



**December 1 - November 30**

2023 - 2024

# Employee Benefits Guide

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This guide is not intended to be a complete description of the insurance coverage offered, nor is it a binding contract. This guide also serves as a Summary of Material Modifications. If there is any discrepancy in this guide, the Summary Plan Descriptions will prevail.

# Eligibility and Enrollment

## Welcome!

Northland Preparatory Academy offers you and your family a comprehensive and valuable benefits package! To get the most out of your benefits, please review this guide and other provided resources.

### YOU ARE ELIGIBLE IF YOU ARE:

- Full-time employee (working 30 or more hours per week)
- New hire (eligible 1<sup>st</sup> of the month following date of full-time employment)

### COVERING YOUR FAMILY MEMBERS

- You can enroll the following family members for medical, dental and vision coverage at the same time you enroll:
- Your legal spouse
- Your child(ren), spouse's child(ren) to age 26

### WHEN & HOW TO SIGN UP

Open enrollment is held in November for a December 1<sup>st</sup> effective date. New hires need to complete their enrollment materials within 15 days of their effective date.

To enroll: Complete the enrollment materials and return them to Steve Danner.

### MOST COMMON QUALIFYING EVENTS TO CHANGE BENEFITS\*

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan
- Family member gains access to tax subsidy and coverage on the exchange

\*If you qualify to change benefits, you must submit your request within 30 days of the qualifying event. Documentation (such as birth certificate or marriage license or proof of loss of coverage letter) may be required.

# Medical Insurance – BlueCross BlueShield of AZ

Go online to find an In-Network provider: [www.azblue.com](http://www.azblue.com)

## BENEFIT HIGHLIGHTS

In-Network amounts are shown. See Summary of Benefits & Coverage (SBC) for out-of-network benefits and more details.

	<b>\$6,000 HSA</b>
<b>Deductible</b> Calendar or Plan Year	\$6,000 <b>Individual</b> (\$2,400 with HRA) \$12,000 <b>Family</b> (\$4,800 with HRA)
<b>Coinsurance</b> (after deductible is reached)	You pay 0% Plan pays 100%
<b>Out-of-Pocket Maximum</b> Calendar or Plan Year Includes deductible, coinsurance and copays	\$6,000 <b>Individual</b> (\$2,400 with HRA) \$12,000 <b>Family</b> (\$4,800 with HRA)
<b>Physician Office Visit</b> <b>Primary Care or Specialist</b>	You pay 0% after deductible Plan pays 100% after deductible
<b>Preventive Care</b>	Covered at 100%
<b>Inpatient &amp; Outpatient Services</b>	You pay 0% after deductible Plan pays 100% after deductible
<b>Telemedicine</b> Physician services / Medical Counseling Psychiatry	\$64 copay \$90-\$115 copay \$95-\$250 copay
<b>Emergency Room Care &amp; Urgent Care Facility</b>	You pay 0% after deductible Plan pays 100% after deductible
<b>Prescription Drugs</b> <b>Retail: 30-day supply</b>	You pay 0% after deductible Plan pays 100% after deductible
<b>Medicare Part D</b> (creditable / non-creditable)	<b>Creditable</b>

Our offer of health insurance includes minimum value coverage and meets the affordability standards of the Affordable Care Act. This means that you would not qualify for a subsidy on the Health Insurance Marketplace. Your family members may qualify for a subsidy, depending on your total household income and the cost of coverage. Visit [healthcare.gov](http://healthcare.gov) to learn more.



# Health Savings Account (HSA) – HealthEquity

HSA is a tax advantaged savings account. You can use funds tax free for medical, dental and vision expenses. Since your HSA belongs to you, funds you don't use will remain in your account.

## Funding Your HSA

- 1. Employer Contributions:** Northland Preparatory Academy will contribute \$1,200 into your HSA per year.
- 2. Employee Contributions:** Northland Preparatory Academy will automatically contribute \$600 per year from your paycheck on a tax-free basis. You also can make additional contributions directly from your paycheck, on a tax-free basis. Contributions can be made up until the deadline for filing your tax return for the prior year, as long as you do not exceed the IRS limit.
- 3. Prefunded:** NPA will pre-fund the first \$900 of contributions in January and then \$900 in August of each year.

