

POWDR

ADVENTURE LIFESTYLE CO.

A Guide to Your

Employee Benefits

September 1, 2024 to August 31, 2025

Year-Round Full Time
Year-Round 10/11 Month



REVIEW YOUR OPTIONS



CHOOSE YOUR PLANS



ENROLL ONLINE

POWDR

2024-2025 Contacts

Medical & Pharmacy

Regence BlueCross BlueShield
(888) 367-2119
www.regence.com

Prescription Savings (Specialty Only Medications)

GBS Rx Advantage powered by
SmithRx
(844) 454-5201
[GBSRxAdvantage@
gbsbenefits.com](mailto:GBSRxAdvantage@gbsbenefits.com)

Dental

Delta Dental
(800) 521-2651
deltadentalins.com

Vision

VSP
(800) 877-7195
vsp.com

Health Savings Account (HSA)

HealthEquity
(866) 346-5800
healthequity.com

Flexible Spending Accounts (FSA)

National Benefit Services (NBS)
(800) 274-0503
nbsbenefits.com

Life and AD&D

Lincoln Financial
(800) 423-2765
www.lfg.com

Short-Term & Long-Term Disability

Lincoln Financial
(800) 423-2765
www.lfg.com

Supplemental Benefits

Accident & Critical Illness Insurance

Voya
877-236-7564
[https://presents.voya.com/
ebric/POWDR](https://presents.voya.com/ebric/POWDR)

Legal Plan

MetLife
800-821-6400
info.legalplans.com

ID Theft

MetLife/Aura
844-931-2872
aura.com

For escalated claims and product questions relating to Supplemental Benefits:

GBS Voluntary Department
801-819-7744
[ybcustomerservice@
gbsbenefits.com](mailto:ybcustomerservice@gbsbenefits.com)

HealthJoy Mobile App & Telemedicine

HealthJoy
(888) 731-3327
healthjoy.com

Employee Assistance & Mental Health Program (EAP)

HealthJoy EAP
(888) 731-3327
healthjoy.com/eap
Company name: POWDR

401(k)

Northwest Plan Service
Member Portal -
yourplanaccess.net/nwps

Tracie Yapple, Plan Consultant
(425) 357-3113
tyapple@nwpsbenefits.com

R | W Investment Management
Mike Fitzgerald, Investment
Advisor
(208) 333-1433
mike@investrw.com

POWDR

Alyssa Zybell
Director of Payroll and Benefits
(435) 655-1361
azybell@powdr.com

Toni Piva
Benefit & Payroll Administrator
(435) 658-5500
tpiva@powdr.com

POWDR Employee Hotline - Monitored by Lighthouse Services

Website: [www.lighthouse-
services.com/powdr](http://www.lighthouse-services.com/powdr)
[Anonymous Reporting App](#)
(keyword: powdr)
English speaking USA & Canada:
(833) 717-0812
Spanish speaking USA & Canada:
(800) 216-1288
Email: [reports@lighthouse-
services.com](mailto:reports@lighthouse-services.com)
(include company name)
Fax: (215) 689-3885 (include
company name)

Benefits & Claim Support

GBS Benefits
Kelly Smith, Account Manager
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This guide is designed to highlight your benefit options so that you can make the best possible decisions for you and your family. Use this guide as your go-to resource when you're enrolling for benefits and throughout the plan year. The choices you make will remain in effect during the plan year unless you have a qualifying major life event.

We are committed to providing our employees with quality benefits programs that are comprehensive, flexible, and affordable. Giving our employees the best in benefit plans is one way we can show you that as an employee, YOU are our most important asset.

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Online Benefits Enrollment

Employee Navigator

Please follow the steps below to elect or waive coverage for the current plan year.

Information Needed When Adding Dependents

- › Name
- › Social Security Number(s)
- › Dates of Birth
- › Home Address (if separate from yours)

Step 1: Getting Started

- › In your web browser type <https://gbsbenefits.employeenavigator.com> in the address bar.
- › Username - If you have misplaced your credentials, reach out to Human Resources.
- › Reset Password - Employees can reset passwords on the login screen.
- › Click “New User Registration” (first-time user)
- › Create Your Account:
 - › First Name
 - › Last Name
 - › Company Identifier “**POWDR**”
 - › Last 4 Digits of SSN
 - › Birth Date
- › On the home screen (once logged in) look for “Start Enrollment”.

Step 2: Verify Your Personal and Dependent Information

- › Personal Information - Validate that all information is accurate.
- › Dependent Information:
 - › To update information, click “Edit”, upon completion click “Save”.
 - › Select “Add Dependent” if you currently do not see them listed.
- › Once all your dependents have been added/updated, click “Save & Continue”.
- › Please note: If your company offers supplemental life insurance you need to add your spouse and children as dependents in this screen.

Step 3: Making Your Open Enrollment Elections

- › Complete all benefits through each step of the enrollment process (enroll or waive).
- › Click “Save & Continue” at the end of each benefit screen.

Step 4: Confirm Your Elections

- › Upon completion, please verify everything in the “Enrollment Summary Screen”.
- › Click “Click To Sign” to complete your open enrollment elections.

***All plan documents and compliance notices can be found on Employee Navigator.**



Benefits & Eligibility Information

Who Is Eligible?

Year-Round Full Time - An employee expected at the time of hire to work 30 hours or more per week (or an average of at least 130 hours per month) year-round is eligible for benefits on the first day of the month following the date of hire.

