% after deductible	\$0, deductible does not apply	20% after deductible
Other Services				
Chiropractic (<i>18 visits PCY</i>)	\$30 copay	50% after deductible	\$30 copay	20% after deductible
Outpatient Rehabilitation (Occupational, Physical, or Speech Therapy; 30 visits PCY)	\$60 copay	50% after deductible	\$60 copay	20% after deductible
Retail & Mail Order Pharmacy (30 Day Supply)*				
Generic (Preferred/Non-preferred)	\$20 copay		\$10 copay (preferred) after deductible / \$20 copay (non-preferred) after deductible	
Preferred Brand	20%		\$30 copay after deductible	
Non-Preferred Brand (30%		\$50 copay after deductible	
Specialty (Preferred/Non-preferred)	Refer to above tiers		20% after deductible (preferred) after deductible / 30% after deductible (non-preferred) after deductible	

*90-day supply available with multiple copays; Specialty limited to 30 day supply at one time. PCY = per calendar year

ChoiceDocs

Through the ChoiceDocs plan, Blue Cross of Idaho is highlighting highly effective, affordable providers, giving members the incentive of a lower, or even no copayment to see these select healthcare providers. ChoiceDocs is another tool that helps reduce claims costs and generates more savings for everyone.

How it works:

- Both primary care and specialty providers who contract with Blue Cross of Idaho are assessed using a cost-efficiency score.
- The efficiency score assessment is performed by IBM Watson using Blue Cross of Idaho data to evaluate episodes of care.
- Providers with the highest efficiency rating will qualify as a ChoiceDoc.
- When PPO Members search for a provider, they will get a list of options that include providers defined as ChoiceDocs. Members can choose to visit a ChoiceDoc for an enhanced benefit. They will receive their standard benefit if they see a provider who has not been defined as a ChoiceDoc.
- The advantage of choosing a ChoiceDocs provider is that members will pay a lower or no copay for office visits and get care from a provider who has been classified as providing highly effective care.

SmartShopper

Use SmartShopper to compare the cost of scans, screenings and procedures at different hospitals and clinics so you can save more of your healthcare dollars. You may be eligible for a cash reward if you choose a low-cost – but just as effective – place for your care.

How SmartShopper works:

1. Your doctor orders a procedure or test, or you are due for a preventive screening.
2. Call the SmartShopper Care Concierge Team. They'll help you understand the cost of care at different locations, and even help you make an appointment.
3. Go to your appointment for your procedure, test or screening.
4. If your procedure and location make you eligible for a cash reward, you'll get a check in the mail within four to six weeks.

Call 866-507-3528 to speak with a Blue Cross of Idaho dedicated SmartShopper Care Concierge Team member. You can also search for care by logging in to the member website at www.members.bcidaho.com, selecting **Find Care**, then **SmartShopper Rewards**. Visit www.bcidaho.com/smartshopper

\$0 Copay for Children's Office Visits

Blue Cross of Idaho expands access to care with a \$0 copay for children's office visits as part of an initiative to make healthcare more affordable to Idahoans. Dependent children age 17 and younger covered under the Blue Cross of Idaho medical plans will have access to this benefit. This will apply to both primary care providers and specialists as well as mental health providers.

Blue365

Blue365 is a free health and wellness discount program offered to Blue Cross of Idaho members. Blue365 offers exclusive health and wellness deals to keep members healthy and happy, every day of the year. Blue365 members will have access to discounts on gym memberships, hearing aids, glasses, contacts and LASIK, nutrition services and more! Blue Cross of Idaho members can fill out a short registration form, and choose their preferred deals. Once registered, they will be able to access all the health and wellness deals that Blue365 has to offer.


Dental Insurance

Dental Benefits

Regular dental checkups can help find early warning signs of certain health problems, which means you can get the care you need to get healthy. Meridian Library District offers two dental programs. The chart below is a brief outline of the plan. Please refer to the benefit booklet for complete plan details.



Mutual of Omaha PPO Plan: Receive dental care from the licensed dentist of your choice. You'll receive the highest level of benefits if you select an in-network dentist who has agreed to provide services at a negotiated rate. If you use an out-of-network dentist, they may bill you for the difference between what Mutual of Omaha pays them and what the dentist usually charges. To find a dentist by name or location, go to <https://ohl.go2dental.com/find-a-dentist> or call the customer service at the number listed on the back of your ID card.

	Mutual of Omaha Dental Group # G000C7GV	
	In-Network Benefits	Out-of-Network Benefits
Annual Deductible		
<i>Individual</i>	\$25	\$25
<i>Family</i>	\$75	\$75
Annual Benefits		
<i>Annual Maximum Benefit Per Person</i>	\$1,250	\$1,000
	Deductible waived for preventive services	
<i>Preventive (exams, cleanings, x-rays)</i>	0%	20%
<i>Basic (Periodontal maintenance, fillings, endodontics)</i>	20%	30%
<i>Major (Dentures, Bridges, Crown, Implants, etc.)</i>	50%	60%
<i>Rollover Benefit</i>	If you receive at least one routine dental exam and one routine cleaning and use less than 50% of the Policy Year (annually) Maximum Benefit, you and/or your dependent(s) will receive an increased 25% annual benefit maximum for the following policy year.	

