



EMPLOYEE BENEFIT GUIDE

EFFECTIVE DATE: July 1, 2025 - June 30, 2026

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WELCOME TO YOUR BENEFITS

E.L. Haynes Public Charter School is pleased to offer a comprehensive benefits package for our eligible employees and their eligible dependents. These benefits are valuable and are provided to assist you in managing your health and that of your family. We encourage you to evaluate and select benefits that best suit your needs and those of your eligible dependents. This benefits guide highlights the many available benefit options and explains how to enroll in the benefits you choose. Please read this guide carefully, make your decisions, and enroll.

EMPLOYEE ELIGIBILITY

- ▶ If you are an active, regular full-time employee who works at least 30 hours per week, you are eligible for the benefits outlined in this guide.

DEPENDENT ELIGIBILITY

Your eligible dependents may include:

- ▶ Your legal spouse or domestic partner. Domestic Partner benefits and coverage for their children are taxable unless they qualify as your tax dependent(s)
- ▶ Your child(ren) up to age 26 including natural children, legally adopted children, and stepchildren
- ▶ Your child(ren) over age 26 who are not able to support themselves due to a physical or mental disability

If you are enrolling a spouse or child(ren) in any plan, you must provide documentation before your dependents can be added to group plans. Please provide a copy of marriage and/or birth certificates.

WHEN CAN I CHANGE MY COVERAGE?

You cannot change your election mid-year unless you, your spouse/partner or your child(ren) has an allowable Qualifying Life Event. Examples of Qualifying Life Events include:

- ▶ Birth or adoption of a child
- ▶ Marriage
- ▶ Divorce
- ▶ Placement of a foster child
- ▶ Loss or gain of other insurance coverage
- ▶ Change in your family member's eligibility for benefits, including change in spouse/partner's employer
- ▶ Entitlement to Medicare, Medicaid or CHIP
- ▶ Pregnancy (allowable Qualifying Life Event for medical insurance changes only)
- ▶ Significant change in child care costs (Qualifying Life Event for Dependent Care FSA only)

1. If you qualify for a change in your benefits, please notify the Talent Team within 30 days of the change in status. You will need to provide proof of the change. For more detailed information about Qualifying Life Events, visit <https://mybenefitguide.nfp.com/comm/life-events/index.html>.



2025-26 RESOURCES - BENEFIT RESOURCES



HOW TO SET UP YOUR BENEFITS PORTAL ACCOUNT – NEW USER

1. Visit <https://www.employeenavigator.com/benefits/Account/Login>
2. Click on the “Register as a new user” link at the bottom of the page.
3. Enter your personal information and Company Identifier (case sensitive). Your Company Identifier is **ELHAYNES**
4. Follow the on-screen instructions to create a unique Username and Password. You must agree to the “Terms of Use” to register.
5. You may now log in using your Username and Password.

ENROLLING IN BENEFITS (NEW HIRE AND OPEN ENROLLMENT)

1. Log in to the Employee Navigator portal using your previously created Username and Password.
2. Once logged in, walk through the prompts to begin your enrollment (or click Start Enrollment on your homepage).
3. Confirm/update your demographic information. Click “Save & Continue”.
4. Add any dependents you wish to cover under your plan elections. Click “Save & Continue”.
5. Please provide dependent verification documentation to the Talent Office as soon as possible as your enrollment cannot be approved until the Talent Office receives your documentation.
6. Enroll in benefits! You need to enroll in each benefit separately. For each benefit, select dependents to be covered, then click “Save & Continue”. If you do not want a benefit, select “Don’t want this benefit?” and choose a reason.
7. Repeat step #5 for all benefits offered.
8. Review your election summary and click “Click to Sign” to finalize your selections. This is your electronic signature.
9. Once complete, you can always update your selections as long as you are still within your New Hire or Open Enrollment window.
10. To make a change while still within the appropriate timeframe, log back in and select “Update Benefits” and repeat the steps listed above.

HOW TO CHANGE YOUR BENEFIT ELECTIONS (OUTSIDE OF NEW HIRE OR OPEN ENROLLMENT)

1. Log in to the Employee Navigator portal using your previously created Username and Password.
2. Click the “Adjust Coverage” icon towards the middle of your screen and choose the type of change you would like to submit.
3. Enter the event date and, if applicable, the date prior coverage is ending. Be sure to click “Save”.
4. If your event requires additional information or documentation, please provide it to the Talent Office as soon as possible as your enrollment may cannot be approved until the Talent Office receives it.

NEED ADDITIONAL HELP?

[Watch this short video](#) walking you through the entire enrollment process.

If you have to exit Employee Navigator before completing your enrollment, the system will save what you’ve finished, and remind you where you left off the next time you login. If you have any additional questions, please reach out to your HR Director or Benefits & Payroll Manager.