Year-Round 10/11 Months - An employee expected at the time of hire to work 30 hours or more per week (or an average of at least 130 hours per month) for any period of time for 10 to 11 months consecutively regardless of whether the employee is expected to work in a particular winter or summer season is eligible for benefits on the first day of the month following the date of hire.

You may also enroll your eligible dependents in the same plans you choose for yourself.

Eligible dependents include:

- › Your legal spouse or domestic partner
- › Your natural, adopted, or step-child(ren) up to age 26 (supplemental life covers unmarried children to age 26)
- › Any dependent child who is incapable of self-support because of a physical or mental disability (carrier approval required)

When Do I Enroll?

You can enroll for coverage within 30 days of becoming eligible for benefits, or during the annual open enrollment period. Outside of your open enrollment period, the only time you can change your coverage is within 30 days after you experience a qualifying event. Please contact Human Resources as quickly as possible to make sure you don't miss this window of opportunity.

Changes During The Year

The IRS provides strict regulations about the changes to pre-tax elections during the plan year. Once you enroll in benefits, you will not be able to make any changes to your elections until the next annual open enrollment period, unless you experience a qualifying life event.

Qualified life events include, but are not limited to:

- › Change in your legal marital status
- › Birth, adoption, placement for adoption, or permanent legal guardianship of a child
- › A dependent no longer meets the eligibility requirements
- › You and/or your dependent becomes eligible or loses eligibility for Medicare, Medicaid, or the Children's Health Insurance Program (CHIP)
- › Employee or dependents change in employment status resulting in loss or gain of eligibility for employer-sponsored benefits
- › A court or administrative order

It is your responsibility to notify the Human Resources Department within 30 days after a qualified life event. Any benefit changes must be directly related to the qualified life event.

When Coverage Ends

For most benefits, coverage will end on the last day of the month which:

- › Your regular work schedule is reduced to fewer than the required working hours per week
- › Your employment with POWDR ends

Your dependent(s) coverage ends:

- › When your coverage ends, or
- › The date the dependent is no longer eligible



Mental Health Program and EAP

HealthJoy

What is HealthJoy?

HealthJoy Employee Assistance Program (EAP) is a **no-cost confidential** resource that is available to you and your family **24 hours a day, 365 days a year**. This benefit is staffed by licensed counselors who can provide support, guidance, and referrals to local resources. **You get up to 3 sessions per incident!**

Who is Eligible?

POWDR is excited to offer an Employee Assistance and Mental Health Program to **all employees free of charge!**

POWDR understands how work and personal challenges can affect your health and well-being. At some point in our lives, we can all use some help.

HealthJoy EAP provides:

- › **Confidential, professional referrals** for a wide variety of concerns, such as:
- › **Family and Relationships**- helps you build and maintain healthy relationships.
 - › Communication Skills, Conflict Resolution, Balancing Work and Family, Restoring Intimacy, Divorce or Separation

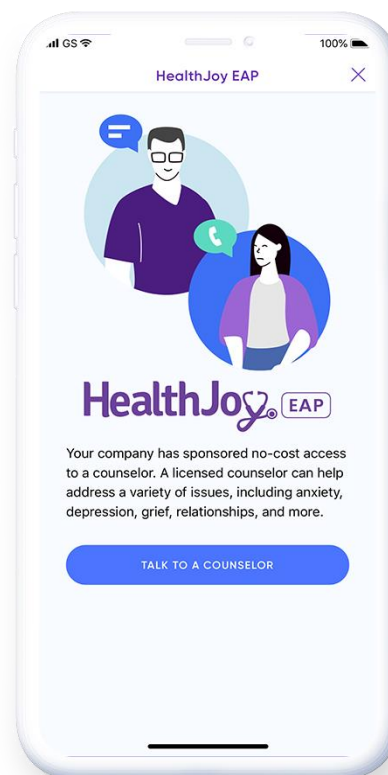
- › **Stress**- Everyday issues add up. When SupportLinc EAP is part of the equation, life is easier to manage.
 - › Depression, Anxiety, Grief and Loss Managing Change, Work-related Pressures
- › **Work-Life Balance**- Balancing multiple demands with support from EAP.
 - › Expert Referrals to Child Care and Elder Care Services, Legal and Financial Consultation, Identity Theft Recovery Assistance, Referrals for Pet Care, Home Repair, Travel, and more
- › **Substance Abuse**- Get confidential and professional assistance when you need it most.
 - › Comprehensive Assessment, Identity Treatment Options, Navigate Benefits, Facilitate Return to Work, Support for Continued Sobriety

HealthJoy EAP

Phone: (888) 731-3EAP (3327)

Website: eap.healthjoy.com

Access HealthJoy EAP through their mobile app (if applicable), online at eap.healthjoy.com, or call (888) 731-3EAP (3327). Company Name: "POWDR"





Mobile App with Telemedicine

HealthJoy

Who is Eligible?

All eligible employees enrolled in one of the Regence BlueCross BlueShield medical plans.

HealthJoy is the first stop for all your healthcare needs. They make healthcare and employee benefits simple, quick, and painless. Their easy-to-use mobile app uses modern technologies to deliver a seamless experience. They'll save you time, money, and a ton of aggravation.

Don't try to navigate your healthcare alone, their experts are here to help. HealthJoy believes that healthcare is best delivered through a conversation so that's why you'll have access to online doctors, healthcare concierges, billing specialists, and more!