2023 IRS Maximum Contribution			
TOTAL CONTRIBUTION MAX	EMPLOYER CONTRIBUTION	EMPLOYEE AUTOMATIC CONTRIBUTION	EMPLOYEE ADDITIONAL CONTRIBUTION
Individual: \$3,850 Family: \$7,750	Individual: \$1,200 Family: \$1,200	Individual: \$600 Family: \$600	Individual: \$2,050 Family: \$5,950

2024 IRS Maximum Contribution			
Individual: \$4,150 Family: \$8,300	Individual: \$1,200 Family: \$1,200	Individual: \$600 Family: \$600	Individual: \$2,350 Family: \$6,500

Additional \$1,000 catch up contribution for anyone 55 or older.

# Health Reimbursement Arrangement (HRA)

The medical plan through BCBSAZ has a \$6,000 deductible per person with a maximum family deductible of \$12,000.

NPA will help you and/or your dependents with this deductible by using a Health Reimbursement Arrangement. This is a calendar year reimbursement and starts all over January 1st of each year. The reimbursement does not rollover to the next year if it is not used in the prior year. Before the HRA can pay, the employee and/or dependent(s) will have to pay the first \$2,400 of their \$6,000 deductible. Here is the breakdown of the reimbursement:

## Single employee only coverage

When employee meets the first \$2,400 of \$6,000 deductible, the NPA HRA pays the next \$3,600. BCBSAZ then provides 100% coverage after that.

## Employee + 1

When employee or spouse/dependent meets the first \$2,400 of \$6,000 deductible, the NPA HRA pays the next \$3,600 per person, max reimbursement of \$7,200. BCBSAZ then provides 100% coverage after that.

## Employee + Full Family

When employee or spouse/dependent(s) meets the first \$2,400 of \$6,000 deductible, the NPA HRA pays the next \$3,600 per person, max reimbursement of \$7,200. Or if family meets a combined \$4,800 of first \$12,000 family deductible, then family is eligible for the next \$7,200 of HRA benefit. The max HRA reimbursement is \$7,200 for a family. BCBSAZ then provides 100% coverage after that.

## How Do I Get Reimbursed?

1. Set up a username and password at [www.azblue.com](http://www.azblue.com). Monitor your claims activity and track your deductible. "Medical Deductibles" and "View Balance" on home page of BCBSAZ portal.
2. Once you or your dependent(s) have met \$2,400 of the calendar year deductible please contact Brad Fendley with Benefit Commerce Group 928-779-4107 ext. 112 or [brad.fendley@benefitcommerce.com](mailto:brad.fendley@benefitcommerce.com). Brad will review and approve the reimbursement. Contact Brad anytime for questions.
3. Brad will notify Steve Danner and a check will be issued to you within a week.

Requests for reimbursements need to be submitted no later than March 1st of the following calendar year. For 2024 claims, submit by March 1st of 2025.

# Flexible Spending Accounts (FSAs) – Infinisource

## Dependent Care FSA

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### Hold on to your receipts!

You will most likely be required to substantiate claims, meaning you will need to send in a receipt or Explanation of Benefits (EOB) to verify the expense was FSA eligible. It's important to respond to such a request quickly.

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Covers qualified daycare expenses for children younger than age 13 and adult dependents who are incapable of caring for themselves.

- Annual maximum is \$5,000 if single or married and filing joint tax return (\$2,500 if married filing separately).
- There is no carryover of funds to the next year for dependent care FSA.
- **If you are enrolled in one of our medical plans or not, you CAN elect this type of FSA.**

# How to Find a Provider

Finding an in-network provider is very important and can end up saving you a lot of money out-of-pocket. Outlined below are the steps to find an in-network provider for medical, dental and vision benefits.

HOW TO FIND A MEDICAL PROVIDER	HOW TO FIND A DENTAL PROVIDER	HOW TO FIND A VISION PROVIDER
1 Go to <a href="http://www.azblue.com">www.azblue.com</a>	1 Go to <a href="http://deltadentalaz.com">deltadentalaz.com</a>	1 Go to <a href="http://www.eyemed.com">www.eyemed.com</a>
2 Click on For Members, select "Find Care", then select "Find a Doctor"	2 Scroll to the section that says "Need a Dentist?"	2 Click on Find an eye doctor
3 Select I am A BCBSAZ member and log in or select Brows the network as a guest.	3 Choose a specialty and your plan type, Delta Dental PPO Plus Premier, from the drop-down menu.	3 Search by Location or Doctor
4 Select "Employer Provided" for Type of Coverage, Select "Medical" for Type of Provider, Select your network: Statewide/National PPO,	4 Search by location or by your zip code	4 Under Network, select Insight Network
5 Then search by category or by typing in what you are looking for	5 Click Find Dentists to see a list of nearby dentists meeting your search criteria	5 Enter the name of doctor or office if searching by doctor