Username

Password

Login

[Reset a forgotten password](#)

[Register as a new user](#)

[Privacy Policy](#) | [Terms of Use](#) | [Legal Notice](#)

Additional Resources

(Click on the links below to view)

- ▶ [Create an Account](#)
- ▶ [Enrolling in Benefits](#)
- ▶ [Profile Changes & Life Events](#)
- ▶ [Employee Navigator for Mobile](#)

MEDICAL BENEFITS - PLAN CHOICES



PLAN CHOICES	HMO HSA		HMO		POS																									
<div>Employee Semi-Monthly Premiums (pre-tax per month)</div> <div>These are per paycheck, pre-tax amounts paid by employees. A full chart of insurance premiums can be found on p. 16</div>	<table><tr><td>Employee Only</td><td>\$0.00</td></tr><tr><td>Employee + Spouse</td><td>\$280.01</td></tr><tr><td>Employee + Child(ren)</td><td>\$224.97</td></tr><tr><td>Family</td><td>\$340.89</td></tr></table>		Employee Only	\$0.00	Employee + Spouse	\$280.01	Employee + Child(ren)	\$224.97	Family	\$340.89	<table><tr><td>Employee Only</td><td>\$20.72</td></tr><tr><td>Employee + Spouse</td><td>\$296.37</td></tr><tr><td>Employee + Child(ren)</td><td>\$238.49</td></tr><tr><td>Family</td><td>\$361.20</td></tr></table>		Employee Only	\$20.72	Employee + Spouse	\$296.37	Employee + Child(ren)	\$238.49	Family	\$361.20	<table><tr><td>Employee Only</td><td>\$48.85</td></tr><tr><td>Employee + Spouse</td><td>\$356.63</td></tr><tr><td>Employee + Child(ren)</td><td>\$286.52</td></tr><tr><td>Family</td><td>\$354.09</td></tr></table>		Employee Only	\$48.85	Employee + Spouse	\$356.63	Employee + Child(ren)	\$286.52	Family	\$354.09
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Employee + Child(ren)	\$286.52																													
Family	\$354.09																													
Availability of Network/Cost-Share	Employee only has the choice of provider and facilities in the BlueChoice network. No out-of-network coverage (besides emergencies is available).		Employee only has the choice of providers and facilities in the BlueChoice network. No out-of-network coverage (besides emergency) is available.		Employee has the flexibility to use any provider, however, your out-of-pocket costs will be lower if you stay within the BlueChoice Network (MD,DC &VA) or BlueChoice Advantage Network (Out-of-Area). If you use out-of-network providers, your out-of-pocket costs will be higher.																									
Rules for Electing a Primary Care Physician (PCP)/ Accessing Specialty Care	Members are required to choose a PCP upon enrollment and referrals are required for specialty care.		Members are required to choose a PCP upon enrollment and referrals are required for specialty care.		Members are not required to choose a PCP upon enrollment.																									
Out-of-Pocket Expenses	The employee pays the deductibles and copays until out-of-pocket maximum is met.		The employee pays copays until the out-of-pocket maximum is met.		The employee pays the deductible and copays until the out-of-pocket maximum is met.																									
Eligibility for Blue Rewards Incentive Program	Yes		Yes		Yes																									
Preventive Care	Eligible in-network preventive care services are covered at 100%; no deductible or coinsurance applies.		Eligible in-network preventive care services are covered at 100%; no copay, deductible or coinsurance applies.		Eligible in-network preventive care services are covered at 100%; no copay, deductible or coinsurance applies.																									
Primary Care and Specialist Office Visits	Deductible applies.		You pay a copay for office visits.		There is no charge for office visits to your PCP. You pay a copay for specialist office visits.																									
Prescription Benefits	Deductible applies then copays apply.		You pay a copay for covered prescriptions.		You pay a copay for covered prescriptions.																									
Inpatient Hospital	Deductible applies then no charge.		You pay a copay per admission.		You pay a copay per admission after the deductible has been met.																									
Emergency Room & Urgent Care	Deductible applies then no charge.		You pay a copay per visit.		You pay a copay per visit.																									