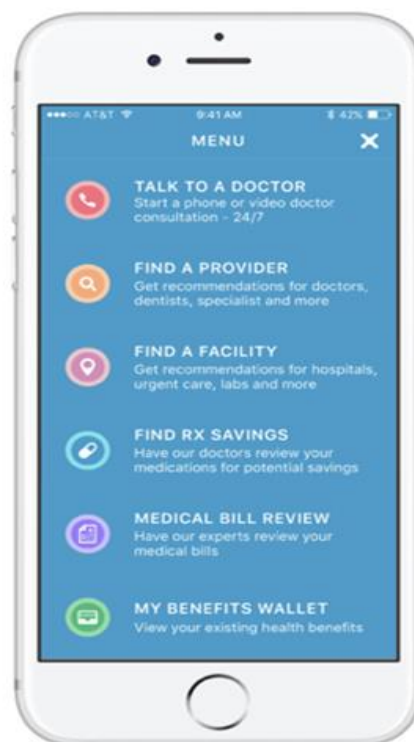
HealthJoy is always available - 24 / 7 / 365 and it's FREE to you and your family!

Mobile App Features

- › **Benefits Wallet**
 - › View your existing health benefits and access all your benefit ID cards in a single location
- › **Online Doctor Consultations**
 - › Consult with an online medical provider- 24/7/365 free of charge
- › **Healthcare Concierge**
 - › Joy, the artificial intelligence-powered virtual assistant, will guide you through the app and services
- › **Rx Savings Review**
 - › Compare Rx options and savings opportunities
- › **HSA/FSA Support**
 - › Integration with your HSA/FSA plan administrators

- › **Medical Bill Review**
 - › Concierge team works with you to verify billing codes, checks for errors, and negotiates when needed
- › **Appointment Booking**
 - › Assistance with scheduling appointments and proactive follow up
- › **Provider Recommendations**
 - › Will help direct you to top-ranked providers and facilities participating in your network

Download the HealthJoy Mobile App now!





Medical-Regence BCBS

Medical Plan Options

POWDR offers you the choice between two different medical plan designs administered by Regence BlueCross BlueShield (BCBS).

The first is a Traditional PPO plan. The other plan is a Qualified High Deductible Health Plans (HDHP) that is compatible with a Health Savings Account (HSA).

Provider Networks

Both medical plans offer the same participating provider network.

Utah - The participating network is called **Preferred Value Care**. This network covers 42 participating hospitals and over 14,000 participating physicians/providers including the Mountain Star, Steward, and University of Utah hospital systems. Click [here](#) to search for a participating Preferred Value Care provider.

Outside of Utah / National - The participating network is called **BlueCard PPO**. This network provides coverage across the country and around the world. Outside the United States, you have access to doctors and hospitals around the world through the Blue Cross Blue Shield Global Core program. Click [here](#) to search for a participating BlueCard PPO provider.

Remember that you will find the greatest savings when you use a Regence BlueCross BlueShield network preferred provider for your medical needs.

Preventive Care

Remember to take advantage of preventive care benefits when enrolled in one of the Regence BCBS medical plans. In-network preventive care is **covered 100%** with no copays, coinsurance, or deductibles. This allows you to receive age-appropriate preventive care screenings. Click [here](#) for additional information.

The Regence mobile app gives you easy and secure access to all your health information.

Log in now to:

- › View your personalized dashboard
- › See your deductibles and out-of-pocket max
- › Find in-network doctors, hospitals, and urgent care
- › Use Live Chat to send secure messages to Customer Service or tap to call
- › View your ID card
- › View your claims and detailed EOB statements
- › And more!

[Download the Regence Mobile App now!](#)



Amazon Pharmacy with MedsYourWay

When you use Amazon Pharmacy with the MedsYourWay discount, you'll receive easy home delivery of covered maintenance, preventive prescriptions, and over-the-counter medications, including:

- › Free 5-day shipping; 2-day for Amazon Prime members
- › Up to 90-day fills at a time
- › Discreet packaging
- › Online medication management
- › 24/7/365 access to a pharmacist

The MedsYourWay discount card is not insurance. However, when you use it to buy medications covered by your benefits plan, those costs will automatically count toward your annual deductible and out-of-pocket maximum. Click [here](#) for additional information.



Patient Assistance Program

GBS Rx Advantage

POWDR Pharmacy Savings Opportunities for Specialty Medications

GBS Rx Advantage has partnered with your employer to address the increasing costs of specialty medications. The GBS Rx Advantage team works directly with you or your loved ones to find alternative funding options to reduce or eliminate your out-of-pocket costs.

If you are taking medications that qualify for the GBS Rx Advantage Patient Assistance Program (PAP) you will receive communication from a dedicated GBS team member that will help you navigate the entire process, doing much of the heavy lifting. It is important that you engage with the GBS Rx Advantage team and provide them with the information they request.

Notification

When your prescription is submitted to your pharmacy, the pharmacy will be notified to contact GBS Rx Advantage for a potential override. GBS will provide a two-month override once your information has been received.

Outreach

GBS Rx Advantage reach out to inform you of the program. After explaining, we will send an authorization form via DocuSign. The authorization form must be completed in order for GBS Rx Advantage to act on your behalf for the sole purpose of prescription drug advocacy.

Intake

GBS Rx Advantage will conduct a pre-screening to determine if you will qualify for the PAP. If you do not qualify, you will be enrolled in our Canadian mail-order program.

Submission

If you qualify for the program, GBS Rx Advantage will proceed with submitting the application to the PAP. We may request additional information as requested by the PAP from you, or your health care provider. This may include financial information as most PAPs are income-based.

Follow-Up

The application is submitted to the PAP once all information and documents have been provided. Approval can take up to 4-8 weeks. GBS Rx Advantage will contact the PAP to check on approval status. For certain programs, you may need to call in to the program directly to inquire about approval status.