# Telemedicine - Virtual Care - BlueCare Anywhere

Quality medical care is available **24/7, 365 days** a year throughout the U.S, while at home, at work or traveling. Telemedicine provides fast, convenient, and economical access to non-emergency care with board certified physicians that can diagnose illness, recommend treatment, and prescribe medications **over the telephone or through video chat**.

Northland Preparatory Academy provides a telemedicine benefit to you and your family members that are enrolled in the medical plan with BlueCross BlueShield of AZ.

URL: [bluecareanywhereaz.com](http://bluecareanywhereaz.com) or download the BlueCare Anywhere app

PHYSICIAN	CONSULTATION FEE
Medical Physician	\$64 HSA Plan
Counseling	\$90-\$115 HSA Plan
Psychiatry	\$95-\$250 HSA Plan



# How To Save Money

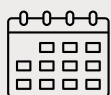
## Preventive Care

Did you know that if you are covered under ANY of our medical plans, your in-network preventive care is covered at 100%? That's right! \$0 cost for your annual physicals and preventive exams and screenings.

These exams and screenings help identify health risks early on, and help you keep out-of-pocket expenses in-check. When was the last time you had your total cholesterol and glucose levels checked? Knowing these critical numbers is one of the most important parts of the visit.

# \$0

Out of Pocket



### Test

Blood pressure, diabetes, cholesterol



### Screenings

Mammograms, colonoscopies, sexually transmitted infections



### Interventions

Quit smoking, lose weight, eat healthy, identify depression, reduce alcohol use



### Vaccinations

Flu, pneumonia, measles, polio, meningitis, and other diseases



### Regular Visits

Well-woman, well-baby, well-child



### Care

For healthy pregnancies

## Shopping for Healthcare

- **Use in-network providers** Use your online provider locator or call the phone number on the back of your health plan ID card.
- **Compare costs of in-network providers** Costs can vary greatly among in-network providers.
- **Use appropriate medical facilities for care needed** Use a hospital emergency room only for real emergencies/critical care. Otherwise, use urgent care, convenience care facilities or telehealth.
- **Use generic prescription medications when possible and check prices at pharmacies before you buy**
- **Check your bills & insurance explanation of benefits (EOB) Always check:**
  - You are billed for actual services received
  - No errors in type of care or amount of care received
  - In-network discounts are applied
  - Deductible and any copays or coinsurance are applied correctly

# Emergency Care vs. Urgent Care

When you need medical attention in a hurry, you have choices. Of course, when it's a **life-threatening problem, you should call 911 or go straight to the nearest emergency room (ER).**

True emergencies are treated first in the ER, so unless your life is in danger, you could wait hours to be seen by a physician. The ER is also the most expensive option for care.

For non-life-threatening problems, call your doctor, use telemedicine, call your nurse line, or go to an urgent care center.

## Go To Urgent Care

- High fever
- Colds, cough, flu, or COVID-19
- Minor cuts, scrapes, or burns
- Skin rashes, irritations, or infections
- Ear or eye infections
- Sinus infections or strep throat
- Sprains, strains, or fractures
- Urinary tract infections
- Respiratory infections

## Go To Emergency Room Or Call 911

- Heart attack or stroke
- Chest pain or other intense pain
- Shortness of breath
- Head injury or other major trauma
- Loss of consciousness
- Major burns or severe bleeding
- One-sided weakness or numbness
- Open fractures
- Poisoning or suspected overdoses
- Difficulty swallowing, closing of throat (anaphylactic shock)



# Be a Smart Healthcare Consumer

Be a consumer, not just a patient, in your healthcare. Shop for quality and price. Know the costs before you buy (just like you would in purchasing a TV or a car). BlueCross BlueShield of AZ employee portal has many great tools for you to use to research providers and services in order to help you make informed decisions.

Take control and don't be afraid to **ASK QUESTIONS**.

## Use In-network Providers

Use your online provider locator or call the phone number on the back of your health plan ID card to find a physician or medical facility in your network.