Health Plan Video Overviews

(Click on the links below to view)

▶ [HSA Video](#)

▶ [HSA vs POS Video](#)

▶ [Qualifying Life Events Video](#)

▶ [HMO vs POS Video](#)

▶ [HSA vs HMO](#)

▶ [Primary Care vs Urgent Care vs ER Video](#)

MEDICAL BENEFITS AT-A-GLANCE



BENEFIT DESCRIPTION	CareFirst BlueChoice HMO HSA	CareFirst BlueChoice HMO	CareFirst BlueChoice Advantage
NETWORK	In-Network	In-Network	In-Network
Annual Deductible Individual/Family	\$1,650/\$3,300	\$0/\$0	\$500/\$1,000
Out-of-Pocket Maximum Individual/Family	\$4,500/\$7,900	\$2,000/\$4,000	\$2,000/\$4,000
Physician Services Primary Care Physician Specialist Preventive Services	Deductible, then \$0 Deductible, then \$5 No Charge	\$30 Copay \$40 Copay No Charge	\$20 Copay \$30 Copay No Charge
Lab and X-Ray & Diagnostics Outpatient Lab Outpatient X-Rays Major Diagnostics	Deductible, then No Charge (Labcorp ONLY) Deductible, then No Charge (Non-Hospital) Deductible, then No Charge (Non-Hospital)	No Charge (Labcorp ONLY) No Charge (Non-Hospital) No Charge (Non-Hospital)	No Charge (Labcorp ONLY) No Charge No Charge
Hospital Services Emergency Room Urgent Care Inpatient Hospitalization Outpatient Services	Deductible, then No Charge Deductible, then No Charge Deductible, then No Charge Deductible, then No Charge	\$50 Copay \$40 Copay \$300 Copay No Charge	Deductible, then \$250 Copay \$50 Copay Deductible, then \$300 Copay (\$1,500 Max) Deductible, then No Charge
Vision Routine Exam (1 per year)	\$10 Copay	\$10 Copay	\$10 Copay
PHARMACY			
Out-of-Pocket Maximum Individual/Family	Combined with Medical	\$4,500/\$9,000	Combined with Medical
Retail (Up to a 30-day supply) Tier 1 Tier 2 Tier 3 Tier 4 Tier 4	<i>Deductible, then...</i> \$15 Copay \$35 Copay \$60 Copay 50% Copay, Up to \$100 max 50% Copay, Up to \$150 max	\$15 Copay \$35 Copay \$60 Copay 50% Copay, Up to \$100 max 50% Copay, Up to \$150 max	\$15 Copay \$35 Copay \$60 Copay 50% Copay, Up to \$100 max 50% Copay, Up to \$150 max
NETWORK	Out-of-Network	Out-of-Network	Out-of-Network
Annual Deductible Individual/Family	N/A	N/A	\$1,000/\$2,000
Out-of-Pocket Maximum Individual/Family	N/A	N/A	\$3,000/\$6,000

Additional CareFirst Plan Resources

(Click on the links below to view)

- ▶ [Blue Rewards](#)
- ▶ [Mobile Access](#)
- ▶ [Mobile App](#)
- ▶ [HMO Summary](#)
- ▶ [HMO HSA Summary](#)
- ▶ [POS Summary](#)
- ▶ [Video Visits](#)
- ▶ [CareFirst CareShare](#)
- ▶ [Carefirst Website](#)
- ▶ [HMO Rx Summary](#)
- ▶ [HMO HSA Rx Summary](#)
- ▶ [POS Rx Summary](#)

HEALTH SAVINGS ACCOUNT

An HSA makes it easy to set aside pre-tax money from your paycheck, to help pay for eligible out-of-pocket costs. Contributing pre-tax dollars can help reduce your taxable income and increase your take-home pay! You can even save your HSA dollars for future expenses, including retirement.

WHAT DO PEOPLE LOVE ABOUT THE HSA?

- ▶ Unused funds roll over from year to year.
- ▶ Your HSA stays with you, even if you switch employers, change health plans, or retire.
- ▶ HSAs have a triple-tax benefit - funds go into the account tax-free, funds grow tax-free, and remain completely tax-free when used for eligible medical expenses.
- ▶ Once you have a balance of at least \$2,000 in your HSA, your money can earn interest - plus you can enjoy investment options.

ARE YOU ELIGIBLE FOR AN HSA?

- ▶ To enroll in an HSA, you must be enrolled in a qualified High Deductible Health Plan (HDHP). At EL Haynes, that plan is the CareFirst BlueChoice HMO HSA plan.
- ▶ You can't have other health coverage that pays for out-of-pocket care expenses before you meet your plan deductible.
- ▶ You or your spouse can't have a general-purpose health care flexible spending account (FSA) or health reimbursement arrangement (HRA) in the same year.
- ▶ You can't be claimed as a dependent by someone else.
- ▶ You can't have Medicare or TRICARE.
- ▶ You can't have used Veterans Affairs (VA) medical benefits in the prior three months, except in cases where the hospital care or medical services were for a service-connected disability.

THINGS TO KEEP IN MIND

- ▶ The maximum contribution (employee and employer) to an HSA in one year is set by the IRS. In 2025, the maximum contribution for single coverage is \$4,300 and \$8,550 for family coverage.
- ▶ If you're age 55 or older, you can contribute up to an additional \$1,000 annually.
- ▶ If you will be turning 65 or become Medicare eligible in the upcoming year, please consult with the benefits team before enrolling in an HSA plan.
- ▶ You can use your HSA for yourself, your spouse, and your dependent children- even if they are not covered under your insurance.