Outcome

If approved, you will need to stay in contact with the PAP to place orders for your medication. If denied, GBS Rx Advantage will look through the denial and submit an appeal if possible. If not, you will be enrolled in our Canadian mail-order program.

Click [here](#) for a list of common specialty medications.

For more information regarding this program, please call GBS Rx Advantage at 801-819-7853 or email GBSRxAdvantage@gbsbenefits.com.



Volunteer Canadian Prescription Savings Program

GBS Rx Advantage

POWDR Pharmacy Savings Opportunities for Brand-Only Medications

What is Volunteer Prescription Savings Program?

The Volunteer Savings Program allows the employer and members to save between 30% to 50% off brand-name medications through mail-order shipping from Canadian pharmacy partners through GBS Rx Advantage. While this program is not mandatory, every effort is being made to help reduce prescription costs.

Is there a copay for prescriptions filled through your company?

There are **no copays** charged to participants. The high program savings allows the employer to offer the program at no charge to members.

How do I enroll in the Volunteer Prescription Savings Program?

You will receive an email from HR introducing the program which will include information from GBS Rx Advantage. You may also receive an email from GBS Rx Advantage with an intake form to be completed.

What medications are included in the program?

Brand-name oral medications as well as a few select brand-injectables, brand-antidiabetic meds and brand-inhalers. Controlled substances are not eligible for this program. If you are on the High Deductible Health Plan (HDHP), restrictions may apply.

Common Medications

This is not an all-inclusive list. Please inquire about other brand-name medications with GBS Rx Advantage by calling 844-454-5201 or emailing GBSRxAdvantage@gbsbenefits.com

- > Anoro Ellipta
- > Biktarvy
- > Bydureon
- > Eliquis
- > Entresto
- > Incruse Ellipta
- > Januvia
- > Jardiance 10mg
- > Latuda
- > Lialda
- > Serevent Diskus
- > Spiriva
- > Tradjenta
- > Trintellix
- > Triumeq
- > Trulicity
- > Victoza
- > Xarelto
- > Xigduo
- > Xiidra

Click [here](#) for additional information (refer to page 2).





Medical

Regence \$1,000 Traditional Plan

(Utah - Preferred ValueCare Network | Outside of Utah - BlueCard PPO Network)

Plan Features	In-network You Pay	Out-of-network You Pay
Deductible (9/1/24 - 8/31/25)	\$1,000 / person \$2,000 / family	\$2,000 / person \$4,000 / family
Out-of-Pocket Maximum (9/1/24 - 8/31/25)	\$3,500 / person \$7,000 / family	\$7,000 / person \$14,000 / family
Preventive Care	Covered 100%	40% AD
Office Visits - Primary Care	\$25	40% AD
Office Visits - Specialist	\$45	40% AD
Urgent Care	Covered the same as if you visit a health care provider's office or clinic (Primary Care or Specialist Visit) or if you have a test (Radiology and Laboratory or Complex Imaging)	
Emergency Room	\$150 copay per visit, then deductible and 20% coinsurance	
Hospital Services	20% AD	40% AD
Prescriptions	Retail up to 30-day supply	
Tier 1	\$10	
Tier 2	\$30	
Tier 3	\$60	
	Retail 90-day supply or Amazon MedsYourWay	
Tier 1	\$30	
Tier 2	\$90	
Tier 3	\$180	
Specialty Medications	SmithRx	
Specialty Tier 4	\$30	
Specialty Tier 5	\$60	

AD = After Deductible

[Download the Full Plan Summary](#) 

Looking for a provider in Utah?
Check out the Provider Search tool [Here >](#)

Looking for a provider outside of Utah?
Check out the Provider Search tool [Here >](#)



Medical

Regence \$2,500 HDHP HSA Plan

(Utah - Preferred ValueCare Network | Outside of Utah - BlueCard PPO Network)

Plan Features	In-network You Pay	Out-of-network You Pay
Deductible (9/1/24 - 8/31/25)	\$2,500 / person \$5,000 / 2 + enrollees	\$5,000 / person \$10,000 / 2 + enrollees
Out-of-Pocket Maximum *not to exceed \$6,850 per person (9/1/24 - 8/31/25)	\$5,000 / person *\$10,000 / 2 + enrollees	\$10,000 / person \$20,000 / 2 + enrollees
Preventive Care	Covered 100%	40% AD
Office Visits - Primary Care	Covered 20% AD	40% AD
Office Visits - Specialist	Covered 20% AD	40% AD
Urgent Care	Covered 20% AD	40% AD
Emergency Room	Covered 20% AD	
Hospital Services	Covered 20% AD	40% AD
Prescriptions	Retail up to 30-day supply	
Tier 1	Covered 20% AD	
Tier 2	Covered 20% AD	
Tier 3	Covered 20% AD	
	Retail 90-day supply or Amazon MedsYourWay	
Tier 1	Covered 20% AD	
Tier 2	Covered 20% AD	
Tier 3	Covered 20% AD	
Specialty Medications	SmithRx	
Specialty Tier 4	20% AD	
Specialty Tier 5	20% AD	

AD = After Deductible

[Download the Full Plan Summary](#) 

Looking for a provider in Utah?
Check out the Provider Search tool [Here >](#)

Looking for a provider outside of Utah?
Check out the Provider Search tool [Here >](#)