Dental Insurance

Dental Benefits

Regular dental checkups can help find early warning signs of certain health problems, which means you can get the care you need to get healthy. Meridian Library District offers two dental programs. The chart below is a brief outline of one of the plans. Please refer to the benefit booklet for complete plan details.



Willamette Dental Insurance: Services must be received by a Willamette Dental dentist at one of their convenient locations. There is no coverage for services received outside of their facilities. To find a location near you, please go to willamettedental.com or call 855-433-6825

Note: You will not receive a dental ID card if enrolled on the Willamette Dental plan.

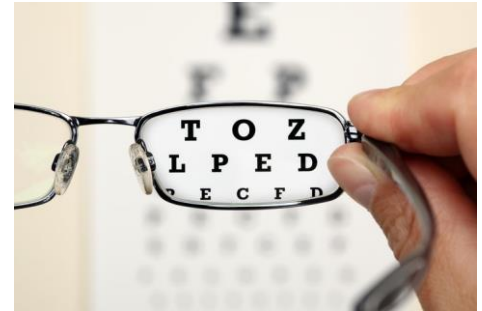
	Willamette Dental Dental Group # ID374
	<i>Schedule of Benefits</i>
Annual Maximum	No Annual Maximum
Deductible	No Deductible
General & Ortho Office Visit	\$15 per visit
Diagnostic & Preventive Services	Covered with office visit copay
Fillings	You pay a \$15 copay
Porcelain-Metal Crown	You pay a \$200 copay
Complete Upper or Lower Denture	You pay a \$200 copay
Bridge (per Tooth)	You pay a \$200 copay
Root Canal Therapy Anterior / Bicuspids / Molar	You pay \$75 /\$100 /\$125 copays
Osseous Surgery (per Quadrant)	You pay a \$200 copay
Root planning (per Quadrant)	You pay a \$75 copay
Routine Extraction (Single Tooth)	You pay a \$15 copay
Surgical Extraction	You pay a \$100 copay
Pre-Orthodontia Treatment	You pay a \$150 copay*
Comprehensive Orthodontia Treatment	You pay a \$2,200 copay
Nitrous Oxide	You pay a \$40 copay
Specialty Office Visit	You pay a \$30 copay per visit
Out of Area Emergency Care Reimbursement	You pay charges in excess of \$100

**Copay credited towards the Comprehensive Orthodontia Treatment copay if patient accepts treatment plan.*

Vision Insurance

Eye doctors play a crucial role in maintaining both vision and overall health. Through comprehensive eye exams, they assess not only visual acuity but also the health of the eyes, checking for conditions such as glaucoma, cataracts, and macular degeneration.

Additionally, the eyes often reveal early signs of systemic health issues, including diabetic eye disease, high blood pressure, and high cholesterol. Changes in the blood vessels of the retina, for example, can indicate diabetes or hypertension, allowing for early intervention and treatment. By regularly visiting an eye care professional, individuals can protect their sight while also gaining valuable insights into their overall well-being



Your vision coverage is through Blue Cross of Idaho in partnership with VSP Vision Card. To locate a VSP provider at www.vsp.com, select FIND A VSP DOCTOR and enter your zip code. For customer service contact VSP at 800-877-7195. View plan benefit information at www.vsp.com. *Note: You will not receive a separate ID card for vision as it will be included on your medical ID card, if applicable.*

VSP/Blue Cross of Idaho Vision Group #10040139	
Exam Benefits	
<i>WellVision Exam</i>	\$15 copay
<i>Exam Frequency</i>	Every 12 months
Vision Materials	
<i>Materials Copay</i>	\$25 copay
<i>Covered lenses</i>	Single, lined bifocal, lined trifocal and standard progressive lenses covered in full
<i>Lens Frequency</i>	Every 12 months
<i>Frame Allowance</i>	\$200 allowance \$110 allowance at Costco/Walmart/Sams Club
<i>Frame Frequency</i>	Every 12 months
<i>Contact Lens Benefits (in lieu of glasses)</i>	\$150 allowance
<i>Contact Lens Exam/Fitting</i>	\$60 copay
<i>Contact Lens Frequency</i>	Every 12 months
<i>Medically necessary contacts</i>	Paid in full. Must be approved by and prescribed by a VSP Network Doctor. Material copay applies.
<i>Essential Medical Eye Care</i>	Covered in full after \$20 copay per exam. Services related to diabetic eye disease, glaucoma, age-related macular degeneration (AMD), dry eye, conjunctivitis, and sudden vision changes. Retinal imaging for eligible members with diabetes covered in full. Limitations and coordination with medical coverage may apply. Ask your VSP Network doctor for details.