BLUE REWARDS

Blue Rewards is a CareFirst incentive program that allows adults to earn cash rewards for taking an active role in getting healthy and staying healthy. Continue on in this guide and visit www.carefirst.com/bluerewards for more information.

FIRSTHELP HEALTH CARE ADVICE LINE

Anytime, day or night, you can speak with a FirstHelp nurse. Registered nurses are available to answer health care questions, ask about your symptoms and help guide you to the most appropriate care.

7 CUPS BEHAVIORAL HEALTH SUPPORT

Staying healthy is about taking care of your body and your mind. CareFirst BlueCross BlueShield is committed to supporting your individual behavioral health needs and helping you access appropriate care. Together with 7 Cups of Tea¹ (7 Cups), a global behavioral health support system, we're pleased to offer our Behavioral Health Digital Resource. CareFirst is working with 7 Cups, an online emotional support company that uses a robust technology platform that allows you to access a variety of support options through your smartphone, computer or tablet. The four main support options are: trained volunteer listeners, growth paths, community support, and licensed professionals. If needed, you have the opportunity to connect with behavioral health providers in the CareFirst provider network.

STAYING HEALTHY DURING PREGNANCY

CareFirst BlueCross BlueShield wants to help you maintain the best possible health throughout your pregnancy. There are many programs and tools available to help you prepare for the healthiest arrival. Through this added value service, you can access an online pregnancy center, a 24-hour healthcare advice line, high-risk pregnancy support and so much more!

ONE MEDICAL

Having a place to turn for your physical and mental health whenever you need it can be reassuring. That's where your One Medical benefit comes in. We're a primary care practice that makes it faster, easier, and more enjoyable to get care, anytime in our offices and 24/7 from your phone. Same/next-day appointments that start on time: Talk to an available provider of your choice about any health topic from prevention to mental health to sexual health to chronic conditions in an office or over video at a set time. [Click here](#) to learn more

24/7 care with Video Chat: Get care for urgent issues (like COVID-19, a stomach bug, or sprain) over Video Chat in minutes or message our medical team with our app anytime, day or night. There's no cost to you — and it could potentially save you an unnecessary trip to the ER or urgent care. Offices across the country: Get exceptional care and drop-in lab work at beautiful offices designed to put you at ease whether you're at home or traveling. Download the One Medical app to easily book appointments, request prescriptions, get care 24/7, message providers, view your care plan, and more. Sign up now by [clicking here!](#) Use code: HPCXOM.

Additional CareFirst Plan Resources

(Click on the links below to view)

► [One Medical](#)

► [7 Cups](#)

► [Staying Healthy During Pregnancy](#)

DENTAL BENEFITS

These are **semi-monthly** employee costs paid on a pre-tax basis.

Coverage Level	Monthly
Employee Only	\$0.00
Employee + Spouse	\$22.69
Employee + Child(ren)	\$25.23
Family	\$38.14

Benefit Description	MetLife Dental PPO Plan	
Network	In-Network	Out-of-Network
Annual Deductible Individual/Family	\$50/\$150	\$50/\$150
Annual Maximum Benefit	\$5,000 per Person	\$5,000 per Person
Preventive Services	Plan pays 100%	Plan pays 100%
Basic Services	Plan pays 90%	Plan pays 80%
Major Services	Plan pays 60%	Plan pays 50%
Orthodontics Services (Children up to age 19)	Plan pays 50%	Plan pays 50%
Lifetime Orthodontia Maximum	\$1,500 per person	\$1,500 per person

*Visits to an Out-of-Network provider will ensure additional costs compared to In-Network.

Additional MetLife Plan Resources

(Click on the links below to view)

- [▶ MetLife Dental PPO Summary](#)
- [▶ MetLife Website](#)
- [▶ MetLife Mobile App](#)
- [▶ How to Register](#)
- [▶ How to get Pre-Treatment](#)



VISION BENEFITS

These are monthly employee costs paid on a pre-tax basis.

Coverage Level	Monthly
Employee Only	\$0.00
Employee + Spouse	\$2.54
Employee + Child(ren)	\$2.92
Family	\$4.43

Benefit Description	GVS Vision Plan	
	In-Network	Out-of-Network
Routine Eye Exam (Once Every 12 Months)	\$10 Copay	Reimbursement up to \$32
Frames (Once Every 12 Months)	\$130 Allowance, 20% off remaining balance	Reimbursement up to \$57
Lenses (Once Every 12 Months) Single Bifocal Trifocal Standard Scratch Resistance	\$25 Copay	Reimbursement up to \$30
	\$25 Copay	Reimbursement up to \$45
	\$25 Copay	Reimbursement up to \$75
	\$25 Copay	Reimbursement up to \$12
Contact Lenses (Once Every 12 Months) Medically Necessary Elective	100% Covered, \$250 Allowance, \$130 Allowance, Additional 15% off remaining balance	Reimbursement up to \$200 Reimbursement up to \$105

EXTRA IN-NETWORK DISCOUNTED SAVINGS

ADDITIONAL PURCHASES

- ▶ 40% discount off complete additional pairs of glasses (Lenses and Frames must be purchased at the same time).
- ▶ 20% discount off eyewear accessories such as lens treatment, specialized lenses, non-prescription sunglasses and more.