### WHY?

- The billed amount usually will be significantly lower.
- The amount you pay in out-of-pocket costs will be significantly lower.

## Compare Costs Of In-network Providers

Use any cost comparison tools available to you. In addition, you can always call the providers yourself and ask questions.

### WHY?

- Costs can vary greatly among in-network providers.

EXAMPLES*:	RANGE OF PRICE IN-NETWORK	PRICE VARIANCE
Primary Care (1 <sup>st</sup> visit, adult)	\$45-----\$170	3X
Lab test - Lipid Panel	\$10-----\$392	39X
X-ray (wrist, foot, pelvis)	\$15-----\$626	41X
MRI - lower back	\$182-----\$2,121	11X

*\*For illustrative purposes only. Costs in your area will vary.*

Use the Estimate Healthcare Cost page at [www.azblue.com](http://www.azblue.com) to:

- Find a doctor or service
- Estimate healthcare
- Compare Rx prices and more

# Be a Smart Healthcare Consumer (cont'd)

## Confirm the Provider Is Still In-network & Accepting New Patients

Check with the provider and/or your health plan network before you make an appointment.

### WHY?

- Occasionally, there are network changes; providers may move in- or out-of-network.
- There are times when a provider is part of the network, but may not be accepting new patients for services.

## Use Your Preventive Care Benefits

Most preventive care services are covered at 100% when you use in-network providers. Getting regular exams, screenings and immunizations can save you a lot of money in the long run by catching problems early or preventing them altogether.

## Use Appropriate Medical Facilities For Care

Use a hospital emergency room only for real emergencies/critical care. Otherwise, use urgent care or convenience care facilities, or contact BlueCare Anywhere.

### WHY?

The cost differences can be tremendous.

### EXAMPLES - Facility Costs\*

Average convenience care clinic cost:	\$62
Average urgent care center cost:	\$152
Average hospital emergency room cost:	\$1,757
Facility / Radiology Services (CT/MRI)	
Average independent radiology facility cost:	\$457/\$706
Average outpatient hospital cost:	\$1,376/\$1,676
Colonoscopy, endoscopy or arthroscopy	
Average freestanding surgery center cost:	\$1,100
Average outpatient hospital cost:	\$2,821

*\*For illustrative purposes only. Costs in your area will vary.*

# Be a Smart Healthcare Consumer (cont'd)

## Use Generic Prescription Medicines When Possible & Check Prices At Pharmacies Before You Buy

**WHY?**

- The cost differences can be tremendous. Many brand name drugs today have a generic available.
- Where you shop can mean savings, too. The same drug can cost less at a different pharmacy.

**EXAMPLES - Generics\***

CONDITION & BRAND NAME	BRAND COST	GENERIC COST	SAVINGS
Diabetes: Starlix	\$289.83	\$45.58	\$244.25
Cholesterol: Lipitor	\$138.00	\$20.00	\$118.00
High Blood Pressure: Inderal	\$665.90	\$70.59	\$595.31

*\*For illustrative purposes only. Costs in your area will vary.*





# Be a Smart Healthcare Consumer (cont'd)

## **Use** BlueCross BlueShield of AZ Home Delivery Rx Program

Rather than visiting a pharmacy month after month, save time by having the medication delivered to your home.

Through BlueCross BlueShield of AZ Home Delivery Program, you can also save money by getting up to a 90-day supply for less than what you would pay through a retail pharmacy. And because shipping is free, you'll also save on gas money!

## **Search Cheaper Rx Prices**

Drug prices sometimes vary significantly between pharmacies. Clever RX collects and compares prices for FDA approved prescription drugs, saving you up to 80% off retail cost.

Access Clever RX at [www.cleverrx.com](http://www.cleverrx.com) to find the lowest price pharmacy near you. You can also download your Clever RX card or app to unlock exclusive savings. Please note, Clever RX is a separate entity and does not go through your medical plan; this will not apply towards your deductible.

## **Check your bills and insurance explanation of benefits (EOB)**

### **WHY?**

Mistakes can happen, even when you have had excellent medical care. ALWAYS check to be sure:

- You are billed for actual services received.
- No errors in type of care or amount of care received.
- In-network discounts are applied.
- Deductible and any copays or coinsurance are applied correctly.