See the Vista Preferred Vision Plan benefit summary for additional information, including lens enhancements and out of network benefits.

Life and Accidental Death & Dismemberment (AD&D) Insurance

Basic Life and AD&D Insurance

Meridian Library District provides Basic Life and AD&D benefits to eligible employees. The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan.

Mutual of Omaha Insurance Company Life and AD&D Group # G000C7GV	
You	
Benefit Maximum	\$50,000

The above benefits will reduce to 65% at age 70 and will reduce to 50% at age 75.

Important Reminder!

Be sure to assign a beneficiary or living trust to ensure your assets are distributed according to your wishes. Please note that a beneficiary cannot be a minor under age 18.





Voluntary Life & AD&D Insurances

In addition to the employer paid Basic Life and AD&D coverage, you have the option to purchase additional voluntary life insurance to cover any gaps in your existing coverage that may be a result of age reduction schedules, cost of living, existing financial obligations, etc. Your election, however, could be subject to medical questions and evidence of insurability.

You may purchase additional Life/AD&D insurance with Mutual of Omaha Insurance Company if you want more coverage. Your contributions will depend on your age and the amount of coverage you elect. For premium information, please see the Mutual of Omaha Benefit Summary. You must enroll in coverage for yourself in order to enroll your spouse and/or children.

	Minimum	Guarantee Issue*	Maximum
Employee	\$10,000	5 times annual salary, up to \$50,000	Increments of \$10,000 up to \$300,000, not to exceed 5 times annual salary
Spouse	\$5,000	100% of employee's benefit amount, up to \$25,000	Increments of \$5,000, up to \$150,000 not to exceed 100% of employee's benefit
Children	\$2,000	100% of employee's benefit	Increments of \$1,000 up to \$10,000 not to exceed 100% of employee's benefit
<i>*Electing more than the guarantee issue amount may require completion of an Evidence of insurability (EOI) form be completed. EOI's will be required for any late entrants (after new hire eligibility). An EOI is medical underwriting questions or also referred to as "proof of good health."</i>			

Benefits will reduce to 65% at age 70 and 50% at age 75. Spouse coverage terminates when the employee reaches age 70. Life insurance benefits will not be paid if the insured's death is the result of suicide within two years from the date coverage begins. If this occurs, the sum of the premiums will be returned to the beneficiary.

Mutual of Omaha Value Adds



Travel Assistance

This is included as a value-added benefit with your voluntary life or short-term disability plan!

Take comfort in knowing that Travel Assistance travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

Enjoy Your Trip

We'll Be There If You Need Us — 24/7

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

Pre-trip Assistance**

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations
- Translation and Interpreter Services for emergency situations while traveling internationally

Medical Assistance

- Locating medical providers and referrals
- Communication on your medical status with family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available, including payment of covered expenses
- Transportation home for further treatment – in the event of death, assist in the return of mortal remains
- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with lodging arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination with your health insurance carrier during a medical emergency
- Assistance obtaining prescription drugs or other necessary personal medical items

Emergency Travel Support Services

- **Telephonic translation and interpreter services** — 24/7 access to telephone translation services
- **Locating legal services** — referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- **Baggage** — assistance with lost, stolen or delayed baggage while traveling on a common carrier
- **Emergency payment and cash** — assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- **Emergency messages** — assistance with recording and retrieving messages between you, your family and/or business associates at any time
- **Document replacement** — coordination of credit card, airline ticket or other documentation replacement
- **Vehicle return** — if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company

Assistance

If you need help with an ID theft issue, case managers are available 24 hours a day, seven days a week and can be reached by calling the same toll-free number used to contact AXA: 800-856-9947.

Travel Assistance Plan Limitations

AXA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- A single trip lasts more than 120 days in length
- Traveling against the advice of a physician
- Traveling for medical treatment
- Pregnancy and childbirth (exception: complications of pregnancy)

There is a maximum benefit amount per person associated with emergency evacuation, medical repatriation and/or return of mortal remains.



Worldwide Travel Assistance

Services available for business and personal travel.

For inquiries within the U.S. call toll free:

1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658

Mutual of Omaha Value Adds



Employee Assistance Program (EAP)

This is included as a no-cost, value-added benefit with your employer-paid benefits and is available to immediate family members who reside with the employee.

Life isn't always easy. Sometimes a personal or professional issue can affect your work, health and general well-being. During these tough times, it's important to have someone to talk with to let you know you're not alone. Visit the Employee Assistance Program website to view timely articles, resources on a variety of financial, well-being behavioral and mental health topics.