RETINAL SCREENING

- ▶ No more than a \$39 copay on routine retinal screenings as an enhancement to a Vision Exam

GVS VISION ALSO PROVIDES YOU WITH A HEARING BENEFIT

- ▶ One hearing exam and \$200 per ear hearing aid benefit, plus routine hearing air conduction test included through EPIC providers



Additional GVS Vision Plan Resources

(Click on the links below to view)

- ▶ [GVS Vision Plan Summary](#)
- ▶ [GVS Vision Website](#)
- ▶ [GVS Epic Hearing Aid Membership Overview](#)

LIFE & DISABILITY BENEFITS



All Basic Life and Accidental Death & Dismemberment (AD&D) and Short- and Long-Term Disability Insurance premiums are 100% employer paid.

BASIC LIFE AND AD&D INSURANCE

Please note, the value of this benefit is taxable.

 [Click for Basic Life/AD&D benefit summary](#)

Basic Life and AD&D Insurance Coverage Features	
Employee Benefit	1x your earnings rounded to the next highest \$1,000 with a max of \$100,000
Benefits Reductions	At age 70: Coverage amount is reduced to 65% of original amount At age 75: Coverage amount is reduced to 50% of original amount

DISABILITY INSURANCE

Disability insurance helps replace your income if you are unable to work due to injury, prolonged illness, or recovering from childbirth.

 [Click for a Short-Term Disability benefit summary](#)

Short Term Disability Coverage Features	
Benefit Amount	60% of your base weekly salary up to \$1,000
When Benefit Begins	Accident/Injury: 1st Day Sickness/Illness/Child Birth: 8th Day
Maximum Benefit Period	13 Weeks

 [Click for a Long-Term Disability benefit summary](#)

Long Term Disability Coverage Features	
Benefit Amount	60% of your base monthly salary up to \$5,000
When Benefit Begins	After 90 Days
Maximum Benefit Period	To age 65 or Social Security Normal Retirement Age (SSNRA)

EMPLOYEE ASSISTANCE PROGRAM

The EAP provides 24/7 access to free counseling for you and your household members. They can help you find solutions for the everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being. 24-hour access is available online at <http://rsli.acieap.com>. This benefit is available to you at no additional cost as part of your enrollment in the Basic Life and AD&D Benefit.

TRAVEL ASSISTANCE PROGRAM

Through your group coverage with Reliance Standard, you automatically receive travel assistance services provided by On Call International (On Call). This service provides a comprehensive range of information, referral, coordination and arrangement services designed to respond to most medical care situations and many other emergencies you may encounter when you travel. On Call also offers pre-trip assistance including passport/visa requirements, foreign currency and weather information.

IDENTITY THEFT PROTECTION

To protect you and your family from this devastating loss of time, money and security, Reliance Standard and your E.L. Haynes have provided you with a full service ID Recovery Program that will perform the recovery process for you should you or a member of your family fall victim to identity theft.

In addition to the recovery program, you also have access to real-time card monitoring through WalletArmor®. WalletArmor® is an interactive, easy-to-use vault for protecting your wallet’s contents, passwords and important personal documents.

Life & Disability Value Added Resources

(Click on the links below to view)

- ▶ [Employee Assistance Program](#)
- ▶ [Identity Theft Program](#)
- ▶ [Travel Assistance Program](#)

ADDITIONAL BENEFITS



VOLUNTARY LIFE INSURANCE

E.L. Haynes provides you with Basic Life and AD&D Insurance. If you would like additional coverage for you or your dependents, you may apply for those benefits. Below is a summary of those offerings:

[Click for Voluntary Life Insurance benefit summary](#)

Voluntary Life Insurance Coverage Features	
Employee Benefit	Increments of \$10,000 up to a maximum of \$500,000,
Spouse Benefit	Increments of \$10,000 up to a maximum of \$500,000,
Child Benefit	14 days to 6 months: \$1,000 6 months to age 20 (or 26 if full-time student): Up to a max of \$10,000
Guaranteed Issue*	Employee (under age 60): \$100,000 Employee (age 60-70): \$10,000 Spouse (under age 60): \$20,000 Child: All amounts Guaranteed
*Guaranteed Issue amounts are only for new hires within 30 days of hire or new spouses within 30 days of marriage, if the employee is already enrolled.	