# Dental Insurance – Delta Dental of AZ

Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

**How to Find a Provider-** Finding an in-network provider is very important and can end up saving you a lot of money out-of-pocket. Go online to find a provider at [www.deltadentalaz.com](http://www.deltadentalaz.com)

## DENTAL BENEFIT HIGHLIGHTS

(IN-NETWORK BENEFITS SHOWN)	
<b>Annual Maximum</b>	\$1,500
<b>Calendar Year Deductible</b>	\$50 single/ \$150 max per family
<b>Preventive Services</b> Exams, cleanings, x-rays, fluoride, sealants, space maintainers	Covered at 100%
<b>Basic Services</b> Fillings, simple extractions, oral surgery, general anesthesia, endodontics, periodontics	You pay 20% after deductible Plan pays 80% after deductible
<b>Major Services</b> Inlays, onlays, porcelain crowns, full and partial dentures, denture repair	You pay 50% after deductible Plan pays 50% after deductible
<b>Orthodontia - (to age 19)</b>	You pay 50% Plan pays 50%
<b>Orthodontia Lifetime Maximum</b>	\$1,500

# Vision Insurance – Delta Vision (Eyemed)

Vision insurance can help you maintain your vision as well as detect various health problems.

**How to Find a Provider-** Finding an in-network provider is very important and can end up saving you a lot of money out-of-pocket. Go online to find a provider at [www.eyemed.com](http://www.eyemed.com)

## VISION BENEFIT HIGHLIGHTS

(IN-NETWORK BENEFITS SHOWN)	FREQUENCY	YOU PAY
Eye Exam	Once every 12 months	\$10 copay
Prescription Glasses	Once every 12 months	\$10 copay
Lens (Single, lined bifocal, trifocal)	Once every 12 months	Included in Prescription Glasses copay
Frames	Once every 12 months	20% off amount over \$150 allowance
Progressive Lenses Standard Premium	Once every 12 months	\$75 copay \$95-\$120
Contacts (instead of glasses) Exam and Fitting Contacts	Once every 12 months	Up to \$55 15% off amount over \$150 allowance



# Life and AD&D Insurance – Reliance Standard Life Insurance

## VOLUNTARY LIFE INSURANCE – YOU PAY THE FULL COST

You can purchase life insurance to provide more financial protection for your family.

You must purchase coverage on yourself to be eligible to purchase spouse and/or child(ren) coverage.

**Important Note: Be sure HR has your up-to-date beneficiary information.**

<b>Employee Benefit (Life and AD&amp;D)</b>	\$10,000 increments up to \$500,000. No medical questions for coverage up to \$150,000 at initial enrollment.
<b>Spouse Benefit (Life and AD&amp;D):</b>	\$5,000 increments up to \$250,000; not to exceed 50% of Employee elected amount. No medical questions for coverage up to \$50,000 at initial enrollment.
<b>Child Benefit (Life and AD&amp;D):</b>	\$10,000 (14 days to age 19)

Benefit amount will begin reducing at age 65. Please refer to Certificate of Coverage or HR for questions.

Costs and benefit amounts depend on your age. You can find cost information in your employee benefit link.

# Disability Insurance - Reliance Standard Life Insurance

This benefit ensures you will receive a portion of your income if you were out of work due to injury or illness. Short-Term Disability provides a weekly benefit. Your monthly ASRS LTD benefits start 6 months after the disability start date. See below for more information on the Short-Term Disability plan.

	<b>SHORT-TERM DISABILITY</b> <i>employer</i>
<b>Benefit Amount</b>	60% of your weekly earnings to a maximum benefit of \$1,500 per week
<b>When Do Benefits Begin?</b>	Accident - After 7 days Sickness - After 7 days
<b>How Long Are Benefits Paid?</b>	Accident - 12 weeks Sickness - 12 weeks

\*Benefit duration may be different for Maternity. See plan document/policy for details.

# Health Plan Definitions

It's important to understand how your medical insurance works. All of the following terms are about money you pay.

## What is a premium?

This is the cost to be insured on a health plan. Usually, your employer pays for part of this cost, and you pay part of this cost. The amount you pay every month, or every payday is your premium; it is sometimes called your **"employee contribution."**

## What is a deductible?

This is the amount you pay for your covered medical expenses each calendar year BEFORE your insurance plan begins to pay.

## What does coinsurance mean?

If your plan has coinsurance, this is the percentage of the covered medical costs that you pay after your deductible until you reach your out-of-pocket maximum.