Visit <https://www.mutualofomaha.com/eap> or call 800-316-2796

Features	Value to Company and Employees
Counseling Options	<ul style="list-style-type: none">• Three (3) sessions per year (per household) conducted by face-to-face* counseling or telehealth (text, chat, phone or video) via a secure, HIPAA compliant portal with more than 10,000 licensed clinical providers for face-to-face counseling or 30,000 licensed clinical providers for telehealth counseling
Access	<ul style="list-style-type: none">• 24/7/365 services available• Telephone support available in more than 120 languages
Online Services	<ul style="list-style-type: none">• An inclusive website with resources and links for additional assistance, including:<ul style="list-style-type: none">• Current events and resources• Financial wellness• Substance abuse and addiction• Legal assistance• Bilingual article library

Identity Theft Assistance

Each year millions of Americans become victims of identity theft. Information that personally identifies you, such as your name, Social Security number or credit card numbers can be stolen and used to commit fraud or other crimes.

Identity Theft Assistance, provided by AXA Assistance, helps you and your dependents understand the risks of identity theft, learn how to prevent it, and most importantly, assist you if your information is compromised. ID Theft Assistance is available as part of your overall Travel Assistance package offered by your employer.

This is included as a no-cost, value-added benefit included with your Mutual of Omaha benefits! Services include:

Awareness and Education

We help you understand the growing threat of identity theft by:

- Promoting awareness of identity theft
- Answering your questions about identity theft and how to recognize if you've become a victim
- Educating you on how to avoid having your identity stolen

Identity Theft Recovery Assistance*

If your identity is compromised, the most important thing to do is respond quickly. We will provide you with educational resources regarding the steps to take to recover your identity from credit card and check fraud. We will also provide you with a contact list for financial institutions, credit bureaus and check companies.

** It's important to note that this value added service is an educational resource and not a recovery service.*

Access ID Theft Assistance services by
calling AXA Assistance toll-free at
800-856-9947

Mutual of Omaha Value Adds



Will Preparation Services

Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die. Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

This is included as a no-cost, value-added benefit included with your Mutual of Omaha benefits! Services are provided by Epoq.

Easy, Free and Secure

Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

Epoq provides the following FREE documents:

- Living Will and Trust
- Power of Attorney
- Healthcare Directive
- Pour-Over Will
- Last Will and Testament

Create your will at
www.willprepservices.com
and use the code
MUTUALWILLS to register

Here's how it works:

- Log on to www.willprepservices.com and use the code MUTUALWILLS to register
- Answer the simple questions from any device and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding — Check with your state for requirements

Hearing Discount Program

This is included as a no-cost, value-added benefit included with your Mutual of Omaha benefits!

Program Benefits

In addition to your hearing care benefit, you will have access to complimentary aftercare*, including:

- ✓ Custom hearing solutions — wide choice of products from the industry's leading brands
- ✓ Risk-free trial — find your right fit by trying your hearing aids for 60 days
- ✓ Follow-up care — ensures a smooth transition to your new hearing aids
- ✓ Battery support — battery supply or charging station to keep your hearing aids powered
- ✓ Warranty — 3-year coverage for loss, repairs, or damage
- ✓ Financing — no interest for those who qualify
- ✓ Savings for family and friends — your parents, siblings, in-laws, and friends qualify, too

**Risk-free trial - 100% money back guarantee if not completely satisfied, no return or restocking fees. Follow-up care - for one year following purchase. Batteries - two-year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost. Warranty - Exclusions and limitations may apply. Contact Client Services at 844-267-5436 for details.*

Accessing Your Benefits is Easy

1. Call Amplifon at 888-534-1747 and a Patient Care Advocate will assist you in finding a hearing care provider near you.
2. Our advocate will explain the Amplifon process, request your mailing information and assist you in making an appointment with a hearing care provider.
3. Amplifon will send information to you and the hearing care provider. This will ensure your Amplifon discounts are activated.

Disability Insurance



One of the most important assets to you as an employee is the ability to earn an income. Disability insurance provides income protection in the event you become unable to work due to a non-work-related illness or injury. Please note that disability plans are subject to reduction if you receive disability payments from other sources, such as state or federal programs.

Short-Term Disability Insurance

Meridian Library District offers short-term disability through Mutual of Omaha Insurance Company. Please see the carrier summary and policy for complete plan details.

Benefits	
Elimination Period	Benefits are payable after 14 days for accident or illness
Weekly Benefit	60% of your pre-disability weekly earnings not to exceed \$1,000
Minimum Weekly Benefit	\$25
Maximum Benefit Period	Up to 11 weeks
Partial Disability Benefits	If you become disabled and can work part-time (but not full-time), you may be eligible for partial disability benefits, which will help supplement your income until you are able to return to work fulltime.
Pre-existing Condition Limitation	None



Health Reimbursement Arrangement (HRA)

Meridian Library District offers a Health Reimbursement Arrangement in conjunction with both Blue Cross of Idaho medical plans. A health reimbursement arrangement (HRA) is a tax-free account that can be used to pay for your family's medical, dental and vision expenses. The money goes in tax, free, accumulates tax free and comes out tax free! That's the best tax advantage there is. You can use your money right after the transmittals are confirmed right away and are carried along with the employee even after termination.