Note: Evidence of Insurability or health questionnaire is required for Voluntary Life enrollments requested above the guaranteed issue amount, or when enrolling for the first time at Open Enrollment. The health questionnaire is sent to enrolling employees automatically, if applicable, and must be completed and returned to Reliance Standard.

METLIFE ACCIDENT INSURANCE [Click for Accident Insurance benefit summary](#)

Accident insurance provides a financial cushion for life’s unexpected events by helping you pay for costs that aren’t covered by your medical plan. It provides you with a lump-sum payment—one convenient payment all at once—when you or your family need it most. The extra cash can help you focus on getting back on track. [Click here](#) to view a video on Accident Insurance.

METLIFE HOSPITAL INDEMNITY [Click for Hospital Indemnity benefit summary](#)

Hospital indemnity insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment—one convenient payment all at once—when you or your family need it most. The extra cash can help you focus on getting back on track. A flat amount is usually paid for a hospital admission and a per-day amount for your entire hospital stay. The payment is made directly to you and is in addition to any other insurance you may have. You can use it however you choose, including for everyday living expenses. Hospital indemnity insurance is designed to make life a little easier. [Click here](#) to view a video on Hospital Indemnity.

INSURCHOICE

InsurChoice offers you the ability to personalize your own protection - bringing you quick, convenient, holistic coverage with incredible cost-saving discounts across a variety of top-rated insurance products and carriers including home, auto, travel protection, pet insurance, and more. Get competitive coverage at competitive prices. You have access to a user-friendly online insurance marketplace. E.L. Haynes partnership with InsurChoice allows customers to shop competitive rates from many nationally recognized carriers. [Click here](#) or email InsurChoice@nfp.com for more information.

Additional Resources
(Click on the links below to view)

[Evidence of Insurability \(EOI\) Form**](#)

[Voluntary Life Premium Rate Table](#)

[Accident Insurance Outline of Coverage](#)

[Accident Insurance Disclaimer](#)

[Hospital Indemnity Outline of Coverage](#)

[Hospital Indemnity Disclaimer](#)



ADDITIONAL BENEFITS

METLAW LEGAL SERVICES [Click for Metlaw plan summary](#)

MetLaw Legal provides low cost legal services. Plan benefits emphasize preventive legal care to help keep minor legal problems from becoming serious — or financially devastating. This plan offers assistance with a wide range of legal matters that show up in everyday situations. Assistance includes:

- ▶ Advice and Consultation
- ▶ Consumer Protection
- ▶ Debt Matters
- ▶ Defense of Civil Lawsuits
- ▶ Document Preparation
- ▶ Family Law and Estate Planning
- ▶ Personal Injury
- ▶ Real Estate Matters
- ▶ Traffic and Criminal Matters
- ▶ Wills and Estate Planning

IDENTITYFORCE ID THEFT PROTECTION [Click for IdentityForce plan summary](#)

IdentityForce provides world-class identity theft protection plans built to proactively monitor, alert, and help you fix any identity theft compromises. Identities have become more than just a name, birthdate, and social security number. Today it includes voice signatures and fingerprints, personal property records, health records, and even social media data. All of these details can be capitalized on by criminals to commit identity fraud, whether used directly in forms of synthetic identity theft, or used in social engineering attempts to extract money or personal details that provide additional opportunities for identity crimes.

Security incidents, scams, and fraud continue to grow. IdentityForce proactively monitors the Dark Web, credit reports, and real-time fraud issues, and will help you fix any compromises to your personal information. All without the hassle of making phone calls, completing paperwork, and all the heavy lifting needed to make sure your identity is restored. Services include:

- ▶ Dark web monitoring and threat alerts
- ▶ Social media identity monitoring
- ▶ Unlimited childwatch
- ▶ Ransomware resolution and reimbursement
- ▶ Social engineering resolution and reimbursement
- ▶ Senior fraud resolution and insurance
- ▶ Cyber bullying expense reimbursement
- ▶ Bank, credit card, 401(k), HSA, and investment account threshold alerts
- ▶ Credit reports and scores, tracker, and simulator
- ▶ Mobile attack control
- ▶ VPN
- ▶ BreachIQ
- ▶ Identity vault and secure storage



Additional Resources

(Click on the links below to view)

- ▶ [MetLaw FAQ](#)
- ▶ [MetLaw Schedule of Covered Services](#)
- ▶ [MetLaw Exclusions](#)
- ▶ [Why ID Theft?](#)
- ▶ [ID Theft Key Features](#)

FLEXIBLE SPENDING ACCOUNTS

E.L. Haynes lets you redirect a portion of your pay, through payroll deduction, into Flexible Spending Accounts (FSAs) through WageWorks. The money that goes into an FSA is deducted from your pay on a pre-tax basis (before Federal and Social Security taxes are calculated). Because you do not pay these taxes on money that goes into an FSA, you decrease your taxable income and potentially increase your spendable income.

