

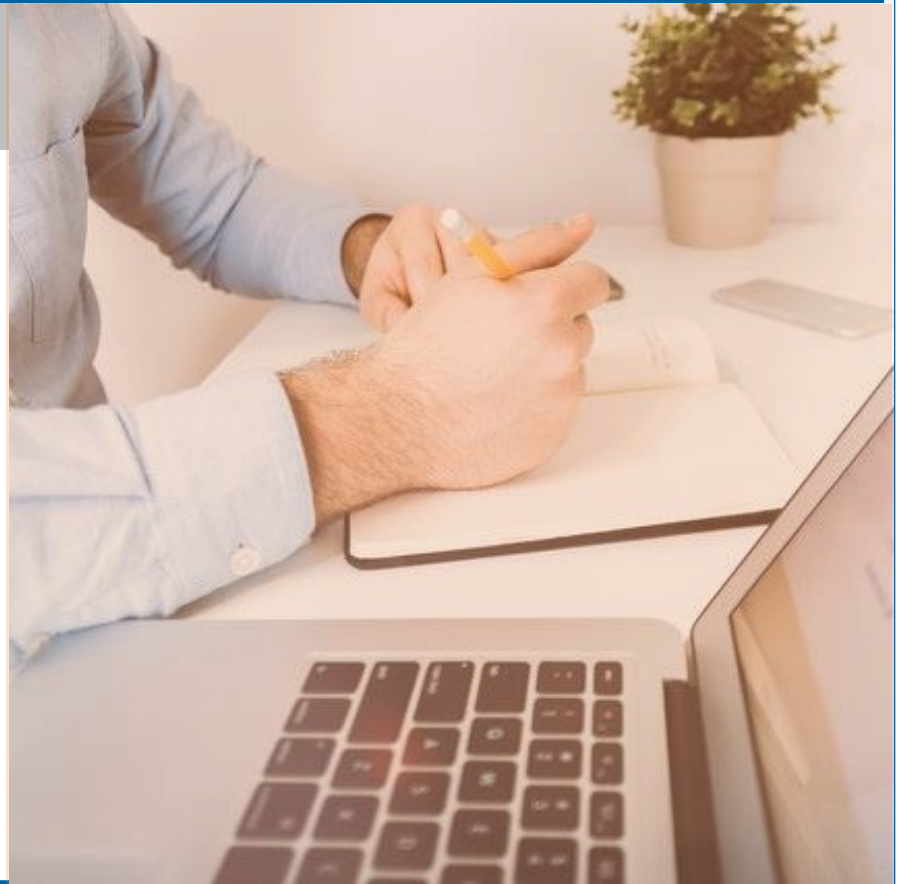


# BENEFITS GUIDE

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☎ 800.283.2634

🌐 eandi.org



# Welcome!

At E&I Cooperative Services, Inc. we recognize our ultimate success depends on our talented and dedicated workforce. We value the contribution each employee makes to our organization. Our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs, we strive to support the needs of all employees and their families by providing a benefit package that is easy to understand, easy to access, and affordable for all. This brochure will help you choose the type of plan and level of coverage that is right for you.

Sincerely,  
Your People Team

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# Eligibility

01

## Dependents

If you are eligible for our benefits, then your dependents are too. In general, E&I will cover eligible dependents including your spouse, domestic partner, and children of domestic partnerships, up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, stepchildren and children obtained through court-appointed legal guardianship, as well as children of same-sex state-registered domestic partners.

Dependent coverage from 26 years of age through the age of 30 is now covered through a "Young Adult Option" through our medical provider and COBRA for our Dental, Vision & FSA providers.



02

## Open Enrollment

With few exceptions, Open Enrollment is the only time of year when you can make changes to your benefits plan. All elections and changes take effect on the first day of the plan year. During Open Enrollment, you can:

- ✓ Add, change, or delete coverage
- ✓ Add, or drop dependents from coverage
- ✓ Enroll, or re-enroll in dependent or healthcare flexible spending accounts
- ✓ To continue your FSA Benefits, you must re-enroll each plan year

## 03

## When Coverage Begins

For all new hires, medical dental and vision benefits are effective the 1<sup>st</sup> of the month after the date of hire. All elections are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a qualified life event.