Each employee enrolled has an account that Meridian Library District will contribute \$150 a month to pay for qualified medical expenses.

New Hire Enrollment



1. HRAveba will send you an enrollment confirmation email. Don't worry if you miss the email or don't have an email address. *See step 2
2. HRAveba will **mail** a paper welcome packet as soon as funds are received from your employer. The packet will contain your account number, account balance, investment allocation and other details.
3. After receiving your enrollment confirmation email or welcome packet, follow these simple steps:
 - a. Register online and create a password
 - b. Check and update your investment allocation (if needed)
 - c. Add your spouse and dependent information
 - d. Set up direct deposit (or how you would like to receive reimbursements); and
 - e. Elect e-statements

For more information, visit HRAveba.org or call 1-888-659-8828.

Mobile App available

Add mobile access! Search and download the handy mobile app, HRAgo from your phone's app store. Submit pictures of your documentation or even submit claims!



Employee Assistance Plan (EAP)



Life does not always go smoothly. All of us experience times when a personal problem or crisis affects the way we function at work or at home. Your Employee Assistance Program (EAP) is a problem-solving resource available to you, your dependents and anyone living in your household. A professional counselor will assist you in assessing your situation, finding options, making choices or locating further help.

It's free...Your employer covers the cost of initial assessment, additional problem-solving sessions and referral services. If there is a need for further counseling or treatment, your counselor will help you explore various options.

It's confidential...Your EAP has been set up with BPA Health, an outside counseling resource to assure confidentiality. No one at work will know you have chosen to seek help unless you choose to tell them. Nothing concerning your use of EAP will appear in your personnel file.

BPA Health is only a phone call, text message or online contact away!

You can start your counseling sessions in three easy ways: call, text or go online!

Call 1-800-726-0003

Crisis Counselors are available by phone 24/7

Text 208-336-4275

Go online at: www.bpahealth.com/portal-login/

You can browse member services, located a preferred provider and access virtual counseling through the BetterHelp Login.

Username: Meridian Library District

Password: 8007260003

Number of sessions: 4 per incident

Additional services through BPA include:

- Free & confidential counselling
- Personal growth support
- Stress management assistance
- Legal assistance and will maker programs
- Additional resources for mental health, parenting, elder care and more

Pet Insurance

Nationwide pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible without worrying about the cost. Coverage is available at a discounted rate and billed directly to the employee.



My Pet Protection coverage highlights

We offer a choice of reimbursement options so you can find coverage that fits your budget. All plans have a \$250 annual deductible and \$7,500 maximum annual benefit. Coverage includes*:

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets and supplements
- And more

Plus, every My Pet Protection policy includes these additional benefits to maximize your value:

- Lost pet advertising and reward expense
- Emergency boarding
- Loss due to theft
- Mortality benefit



Included with every policy

vethelpline®

- 24/7 access to veterinary experts (\$110 value)
- Available via phone, chat and email
- Unlimited help for everything from general pet questions to identifying urgent care needs

PetRxExpressSM

- Save time and money by filling pet prescriptions at participating in-store retail pharmacies across the U.S.
- Rx claims submitted directly to Nationwide
- More than 4,700 pharmacy locations



Additional highlights

- Exclusive product for employer groups only
- Preferred pricing for employees
- Multiple-pet discounts
- Guaranteed issuance

Get a quote at [PetsNationwide.com](https://www.petsnationwide.com) • 877-738-7874



Ideal Idaho College Savings Program



Focus on your child's future by enrolling in direct deposit through Ideal – Idaho's College Savings Program account! This benefit is automatically deducted from your paycheck.

Step 1

First, be sure you've opened up your IDEal account at idaho529.org, or by completing and mailing back a paper enrollment form.

- Log on to your account at idaho529.org.
- Visit the Profile & Documents section on your home screen.
- Click on "Payroll Deduction" on the left side.
- Click "Change payroll instruction" to start the process.

Step 2

- Follow the prompts to select the amount to contribute from each paycheck and also how much to deposit for each beneficiary (if applicable).
- Once you submit this information, you must print out the payroll form.

This form will be pre-filled with your name, your unique account number, the total payroll deduction amount, and the routing (ABA) number for the Program's bank. If you are funding more than one account by payroll direct deposit, the amount per pay period should be the sum of ALL your payroll contributions to your IDEal accounts.

Step 3

- Submit the payroll form to your company's human resources department.
- Your employer will update the payroll direct deposit amount in the payroll system and will automatically send your contributions to IDEal.
- Be sure to inform your employer in writing of any changes you wish to make to your direct deposit contributions.