Side-By-Side Comparison

Plan Details	Regence \$1,000 Traditional Plan	Regence \$2,500 HDHP HSA Plan
Out-of-Network Coverage	Yes	Yes
HSA Compatible	No	Yes
Deductible Plan Year	\$1,000 / person \$2,000 / family	\$2,500 / person \$5,000 / 2 + enrollees
Out-of-Pocket Max Plan Year	\$3,500 / person \$7,000 / family	\$5,000 / person \$10,000 / 2 + enrollees *Not to exceed \$6,850 per person
Preventive Care	Covered 100%	Covered 100%
Primary Care OV	\$25	20% AD
Specialist OV	\$45	20% AD
Inpatient Hospital	20% AD	20% AD
Outpatient Hospital	20% AD	20% AD
Emergency Room	\$150	20% AD
Pharmacy (30-day) Tier 1 Tier 2 Tier 3	\$10 \$30 \$60	20% AD 20% AD 20% AD
Specialty Medications Specialty Tier 4 Specialty Tier 5	\$30 \$60	20% AD 20% AD
Per-Pay-Period Premiums Employee Only Employee + One Family	\$80.64 \$168.76 \$236.62	\$47.94 \$112.47 \$157.70

AD = After Deductible



Health Savings Account (HSA)

HealthEquity

A Health Savings Account (HSA) paired with one of the Regence Qualified High Deductible Health Plans (QHDHP), will help you and your family plan, save and pay for qualified health care expenses. An HSA empowers you to build savings for healthcare expenses in a tax-advantaged account.

Who Is Eligible?

You must be enrolled in one of the Regence High Deductible Health Plan (HDHP) and meet the following requirements:

- › Have no other health insurance coverage except what's permitted by the IRS
- › Not be enrolled in Medicare
- › Not be claimed as a dependent on someone else's tax return

What Is A Qualified Health Care Expense?

You can use money in your HSA to pay for any qualified health care expenses for you, your spouse, and your tax dependents, even if they are not covered on your plan. Examples of qualified health care expenses include your insurance plan deductibles, copayments, and coinsurance; doctor's office visits; prescriptions; dental treatments and x-rays; and eyeglasses and vision exams.

About Health Savings Accounts

A Health Savings Account (HSA) is a triple tax-advantaged savings account that you own and control. HSAs are like retirement accounts in that they roll over year-to-year, they are portable when you move jobs or retire, the balance can be invested in mutual funds, and there are survivor benefits.

How Much Can I Contribute To A Health Savings Account (HSA)?

Each year the IRS establishes the maximum contribution limits. The chart below represents the IRS limits for 2024 and 2025. These limits are for the total funds contributed, including company contributions, your contributions, and any other contributions. As the account owner, it is up to you to ensure you do not exceed these IRS contribution limits annually. Please remember that you can change your HSA allocation at any time during the plan year.

Will POWDR Contribute Money To My Health Savings Account?

YES! POWDR will contribute up to the amounts listed below.



Watch Now: What is an HSA?

	POWDR Contributions		IRS Annual Contribution Limits	
	Quarterly	Yearly	2024	2025
Employee Only	\$250.00	Up to \$1,000	\$4,150	\$4,300
Employee + One	\$375.00	Up to \$1,500	\$8,300	\$8,550
Family	\$500.00	Up to \$2,000	\$8,300	\$8,550

At age 55, an additional \$1,000 contribution is allowed.

To access your HSA or ask questions, visit www.healthequity.com, call (866) 346-5800, or download the HealthEquity mobile app.



Flexible Spending Account (FSA)

National Benefit Services (NBS)

A Flexible Spending Account (FSA) provides you the opportunity to pay for health care and dependent care expenses on a pre-tax basis. By anticipating your family's health care and/or dependent care costs for the next plan year, you can lower your taxable income.

Who Is Eligible?

All regular employees scheduled to work 30+ hours per week.

How It Works

Each plan year you designate an annual election to be deposited into your health care and/or dependent care accounts. Your annual election will be divided by the number of pay periods in the plan year and deducted equally from each paycheck on a pre-tax basis. For health care expenses, you have immediate access to the total amount you elected to contribute for the plan year. With dependent care, you have access to the amount of the current contributions in your account at the time you request reimbursement.

Things to Consider

You cannot open a Health Care FSA if you contribute to a Health Savings Account (HSA). This does not apply to the Dependent Care FSA.

- › Be conservative when estimating your annual election amount. The IRS has a strict “use it or lose it” rule. You will forfeit any funds left in your account after the end of the plan year (above your allowed **\$640** annual rollover limit). Note, there's no rollover benefit on the Dependent Care FSA.
- › Your 2024-2025 contributions must be used for expenses you incur between September 1, 2024 - August 31, 2025.
- › You cannot stop or change your FSA contribution amount during the year unless you have a qualified life event.
- › Expenses reimbursed through an FSA cannot be used as a deduction or credit on your federal income taxes.

Requesting Reimbursement

To receive reimbursement from your FSA, you can submit a paper claim form or use your FSA debit card. It is important to save your receipts. NBS may ask you to provide a copy to substantiate a claim.

FSA Account Options			
	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Maximum Plan Year Contribution Amount	Up to \$3,200	Up to \$3,200	Up to \$5,000 (\$2,500 if married and filing separate income tax returns)
Who Can Elect Coverage?	Employees NOT enrolled in the Health Savings Account (HSA)	Employees enrolled and participating in the Health Savings Account (HSA)	Employees regardless of the medical plan elected
Examples of Eligible Expenses	Medical, Prescriptions, Dental & Vision expenses	Dental & Vision expenses only	Cost of child-care for children under age 13

To access your FSA or ask questions, please visit www.nbsbenefits.com or call (800) 274-0503



Voluntary Accident Insurance

Voya

Accident insurance can help provide you with a cushion to help cover expenses and living costs when you get hurt. While you can count on health insurance to cover medical expenses, it doesn't usually cover indirect costs that can arise with a serious or even not-so-serious injury. With accident insurance, the benefits you receive can help take care of these extra expenses and anything else that comes up.

