



Employee Benefits Summary

American Nurses Association

Important Notice:

The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Consult the Summary Plan Descriptions to determine governing contractual provisions, including procedures, exclusions and limitations relating to your plans. In case of a conflict between your plan documents and this information, the plan documents will govern. The availability of a plan or program may vary by geographic service area. Participating physicians, care providers, independent contractors and are neither agents nor employees of our respective insurance companies or our broker. The availability of shall be provided in accordance with applicable state and federal law.

Message from Human Resources at American Nurses Association

At American Nurses Association we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments. 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,

Human Resources

ANA employees scheduled to work 20 hours or more per week are provided with Basic Life and AD&D insurance equal to two times (2x) your base earnings, Short-Term and Long-Term Disability coverage, both at no cost. All benefits will begin on the 1st day of the month following your date of hire, or on April 1st if you make changes during Open Enrollment. Employees are also eligible to enroll in ANA’s Medical, Dental, Vision, and Flexible Spending Accounts, as well as, all commuter and transit benefits. If you enroll yourself for coverage, you may also enroll your eligible dependents, including:

- Lawful spouse
- Opposite or same gender domestic partner
- Civil union partner
- Child or children up to age 26* (medical, dental, and vision only)
- Handicapped child or children of any age (proof of handicapped status is required for accurate claim processing – medical, dental and vision only)

Special note regarding Domestic Partners (DP): When adding domestic partners, enroll in benefits as you would for yourself and your child or children.

*Young adults up to age 26 whether or not they are your tax dependent or reside with you.

Cost of Benefit Coverage

ANA pays the full cost for some benefits, you and the Company share the cost for health care benefits, and you pay the full cost for certain optional benefits.

ANA pays the full cost for:	You and ANA Share the cost for:	You pay the full cost for:
Basic Life and Basic AD&D Insurance	Medical and Prescription Drug Plan	Optional Life Insurance
Employee Assistance Plan (EAP)	Dental Plan	Commuter/Transit
Long-Term Disability Coverage	Health Savings Account Contributions	Critical Illness
Short-Term Disability Coverage		Accident
		Vision Plan
		Flexible Spending Accounts

Medical Insurance

Cigna administers our Medical Plans

- Open Access Plus In Plan \$500 - HMO Comparable
- Open Access Plus Plan \$1,000 - POS Comparable
- Choice Fund Open Access Plus HSA Plan \$1,500 - POS Comparable with added HSA

In all three plans, preventive care continues to be covered at 100% when provided by an in-network Cigna doctor. Each time you need medical care, you decide whether or not to use a network provider. However, your costs are typically lower when you use network providers. You can access a listing of network providers online at www.myCigna.com.

Preventive health care involves taking control of your health so that you can avert medical concerns, as well as scheduling periodic screenings that can help detect early signs of cancer, diabetes, high blood pressure or other health conditions. The Patient Protection and Affordable Care Act (PPACA) requires health plans to cover designated preventive services at no out-of-pocket cost to you. This means that deductibles, copayments and coinsurance DO NOT apply to designated preventive health care services.

Dental Insurance

American Nurses Association offers a Dental PPO plan through CIGNA for all employees. With the Dental PPO plan you also have the ability to obtain dental care services from the dentist of your choice (contracted or not). The dental plan provides a higher level of benefit if you choose to use an in-network provider. You must pay the dentist any amount that exceeds the allowable amount, in addition to the deductible and your coinsurance.

Vision Insurance

ANA offers a voluntary stand-alone Vision plan through Vision Service Plan (VSP). It has a large network of Eye Care Providers. By seeing a preferred provider, you have the benefit of a low copayment for a vision exam and materials. You may also go to out-of-network providers, but you will need to pay for services and then submit a claim form for the reimbursed allowances.

Life and Disability Insurance Plans

- 100% Employer paid life and AD&D insurance benefit amount of 2 times your annual salary to a max of \$400,000 for the non-bargaining unit and \$300,000 for the bargaining unit.
- 100% Employer paid short term and long term disability coverage
- Voluntary Life Options including spouse and child coverages are available

401(K) employer contribution and matching

Critical Illness and Accident Plans

Employee Assistance

Flexible Spending Plans - Health, Dependent Care, Transit and Parking

Health Savings Accounts

ID Theft Protection

Travel Assistance

Vacation and sick leave accrual

Wellness Committee and Initiatives