Invest in your child's education—and we will too. Get started with your first payroll direct deposit for a new or existing IDEal 529 education savings account, and we'll contribute an additional \$50.

Subject to availability of funds to the first 100 accounts set up. To receive the \$50 contribution, you must participate in an Ideal presentation with your employer.

1

Go to idsaves.org/50
to enroll

2

Use promo code
EMPLOYER50

3

Set up payroll direct deposit
contributions and email
directdeposit@idaho529.org
once complete

**Questions? Get in touch with
our 529 pro: Nick Thiros**

Senior Institutional Relationship Manager

208-488-9879

nickolas.thiros@idaho529.org

Scan the QR code to
schedule a virtual meeting:



Identify Theft Protection



You've spent a lifetime building your name and financial reputation. Now more than ever, it is important to better protect your identity—and your family's identities—as fraudsters try to trick victims into giving up personal and financial information.

CONTROL & MANAGE

- Credit Report Lock¹ | Multi-Bureau
- Blocked Inquiry Alerts
- Child Credit Lock | 1 Bureau
- Subprime Loan Block²
within the monitored lending network
- Financial Accounts Monitoring
- Social Account Monitoring
- Social Account Takeover Alerts
- Registered Sex Offender Reporting
- Customizable Alert Options
- Personal VPN
- Password Manager
- Integrated Fraud Alerts³
With a fraud alert, potential lenders are encouraged to take extra steps to verify your identity before extending credit.

MONITOR & DETECT

- Credit Report Monitoring⁴ | 3 Bureau
- Child Credit Monitoring | 1 Bureau
- Dark Web Monitoring⁵
- High-Risk Transactions Monitoring²
- Subprime Loan Monitoring²
- Public Records Monitoring
- USPS Change of Address Monitoring
- Identity Profile Report
- Credit Report(s)⁶ & VantageScore[®] Credit Score(s) | 1 Bureau Daily & 3 Bureau Annually
- Credit Score Tracker | 1 Bureau
- National Provider ID Alerts

SUPPORT & RESTORE

- Identity Theft Resolution Specialists (Resolution for Pre-existing Conditions)
- Online Resolution Tracker
- Up to \$1M Identity Theft Insurance⁷ including 401K/HSA Stolen Funds Reimbursement
- Lost Wallet Vault & Assistance
- Deceased Family Member Fraud Remediation
- Credit Freeze Assistance
- Breach Alert Emails
- Mobile App

Helps Better Protect Children | 1 Bureau = Equifax[®] | Multi-Bureau = Equifax, TransUnion[®] | 3 Bureau = Equifax, Experian[®], TransUnion

What You Need to Know

The credit scores provided are based on the VantageScore 3.0 model. For three-bureau VantageScore credit scores, data from Equifax, Experian, and TransUnion are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

Take a step to help better protect your identity.

Enroll in this valuable benefit today.

Plan
Platinum Plus Single=
This plan is paid for
you by Meridian
Library.

Monthly Price
\$0.00



Worksite Products



What is Aflac?

Aflac provides insurance that helps pay out-of-pocket costs not covered by regular health insurance. Their policies are designed to supplement (not replace) primary health insurance and pay cash benefits directly to the policyholder.

Accident & Injury

No one plans to have an accident. But it can happen at any moment throughout the day, whether at work or at play. Most major medical insurance plans only pay a portion of the bills. Aflac's policy can help pick up where other insurance leaves off and provide cash to cover the expenses. Aflac's accident coverage helps offer peace of mind when an accidental injury occurs.

Critical Illness

The signs pointing to a critical illness are not always clear and may not be preventable, but Aflac's coverage can help offer financial protection in the event you are diagnosed. Aflac's voluntary critical illness coverage provides a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness.

Cancer

This voluntary coverage through Aflac helps offset the out-of-pocket medical and indirect non-medical expenses related to cancer that most medical plans may not cover. This coverage also provides benefits for specified cancer-screening tests.

Hospital Indemnity

Aflac's hospital indemnity insurance offers a financial safety net for unexpected medical expenses. Hospital indemnity is a supplemental health policy designed to help cover costs associated with hospital stays by paying a cash benefits directly to the policy holder for expenses such as hospital confinement, intensive care, emergency room visits, and some outpatient surgeries.

For cost and coverage information, please visit the Employee Navigator website or contact your Aflac representatives, Matt Barringer, 208-399-2453 or matthew_barringer@us.aflac.com or Mark Dunn, 208-954-1559 or mark_dunn@us.aflac.com



What Your Benefits Will Cost

Meridian Library District contributes to the cost of insurance premiums for their medical, dental, and vision benefits. Bi-weekly payroll deductions are shown here.