## What does a copay pay for?

This is the dollar amount that you pay for doctor appointments, certain procedures or prescription drugs. Once you have paid this "copay" amount, the plan pays the rest of the cost for that service. There may be a deductible amount or coinsurance you pay before copays kick in (especially for prescription drugs).

## What counts towards my out-of-pocket maximum?

Your out-of-pocket maximum includes what you pay in deductibles, coinsurance and copays. After you have paid your maximum, your plan will pay 100% of covered expenses for the rest of the calendar year.

*For medical expenses that are not covered by your plan, you must pay the full cost of services. That's why it is important to ask and be sure what your plan pays, especially on higher cost services.*



# Employee Contributions

## Medical

You pay no tax on these premiums.

Coverage you are Taking:	Total Annual Cost (Premiums + HSA + est. HRA costs)	NPA pays	You pay/ contribute	Employee Deduction Each Pay Period
<b>Employee</b> (includes \$1800 joint HSA contrib.)	<b>\$7,915</b>	<b>\$6,255</b> (includes company HSA contribution of \$1,200)	<b>\$1,660</b> (\$1,060 + \$600)	<b>\$63.86</b> (includes \$40.78 in premium plus your own \$23.08 HSA contribution)
<b>Add Spouse</b>	<b>\$6,182</b>	-	<b>\$6,182</b>	<b>Add'l \$237.77</b>
<b>Add Children</b>	<b>\$5,189</b>	-	<b>\$5,189</b>	<b>Add'l \$199.57</b>

## Dental

You pay no tax on these premiums.

	Total Annual Premium Cost	NPA pays	You pay/ contribute	Employee Deduction Each Pay Period
<b>Employee</b>	<b>\$603</b>	<b>\$482</b>	<b>\$121</b>	<b>\$4.63</b>
<b>Add Spouse</b>	<b>\$660</b>	-	<b>\$660</b>	<b>Add'l \$25.38</b>
<b>Add Children</b>	<b>\$609</b>	-	<b>\$609</b>	<b>Add'l \$23.42</b>

## Vision

You pay no tax on these premiums.

	Total Annual Premium Cost	NPA pays	You pay/ contribute	Employee Deduction Each Pay Period
<b>Employee</b>	<b>\$91.68</b>	-	<b>\$91.68</b>	<b>\$3.53</b>
<b>Add Spouse</b>	<b>\$91.92</b>	-	<b>\$91.92</b>	<b>Add'l \$3.54</b>
<b>Add Children</b>	<b>\$87.36</b>	-	<b>\$87.36</b>	<b>Add'l \$3.36</b>
<b>Add Family</b>	<b>\$188.28</b>		<b>\$188.28</b>	<b>Add'l \$7.24</b>



# Contact Information

	CONTACT NAME	PHONE NUMBER	WEBSITE/EMAIL
<b>Human Resources</b>	Steve Danner	(928) 214-8776	<a href="mailto:SDanner@northlandprep.org">SDanner@northlandprep.org</a>
<b>Medical</b>	BlueCross BlueShield of Arizona	(800) 232-2345	<a href="http://www.azblue.com">www.azblue.com</a>
<b>HSA Administrator</b>	HealthEquity	(866) 346-5800	<a href="http://www.healthequity.com">www.healthequity.com</a>
<b>FSA Administrator</b>	Infinisource	(800) 300-3838	<a href="http://www.infinisource.com">www.infinisource.com</a>
<b>Dental</b>	Delta Dental	(800) 352-6132	<a href="http://www.deltadentalaz.com">www.deltadentalaz.com</a>
<b>Vision</b>	EyeMed (Delta Vision)	(800) 352-6132	<a href="http://www.eyemed.com">www.eyemed.com</a>
<b>Voluntary Life &amp; AD&amp;D</b>	Reliance Standard	(800) 351-7500	<a href="http://www.reliancestandard.com">www.reliancestandard.com</a>
<b>Disability</b>	Reliance Standard	(800) 351-7500	<a href="http://www.reliancestandard.com">www.reliancestandard.com</a>
<b>Consultant</b>	Brad Fendley	(928) 779-4107 ext. 112	<a href="mailto:brad.fendley@benefitcommerce.com">brad.fendley@benefitcommerce.com</a>
<b>Assistant Client Manager</b>	Kat Snyder	(480) 536-7024	<a href="mailto:kat.snyder@benefitcommerce.com">kat.snyder@benefitcommerce.com</a>