**WELCOME TO NSBA**

NSBA cares about the health and well-being of you and your family, and we are dedicated to providing a comprehensive benefits package. Here’s a summary of what to expect when it comes to our benefits.

### MEDICAL & PRESCRIPTION DRUGS

NSBA offers three group medical insurance plans through UnitedHealthcare and pays over 65% of the premiums for you, your spouse, and children. Coverage below applies to in-network providers.

**Optimum Choice Plan — In-network coverage only**
- $250 individual / $750 family deductible
- $3,000 individual / $6,000 family out-of-pocket max
- $15 copay for primary care physicians
- $250 copay emergency room
- Tiered prescription drug copays $10/$35/$60

**Choice Plan — In-network coverage only**
- No deductibles
- $3,000 individual / $6,000 family out-of-pocket max
- $20 copay for primary care physicians
- $250 copay for emergency room
- Tiered prescription drug copays $10/$35/$60

**Choice Plus Plan — In and out of network coverage**
- No in-network deductibles
- $3,000 individual / $6,000 family out-of-pocket max
- $20 copay for primary care physicians
- $250 copay for emergency room
- Tiered prescription drug copays $10/$35/$60

### DENTAL

NSBA offers two group dental insurance plans through Guardian and covers a portion of the premiums for you, your spouse, and children. Coverage below applies to in-network providers.

**Base Plan— In and out of network coverage**
- $50 individual / $150 family deductible
- $1,750 per person annual max benefit
- 100% of preventive work
- 90% of basic dental work
- 60% of major dental work

**Buy-Up Plan— In and out of network coverage**
- $25 individual / $75 family deductible
- $2,000 per person annual max benefit
- 100% of preventive work
- 90% of basic dental work
- 60% of major dental work
- Orthodontics: 50% / $1,750 lifetime max

### VISION

NSBA offers a group vision insurance plan through Guardian. Coverage below applies to in-network providers. Out-of-network coverage is also available.

- $10 copay for eye exam once every 12 months
- $20 materials copay for lenses once every 12 months
- $130 frames allowance once every 24 months
- No materials copay for formulary contact lenses, in lieu of frames and lenses, once every 12 months

### FLEXIBLE SPENDING ACCOUNTS (FSA)

NSBA offers pre-tax deduction for out-of-pocket expenditures for health and dependent care costs. The employee annual max contributions for health and dependent care is determined by the IRS.

### LIFE & AD&D INSURANCE COVERAGE

NSBA provides employees with basic life and accidental death and dismemberment coverage equal to 2x their annual salary, up to $500,000. Additional coverage may be purchased for employees and their dependents. Premiums are based on age and coverage amount.

### DISABILITY INSURANCE COVERAGE

NSBA provides short term and long term disability insurance to employees. The short term disability benefit is 66.67% of your weekly earnings, up to a max of $2,000 per week, and is available after 14 days of disability. The long term disability benefit is 66.67% of your monthly earnings, up to a max of $10,000 per month, and is available after 90 days of disability.

### RETIREMENT PLAN

NSBA offers a 403b plan and after one year of service, will contribute a base 3% of employees’ eligible wages to their account, and will match 50% of up to 8% of employee deferrals.

### PAID TIME OFF

NSBA provides paid vacation (15 days), sick time (15 days), holidays (11 days), and personal leave to employees.

### TRANSIT & PARKING

NSBA will provide up to $120 per month on a SmarTrip card toward the cost of your commute via public transportation. NSBA also offers a pre-tax stipend of $75 to defray the cost of offsite parking expenses for eligible employees. In addition, employees have the opportunity to set aside pre-tax money for commuting and parking expenses.

### FLEX TIME & TELEWORKING

Full-time employees work a 7 hour day, 35 hour week. With supervisory approval, employees may elect to adopt a flexible work schedule and vary their work hours to start between 8:00 am and 10:00 am. Teleworking is a voluntary work alternative that may be appropriate for some employees and some jobs. Employees are eligible to enter teleworking arrangements after completion of a minimum of six months of continuous employment.

### VOLUNTARY & OTHER KEY BENEFITS

NSBA provides employees and their dependents the opportunity to enroll in voluntary benefits including a Legal Resources legal plan and AFLAC policies. NSBA also provides employees with travel accident insurance, up to $250,000, when traveling on business, as well as access to an Employee Assistance Program and a Benefits Concierge Service, BenefitsVIP.