MEDICAL Employee Contributions (Semi Monthly 24 per yr)

Blue Cross of Idaho - Clearview \$0	
Employee	\$0.00
Employee & Spouse	\$115.00
Employee & Child	\$15.00
Employee & Children	\$25.00
Employee & Spouse & Child(ren) (Family)	\$140.00
Blue Cross of Idaho - Preferred \$2000	
Employee	\$33.54
Employee & Spouse	\$187.20
Employee & Child	\$61.64
Employee & Children	\$91.13
Employee & Spouse & Child(ren) (Family)	\$242.86

DENTAL Employee Contributions (Semi Monthly 24 per yr)

Mutual of Omaha	
Employee	\$0.00
Employee & Spouse	\$18.97
Employee & Child(ren)	\$21.68
Employee & Spouse & Child(ren) (Family)	\$32.97
Willamette Dental	
Employee	\$13.24
Employee & Spouse	\$43.83
Employee & Child	\$39.47
Employee & Children	\$48.54
Employee & Spouse & Child(ren) (Family)	\$66.46

VISION Employee Contributions (Semi Monthly 24 per yr)

VSP/Blue Cross of Idaho - Vision	
Employee	\$0.00
Employee & Spouse	\$2.96
Employee & Child	\$2.96
Employee & Children	\$5.27
Employee & Spouse & Child(ren) (Family)	\$5.27

Benefit Resources

USI Benefit Resource Center

Have Questions? Need Help?

Meridian Library District is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.



Why won't they pay my claim?
Services denied?!

How can my claim still be "in process"?
It's been two months!

I called my insurance carrier, but now I'm just more confused.

Do I have mail-order prescription benefits?



BRCWest@usi.com
Monday through Friday
8:00am to 5:00pm
Mountain, Pacific and
Alaska Time



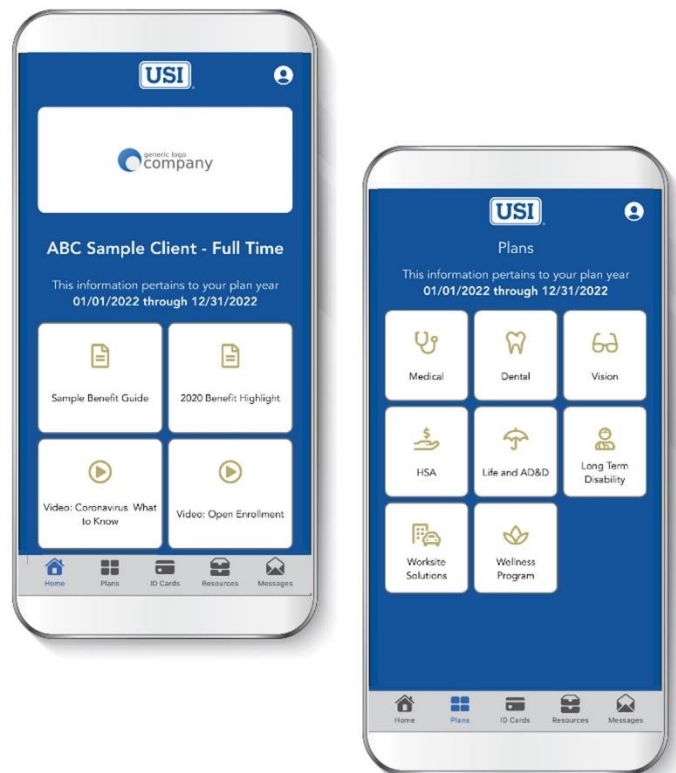
866-468-7272
24 hours a day, 7 days a
week

USI Mobile App – MyBenefits2GO

Meridian Library District is pleased to offer on-the-go access to key benefit information through the USI Mobile App, MyBenefits2GO. Search for “MyBenefits2GO” and download the free app in your smartphone. Add your name and email then enter the code **A89565** when prompted.

Highlights of the MyBenefits2GO App

- Access benefits information on the go
- Convenient contact information for Carriers and HR
- Organized plan information in one place
- View the most updated plan information
- Store your ID cards in the app



Holiday Pay, Paid Time Off & Paid Leave

Holiday Pay

Regular non-exempt, part-time employees who are assigned to work 30-40 hours per week are eligible to receive 8 hours of holiday accrual for each District observed holiday according to the schedule below. Hours are pre-loaded to staff timesheets and a list of applicable holidays can be found in the Meridian Library District Employee Handbook.

Paid Time Off (PTO)

Meridian Library District employees who regularly work 30-40 hours per week are eligible to receive the following number of Paid Time Off (PTO) hours each month, depending on the number of months they have been in position. Year-end remaining balances roll over to the new year, subject to max accrual balances.