HEALTH CARE FSA

A Health Care FSA provides you with the ability to save money on a pre-tax basis for any IRS-allowed health expenses not covered by your medical benefits plan. The maximum annual amount you can contribute to a Health Care FSA is \$3,300. The full annual amount elected is available to be used for reimbursement on day one of the plan year.

QUALIFIED EXPENSES

- ▶ Out-of-pocket medical, dental, & vision costs
- ▶ Prescription drug copayments & Over-the-counter medicine
- ▶ Non-covered, non-cosmetic medical, dental, vision, and hearing care expenses

DEPENDENT CARE FSA

A Dependent Care FSA provides you with the ability to set aside money on a pre-tax basis for day care expenses for your eligible dependent. The funds must be contributed to your account before reimbursement is available. The maximum annual amount you can contribute to a Dependent care FSA is \$5,000 (or \$2,500 if married filing separately).

ELIGIBLE DEPENDENTS

- ▶ Your children, under the age of 13, for whom you are entitled to a personal exemption on your federal income tax return; and/or
- ▶ Your spouse or other dependents, including parents, who are physically or mentally incapable of self-care.

QUALIFIED EXPENSES

- ▶ Preschool or nursery school expenses
- ▶ Expenses for a babysitter
- ▶ Day care center
- ▶ Summer day camp
- ▶ After-school care
- ▶ Adult day care center or in-home care for an adult dependent



USE IT OR LOSE IT

Any unused funds at the end of the plan year for both FSA and DCFSA are available to be used in the new plan year for 1.5 months (grace period) after that time they are forfeited, also called the use-or-lose rule.

Plan Year	July 1 - June 30
Grace Period	Spend funds thru August 15

FSA Resources

(Click on the links below to view)

- ▶ [Dependent Care FSA Plan](#)
- ▶ [Flexible Spending Account](#)
- ▶ [FSA Overview Brochure](#)
- ▶ [FAQ](#)
- ▶ [FAQ](#)
- ▶ [ABG Website](#)

403(b) RETIREMENT PLAN

ACCOUNT INFORMATION

The E.L. Haynes 403(b) Plan (Plan) is managed by Sentinel Benefits. All employees are required to login to www.sentinelgroup.com to create an account, even if you do not wish to contribute through payroll deferrals. E.L. Haynes plan access code is **g3k6A79M**. [Click here](#) to view details on account enrollment.

ELIGIBILITY

Employees are eligible to contribute to their 403(b) account from day 1 of employment, subject to the maximum contributions outlined below.

CONTRIBUTIONS

Through payroll deductions you may make pre-tax contributions and/or post-tax Roth deferrals. Each year in addition to depositing your salary deferrals, the Employer may make matching discretionary non-elective contributions which is subject to the vesting schedule.

2025	Amount
IRS Maximum Contribution	\$23,500
Catch-Up Contribution (50 years of age or older)	\$7,500

AUTOMATIC CONTRIBUTION

E.L. Haynes will make discretionary automatic 3% contribution every pay period, which is subject to the vesting schedule.

VESTING

Vesting refers to your ‘ownership’ of a benefit from the Plan. The money that you contribute and the money it earns is always 100% vested. Any rollover or transfer contributions you make are also 100% vested. Employer contributions are subject to the following vesting schedule.

Years of Service	Vesting %
Less than 1	0%
Between 1 & 2	0%
2 or more	100%

ROLLOVERS

If you have another qualified retirement account, you are allowed to rollover funds into your Haynes retirement account



REQUIRED NOTICES

Each year, employers are required to provide these notices to employees. Below is a list of the notices included. Please click below to view the notices in their entirety.

[Click here to view Required Notices for 2024](#)

- ▶ Notice of Special Enrollment Rights
- ▶ Notice of Privacy Practices
- ▶ Women's Health & Cancer Rights Act (WHCRA) Notices
- ▶ Employer's Children's Health Insurance Program (CHIP) Notice
- ▶ Medicare Part D Creditable & Non Creditable Coverage Notices
- ▶ Genetics Information Nondiscrimination Act (GINA) Disclosures
- ▶ General Notice of COBRA Rights
- ▶ General FMLA Notice
- ▶ USERRA Notice



PAYROLL CONTRIBUTIONS



Below are the **semi-monthly** benefit costs. You will find the breakdown of the full premium amount, the amount E.L. Haynes will pay, and the amount you are responsible for. Medical, dental, and vision benefits are deducted on a pre-tax basis.