With Voya Group Accident Insurance you can have peace of mind knowing:

- › Coverage is guaranteed issue - no evidence of insurability required at initial enrollment.
- › Benefits are paid directly to you unless assigned to someone else.
- › Benefits are paid in addition to any other coverage and coverage is for on and off-the-job accidents.

Plan Features

Benefit Amounts

Accident Physician / Urgent Care	\$100 / \$225
Emergency Room	\$300
X-ray	\$75
Ambulance	\$500 ground / \$2,000 air
Dislocation/Fracture Benefit	Up to \$6,400 / Up to \$5,600
Hospital Confinement/Daily Benefit	\$1,500 admission / \$300 day
Accident Follow-Up Visits	\$100
Lacerations / Burns	Up to \$480 / Up to \$15,000
Organized Sport Rider	25% increase to benefits, up to \$1,000
Wellness Benefit	\$75 per person per year

Accident Plan Monthly Premiums

Employee Only	\$7.00
Employee & Spouse	\$14.08
Employee & Child(ren)	\$15.13
Family	\$22.21

[Download the Full Plan Summary](#) ↓



Voluntary Critical Illness

Voya

Critical Illness insurance provides a lump sum benefit to help you cover the out-of-pocket expenses associated with a critical illness diagnosis.

With Voya Group Critical Illness Insurance you can have peace of mind knowing you're covered in the event of:

- › Heart Attack
- › Cancer
- › Stroke
- › Sudden Cardiac Arrest
- › Major Organ Transplant
- › End Stage Renal Failure
- › Type 1 Diabetes
- › Severe Burns
- › Benign Brain Tumor
- › Permanent Paralysis
- › Loss of Sight
- › Loss of Hearing
- › Loss of Speech
- › Coma
- › Multiple Sclerosis
- › ALS
- › Parkinson's Disease
- › Advanced Dementia
- › Advanced Alzheimer's
- › Coronary Artery Bypass (25%)
- › Carcinoma in Situ (25%)
- › Open Heart Surgery for Valve Replacement (25%)
- › ICD Placement (25%)
- › Skin Cancer (10%)
- › Bone Marrow Transplant (25%)
- › Stem Cell Transplant (25%)
- › Infectious Disease, if hospitalized for 5 days (25%)
- › 7 Other Conditions Covered at 10%
- › 12 Childhood Conditions

Plan Features	Employee	Spouse	Dependent
Coverage	\$10,000 or \$20,000	50% of Employee's amount	50% of Employee's amount
Guarantee Issue	\$20,000	\$10,000	All child amounts are GI
Pre-Existing	None	None	None
Wellness Benefit <i>Must complete a health screening</i>	\$50	\$50	\$50

[Download the Full Plan Summary](#) ↓



Dental

Delta Dental Low Plan (No Orthodontia) (PPO and Premier Networks)

Plan Features	PPO Network	Premier Network	Out-of-network
Deductible (9/1/24 - 8/31/25) (waived for Diagnostic & Preventive)	\$25 / person \$75/ family	\$50 / person \$150 / family	\$50 / person \$150 / family
Annual Maximum Benefit (9/1/24 - 8/31/25)	\$1,500 per person each plan year		
Diagnostic & Preventive Services (Exams 2x per plan year, cleanings, x-rays and sealants)	Covered 100%	Covered 100%	Covered 100%
*Basic Services (Fillings and denture repair/reline/rebase/adjustments)	90% AD	80% AD	80% AD
*Endodontics (root canals)	90% AD	80% AD	50% AD
*Periodontics (gum treatment)	90% AD	80% AD	50% AD
*Oral Surgery	90% AD	80% AD	50% AD
*Major Services (Crowns, inlays, onlays, and cast restorations)	50% AD	50% AD	50% AD
*Prosthodontics (Bridges, dentures and implants)	50% AD	50% AD	50% AD
Orthodontic Benefits	Not Covered		

AD = After Deductible

*Amount paid by Delta Dental until the Annual Maximum has been exhausted

PPO Network - Visit a dentist in the PPO network to maximize your savings. These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill. You will also pay less out-of-pocket as you will have a lower deductible and coinsurance.

Premier Network - If you can't find a PPO dentist, Premier dentists offer the next best opportunity to save. Unlike non-Delta Dental dentists, they have agreed to set fees, and you won't get charged more than your expected share of the bill.

[Download the Full Plan Summary](#) 

Looking for a provider?
Check out the Delta Dental Provider Search [Here >](#)

Delta Dental does not send out physical ID cards. Please click [here](#) for instructions on how to download a copy or click [here](#) for instructions on how to set up your account online.