Months of Service	Non-Exempt Full-Time Employees Regularly working 39-40 hours per week	Managers, Supervisors, & Exempt Employees Regularly working 39-40 hours per week
0-60	16 hours / month	20 hours / month
61-21	18 hours / month	22 hours / month
121-180	20 hours / month	24 hours / month
181-240	22 hours / month	26 hours / month
241+	24 hours / month	28 hours / month
Maximum Accrual Limit	320 Hours	

Paid Parental Leave

All Meridian Library District staff are eligible to receive 4 full weeks of Paid Parental Leave (PPL) for the employee to bond following the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care. Staff should refer to the Meridian Library District Paid Parental Leave Policy for additional details and restrictions, and to apply.



Perks & Discounts

Computer and Book Purchasing

Purchase books or technology for personal use at the library's discount purchase rate. The computer purchase program offers an interest-free loan to purchase computers and technology devices to be repaid through each paycheck the employee receives until the full purchase price is paid back to the Meridian Library District via withholding of a specified and agreed upon amount each payroll. The maximum amount that can be borrowed for the purchase of a computer or technology devices is \$1,500. Reach out to Meridian Library District's Accounting and Finance Manager and the District Support Services Manager for additional details.

Staff Library Card

Employees can elect to have a staff library card free of charge, even as non-District residents.

Education Assistance

Meridian Library District provides education assistance and access to grant funds within the limitations of those programs. Meridian Library District also offers education reimbursement of up to \$2,000 per year in connection with continuing education through an accredited program that offers growth in an area related to the employee's current or future employment with the District by applying (reimbursement rates subject to change). *Please refer to the Education Assistance process or Human Resources for additional details.*

Public Service Loan Forgiveness (PSLF) Program

Meridian Library District is an eligible employer for the Public Service Loan Forgiveness (PSLF) Program. The program forgives remaining balances on Direct Loans after staff have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

Retirement Benefits

Public Employee Retirement System of Idaho (PERSI) Base Plan

Meridian Library staff who work 20 or more hours each week are covered by the Public Employee Retirement System of Idaho (PERSI). This plan is mandatory for any employee working over 20 hours per week and this is the only retirement plan MLD contributes to. Contribution amounts are subject to PERSI Board determination and disclosure. This is referred to as the PERSI Base Plan.

	Employee	Employer
Bi-weekly Contribution (percentage of your earnings)	7.18%	11.96%

Rates are subject to change and set by PERSI.

Voluntary Retirement Plans

Employees may voluntarily enroll in an unmatched 457 (b) or 401(k) retirement plan. Contributions to the unmatched 457(b) State of Idaho Deferred Compensation Plan (administered by Nationwide) can be made on either a pretax or post-tax (Roth) basis. Contributions to the Public Employee Retirement System of Idaho (PERSI) Choice 401 (k) plan are also an option. Staff can contribute to the 457(b) and PERSI Choice 401(k) plans concurrently.

Prudential Insurance Company of America

As a participating member in PERSI, employees are eligible to obtain Decreasing Term Life Insurance (for the employee), Accidental Death and Dismemberment Insurance (for the employee), and Dependent Term Life Insurance (for the spouse or eligible dependents). This NCPERS supplemental coverage is available for \$16 per month charge to the employee.

Note: Staff may only enroll in one of the Voluntary Life/AD&D Insurance plans. If you enroll in this plan, you cannot be enrolled in the Mutual of Omaha Voluntary Life/AD&D plan as well.

Carrier Contacts

Additional information regarding benefit plans can be found on Meridian Library District's internal resources and portal. Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

	CARRIER	PHONE NUMBER	WEBSITE
<i>Medical</i>	Blue Cross of Idaho	208-331-7347	www.bcidaho.com
<i>Dental</i>	Mutual of Omaha	800-927-9197	www.mutualofomaha.com
<i>Dental</i>	Willamette Dental	855-433-6825	www.willamettedental.com
<i>Vision</i>	VSP/Blue Cross of Idaho	800-877-7195	www.vsp.com
<i>Health Reimbursement Arrangement</i>	HRA VEBA	888-659-8828	www.hraveba.org
<i>Life and AD&D</i>	Mutual of Omaha	800-877-5176	www.mutualofomaha.com
<i>Voluntary Life and AD&D</i>	Mutual of Omaha	800-877-5176	www.mutualofomaha.com
<i>Short Term Disability</i>	Mutual of Omaha	800-877-5176	www.mutualofomaha.com
<i>Employee Assistance Program (EAP)</i>	BPA Health	800-726-0003	www.bpahealth.com Username: Meridian Library District Password: 8007260003
<i>Worksite Products (Accident, Cancer, Critical Illness, and Hospital Indemnity)</i>	Aflac Matt Barringer Marc Dunn	800-992-3522 208-399-2453 208-954-1559	www.aflac.com matthew_barringer@us.aflac.com mark_dunn@us.aflac.com

USI Contacts

	NAME	PHONE NUMBER	EMAIL
<i>Plan Questions and Help</i>	Benefit Resource Center	866-468-7272	BRCWest@usi.com

This brochure summarizes the benefit plans that are available to Meridian Library District eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.