Medical Coverage Level	Premium	E.L. Haynes Pays	Employee Pays
CareFirst BlueChoice HMO HSA			
Employee Only	\$695.71	\$695.71	\$0.00
Employee + Spouse	\$1,600.08	\$1,040.05	\$280.01
Employee + Child(ren)	\$1,285.56	\$835.62	\$224.97
Family	\$1,947.97	\$1,266.18	\$340.89
CareFirst BlueChoice HMO			
Employee Only	\$737.14	\$695.70	\$20.72
Employee + Spouse	\$1,693.53	\$1,100.79	\$296.37
Employee + Child(ren)	\$1,362.80	\$885.82	\$238.49
Family	\$2,063.99	\$1,341.59	\$361.20
CareFirst BlueChoice Advantage POS			
Employee Only	\$775.31	\$677.62	\$48.85
Employee + Spouse	\$1,783.14	\$1,069.88	\$356.63
Employee + Child(ren)	\$1,432.61	\$859.56	\$286.52
Family	\$1,770.48	\$1,062.29	\$354.09

Dental Coverage Level	Premium	E.L. Haynes Pays	Employee Pays
MetLife Dental Plan			
Employee Only	\$43.18	\$43.18	\$0.00
Employee + Spouse	\$88.55	\$43.18	\$22.69
Employee + Child(ren)	\$93.64	\$43.18	\$25.23
Family	\$150.88	\$74.60	\$38.14

Vision Coverage Level	Premium	E.L. Haynes Pays	Employee Pays
GVS Vision Plan			
Employee Only	\$6.65	\$6.65	\$0.00
Employee + Spouse	\$11.72	\$6.65	\$2.54
Employee + Child(ren)	\$12.49	\$6.65	\$2.92
Family	\$17.29	\$8.43	\$4.43

Life & Disability Coverage Level	Premium	E.L. Haynes Pays	Employee Pays
Reliance Standard Life & Disability			
Basic Life and AD&D	100% Employer Paid		
Short-Term Disability	100% Employer Paid		
Long-Term Disability	100% Employer Paid		
Voluntary Life and AD&D	100% Employee Paid		

Voluntary Coverage Level	Premium	Low Plan	High Plan
Accident Insurance			
Employee Only	100% Employee Paid	\$2.52	\$4.80
Employee + Spouse	100% Employee Paid	\$5.11	\$9.75
Employee + Child(ren)	100% Employee Paid	\$5.21	\$9.88
Family	100% Employee Paid	\$6.52	\$12.37
Hospital Indemnity			
Employee Only	100% Employee Paid	\$11.52	\$23.03
Employee + Spouse	100% Employee Paid	\$18.21	\$36.41
Employee + Child(ren)	100% Employee Paid	\$15.88	\$31.75
Family	100% Employee Paid	\$23.80	\$47.79
Coverage Level	Monthly Premium - 100% Employee Paid		
MetLaw Legal Plan			
Employee	\$10.50		

KEY CONTACTS



HAVE QUESTIONS, PROBLEMS OR CONCERNS?

Should you need any personal assistance understanding your benefits, claims or other insurance related information, the following are your carrier contact numbers and websites. There is a wealth of information regarding your plans, claims and other online resources. We recommend that your first step be to call the insurance carrier. You will need your ID number or Social Security Number along with the date of service and provider name (when applicable). If you require further assistance, please contact your Client Advocate at NFP or Human Resources. Please have the same information available when contacting NFP or Human Resources.

PLAN	CONTACT NUMBER	WEBSITE/EMAIL
Medical/Rx CareFirst BCBS	866-520-6099	www.carefirst.com
Dental MetLife	800-942-0854	www.metlife.com
Vision GVS	866-265-4626	www.gvsmd.com
Life & Disability Insurance Reliance Standard	800-351-7500	www.reliancestandard.com
Employee Assistance Program Reliance Standard ACI	855-775-4357	http://rsli.acieap.com
Travel Assistance Program Reliance Standard OnCall	In US: 800-456-3893 Worldwide: 603-328-1966	N/A
Identity Theft Program Reliance Standard InfoArmor	855-246-7347	N/A
Flexible Spending Accounts (FSA) American Benefits Group	800-499-3539	www.amben.com/fsa
Accident Insurance MetLife	800-942-0854	www.metlife.com
Hospital Indemnity Insurance MetLife	800-942-0854	www.metlife.com
MetLaw Legal Services MetLife	800-821-6400	www.legalplans.com
Identity Theft Protection Identity Force	855-441-0270	www.identityforce.com
403(b) Retirement Plan Sentinel Group	888-762-6088	www.sentinelgroup.com
Virtual Care One Medical	-	Email: hello@onemedical.com
E.L. Haynes Public Charter School Aide Peralta	202-667-4446 ext 1006	Email: aperalta@elhaynes.org
NFP Faith Jones, Client Advocate	301-581-7020	Email: faith.jones@nfp.com