Dental

Delta Dental High Plan (With Orthodontia) (PPO and Premier Networks)

Plan Features	PPO Network	Premier Network	Out-of-network
Deductible (9/1/24 - 8/31/25) (waived for Diagnostic & Preventive)	\$25 / person \$75/ family	\$50 / person \$150 / family	\$50 / person \$150 / family
Annual Maximum Benefit (9/1/24 - 8/31/25)	\$1,500 per person each plan year		
Diagnostic & Preventive Services (Exams 2x per plan year, cleanings, x-rays and sealants)	Covered 100%	Covered 100%	Covered 100%
*Basic Services (Fillings and denture repair/reline/rebase/adjustments)	90% AD	80% AD	80% AD
*Endodontics (root canals)	90% AD	80% AD	50% AD
*Periodontics (gum treatment)	90% AD	80% AD	50% AD
*Oral Surgery	90% AD	80% AD	50% AD
*Major Services (Crowns, inlays, onlays, and cast restorations)	50% AD	50% AD	50% AD
*Prosthodontics (Bridges, dentures and implants)	50% AD	50% AD	50% AD
Orthodontic Maximums	\$1,000 lifetime maximum per person		
**Orthodontic Benefits (Adults and dependent children)	50%	50%	50%

AD = After Deductible

*Amount paid by Delta Dental until the Annual Maximum has been exhausted

**6-Month Waiting Period for Orthodontic Benefits

PPO Network - Visit a dentist in the PPO network to maximize your savings. These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill. You will also pay less out-of-pocket as you will have a lower deductible and coinsurance.

Premier Network - If you can't find a PPO dentist, Premier dentists offer the next best opportunity to save. Unlike non-Delta Dental dentists, they have agreed to set fees, and you won't get charged more than your expected share of the bill.

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Vision

VSP Signature Plan

Plan Features	In-Network Co-Pay	Out-of-Network Plan Reimbursement
Eye Exam (once every 12 months)	\$10	Up to \$50
Frames (once every 24 months)	\$130 allowance, plus 20% off balance over \$130	Up to \$70
Lenses (once every 12 months) (Glass or Plastic)		
Single Vision	\$10	Up to \$50
Lined Bifocal	\$10	Up to \$75
Lined Trifocal	\$10	Up to \$100
Lens Enhancements		
Standard progressive lenses	\$0	\$40
Premium progressive lenses	\$80 - \$90	\$45
Custom progressive lenses	\$120 - \$160	\$45
Contact Lenses - (in lieu of glasses) (once every 12 months)		
Elective	\$130 allowance	Up to \$105
Medically Necessary	Covered in full	Up to \$210
VSP Laser VisionCare Program	<ul style="list-style-type: none">• Average 15% off or 5% off promotional offer.• Discounts only available from VSP contracted facilities.• Members who've had laser surgery can use frame benefit for non-prescription sunglasses.	
Discounts on LASIK, Custom LASIK, and PRK, plus patient education		

Additional Pairs of Glasses

30% off unlimited additional pairs of prescription glasses and/or non-prescription sunglasses purchased on the same day with the same provider who performed the exam. Or 20% off from any VSP provider within 12 months of the member's last WellVision Exam.

Download the Full Plan Summary [↓](#)

Looking for a provider?
Check out the VSP Provider Search [Here >](#)



Basic Life and AD&D

Lincoln Financial

POWDR provides all eligible full-time employees with basic group life and accidental death & dismemberment (AD&D) insurance coverage at [no cost to you!](#)

Basic Life insurance will pay your beneficiary a lump-sum payment if you should pass away while covered under the term of this policy. The money can help your family pay for basic living expenses, funeral expenses, tuition, and more.

AD&D insurance is also available, which can pay a benefit if you survive an accident but have certain serious injuries. It can pay an additional amount if you die from a covered accident.

Beneficiary Designation

We recommend you designate a beneficiary for your life insurance policy(ies). A beneficiary is a person (or people, estate, trust, etc.) to whom benefits will be paid in the event of your death. You may change your beneficiary at any time during the plan year.

[Download the Full Basic Life Summaries](#) ↓

Plan Features	Basic Life	AD&D
Employee Benefit Amount	1x your earnings up to a maximum of \$500,000	1x your earnings up to a maximum of \$500,000

Supplemental Life and AD&D

POWDR also provides you the opportunity to purchase additional life insurance coverage for yourself, your spouse, and your children to age 26.

However, you may only elect coverage for your dependents if you elect additional coverage for yourself. You pay for the cost of additional coverage through payroll deductions on a post-tax basis.

[Download the Full Voluntary Life Summaries](#) ↓

[Download the Full Voluntary AD&D Summaries](#) ↓

Life & AD&D	Employee	Spouse	Child(ren)
Maximum Amount	Up to \$500,000, not to exceed 5x your earnings in increments of \$10,000	Up to \$500,000, not to exceed 100% of the employee amount in increments of \$5,000	Up to \$10,000 in increments of \$2,000
*Guaranteed Issue	Up to \$300,000	Up to \$50,000	(Live birth to 14 days is \$1,000)

*Guaranteed Issue / One-Time True Open Enrollment - New Hires and current employees can elect up to the guaranteed issue amount with no health questions or exams required granted you were not previously denied coverage.



Disability Insurance

Lincoln Financial

Disability insurance benefits replace a portion of your income if you are unable to work for a period due to a qualified injury or illness.

Short-Term Disability

POWDR provides all eligible employees with short-term disability (STD) insurance coverage at [no cost to you!](#)

Coverage is guaranteed so you don't have to answer medical questions. Short-term disability provides a source of income should your qualified disability keep you from working for more than 14 days.

Long-Term Disability

POWDR provides all eligible employees with long-term disability (LTD) insurance coverage at [no cost to you!](#)

Coverage is guaranteed so you don't have to answer medical questions. Long-term disability provides a source of income should your qualified disability keep you from working for an extended period of time due to an illness or injury.

[Download Full STD Plan Summaries](#) ↓

[Download Full LTD Plan summary](#) ↓

Plan Features	Employer Paid Short-Term Disability	Employer Paid Long-Term Disability
Benefit Amount	60% of weekly earnings	60% of monthly earnings
Maximum Benefit	Up To \$2,500/week	Up To \$15,000/month
Benefit Waiting Period	14 days	90 days
Maximum Benefit Duration	11 Weeks	Social Security Normal Retirement Age
*Pre-Existing Conditions Covered?	Yes	No (refer to the notes below)

*Pre-Existing Conditions:

If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within 3 months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage.



Legal Services

MetLife

Smart. Simple. Affordable.

MetLife covers you, your spouse and dependents. Telephonic and office consultations for an unlimited numbers of personal and legal matters with an attorney of your choice. E-Services included as well! Attorney locator, law firm e-panel, law guide, free downloadable legal documents, financial planning, insurance and work/life resources.

With MetLife Legal Services you can have peace of mind knowing you have support with:

- › Estate Planning Documents
- › Real Estate Matters
- › Financial Matters
- › Document Review
- › Document Preparation
- › Juvenile Matters
- › Family Law
- › Document Preparation
- › Defense of Civil Lawsuits
- › Immigration Assistance
- › Traffic Offenses
- › Consumer Protection
- › Elder Law Matters
- › Personal Property Protection



Legal Services Monthly Premium

Employee and Family

\$18.75

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ID Theft Protection

MetLife - Aura

Make the internet a safer place for you and your family.

We do so much online - from banking to shopping to socializing and more. Making us more vulnerable to fraud and online threats. MetLife Identity & Fraud Protection powered by Aura helps safeguard the things that matter to you most: your identity, money and assets, family, reputation, and privacy.

Identity Theft Protection

- + SSN & Identity Authentication Alerts
- + Criminal, Court & Public Records Monitoring
- + Dark Web and Social Media Monitoring
- + USPS Address Monitoring
- + Privacy Assistant
- + Digital Vault
- + Child SSN Monitoring & Alerts

Privacy & Device Protection

- + Password Manager / Auto Password Change
- + Email Alias
- + Safe Web Browsing
- + IP Address Monitoring
- + Wi-Fi Security/VPN
- + Antivirus (including Mobile)
- + AI Powered Call & Text Screening

Financial Fraud Protection

- + Credit Monitoring & Alerts (3 Bureau)
- + Annual Credit Report (3 Bureau)
- + In-Platform Credit Disputes
- + Credit, Bank & Account Freeze Assistance
- + Vehicle & Home Title Monitoring
- + Financial Account Opening & Takeover Monitoring
- + Tax Fraud Prevention Assistance
- + High-Risk Transaction Alerts
- + Utility Account Monitoring

Customer Service

Get \$5 million identity theft insurance per adult member and 24/7 customer support to answer account, technical, or billing questions. Plus, resolution specialists provide white glove case management services to victims of fraud.

ID Theft Protection Monthly Premiums

Employee Only	\$8.45
Family	\$13.95

[Download the Full Plan Summary](#) ↓



Cost of Coverage

September 1, 2024 - August 31, 2025

Medical - Regence \$1,000 Traditional Plan

Status	Employee Cost Per Pay Period	POWDR Cost Per Month
Employee	\$80.64	\$510.47
Employee + One	\$168.76	\$1,068.26
Family	\$236.62	\$1,497.79

Medical - Regence \$2,500 HDHP HSA Plan

Status	Employee Cost Per Pay Period	POWDR Cost Per Month
Employee	\$47.94	\$525.60
Employee + One	\$112.47	\$1,073.56
Family	\$157.70	\$1,505.22

Health Savings Account (HSA) - HealthEquity

Status	POWDR Contribution Per Quarter	POWDR Contribution Per Year
Employee	\$250.00	Up to \$1,000.00
Employee + One	\$375.00	Up to \$1,500.00
Family	\$500.00	Up to \$2,000.00

Dental - Delta Dental Low Plan (No orthodontia)

Status	Employee Cost Per Pay Period	POWDR Cost Per Month
Employee	\$4.42	\$28.75
Employee + One	\$9.85	\$64.06
Family	\$14.91	\$96.91

Dental - Delta Dental High Plan (With orthodontia)

Status	Employee Cost Per Pay Period	POWDR Cost Per Month
Employee	\$4.93	\$32.03
Employee + One	\$10.86	\$70.63
Family	\$16.43	\$106.76

Vision - VSP

Status	Employee Cost Per Pay Period	POWDR Cost Per Month
Employee	\$3.28	\$0
Employee + One	\$5.32	\$0
Family	\$9.46	\$0



Cost of Coverage

September 1, 2024 - August 31, 2025

Basic Life and AD&D - Lincoln Financial

Status	Benefit Amount	Employee Cost Per Pay Period
Employee	1x earnings up to a maximum of \$500,000	No Cost! POWDR pays 100% of the premium

Supplemental Life - Lincoln Financial

Status	Benefit Amount	Cost By Age and Volume
Employee	Guarantee Issue Up to \$300,000	See costs in Employee Navigator
Spouse	Guarantee Issue Up to \$50,000	

Short-Term Disability - Lincoln Financial

Status	Benefit Amount	Employee Cost Per Pay Period
Employee	60% of weekly earnings up to \$2,500 per week	No Cost! POWDR pays 100% of the premium

Long-Term Disability - Lincoln Financial

Status	Benefit Amount	Employee Cost Per Pay Period
Employee	60% of monthly earnings up to \$15,000 per month	No Cost! POWDR pays 100% of the premium



Notes



This guide was created for the employees of POWDR by GBS Benefits.