## 04

## Qualified Life Event

A change in family status is a change in your personal life that may impact your eligibility or your dependent's eligibility for benefits. Examples of qualified life events include:

- ✓ Change of legal marital status (i.e. marriage, divorce, death of spouse, legal separation)
- ✓ Change in number of dependents (i.e. birth, adoption, death of dependent, ineligibility due to age)
- ✓ Change in employment or job status (spouse loses job, etc.)

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact your People Team to make these changes.



# Medical Insurance



	Aetna Open Access Managed Choice - POS		Aetna Elect Choice - EPO
Benefits Coverage	In-Network Benefits	Out-of-Network Benefits	In Network Only
<b>Annual Deductible</b>			
Individual	\$1,750	\$3,000	\$750
Family	\$3,500	\$6,000	\$1,500
Coinsurance	20%	40%	0%
<b>Maximum Out-of-Pocket*</b>			
Individual	\$6,550	\$7,500	\$3,050
Family	\$13,100	\$15,000	\$6,100
<b>Physician Office Visit</b>			
Primary Care	\$25 copay	30% after deductible	\$5 copay
Specialty Care	\$40 copay	30% after deductible	\$35 copay
<b>Preventive Care</b>			
Adult Periodic Exams	Covered 100%	30% after deductible	Covered 100%
Well-Child Care	Covered 100%	Covered 100%	Covered 100%
<b>Diagnostic Services</b>			
Diagnostic X-ray	\$25 copay after deductible	30% after deductible	0% after deductible
Diagnostic Laboratory	No Charge	30% after deductible	0% after deductible
Complex Radiology	\$25 copay after deductible	30% after deductible	0% after deductible
Urgent Care Facility	\$75 copay	30% after deductible	\$75 copay
Emergency Room Facility Charges* (*waived if admitted)	\$250 copay waived if admitted	\$250 copay waived if admitted	\$250 copay
Inpatient Facility Charges	20% after deductible	40% after deductible	0% after deductible
Outpatient Facility and Surgical Charges	20% after deductible	40% after deductible	0% after deductible
<b>Mental Health</b>			
Inpatient	20% after deductible	40% after deductible	0% after deductible

	<b>Aetna Open Access Managed Choice - POS</b>		<b>Aetna Elect Choice - EPO</b>
<b>Benefits Coverage</b>	<b>In-Network Benefits</b>	<b>Out-of-Network Benefits</b>	<b>In Network Only</b>
Outpatient	\$25 copay	30% after deductible	\$5 copay
<b>Substance Abuse</b>			
Inpatient	20% after deductible	40% after deductible	0% after deductible
Outpatient	\$25 copay	30% after deductible	\$5 copay
<b>Pharmacy Deductible (waived for Generics)</b>			
Individual	\$200	\$200	\$200
Family	\$300	\$300	\$300
<b>Retail Pharmacy (30 Day Supply)</b>			
Generic	\$10 copay	20%	\$10 copay
Preferred / Specialty	\$40 copay	20%	\$50 copay
Non-Preferred / Specialty	\$85 copay	20%	\$90 copay
<b>Mail Order Pharmacy (90 Day Supply)</b>			
Generic (Tier 1)	\$25 copay	Not covered	\$25 copay
Preferred (Tier 2)	\$125 copay	Not covered	\$125 copay
Non-Preferred (Tier 3)	\$212.50 copay	Not covered	\$225 copay
Preferred Specialty	N/A	N/A	N/A
<b>Employee Contributions (Bi Weekly)</b>			
Provided during interview process			

*Choose Generics - If the member or the physician requests brand when generic is available, the member pays the applicable copay plus the difference between the generic price and the brand price*



# Dental Insurance

Guardian Dental PPO Summary		
Benefits Coverage	In-Network Benefits	Out-of-Network Benefits (90 <sup>th</sup> UCR)
<b>Annual Deductible</b>		
Individual	\$50	\$50
Family	\$150	\$150
Waived for Preventive Care?	Yes	Yes
<b>Annual Maximum</b>		
Per Person / Family	\$1,500	\$1,500
Preventive	100%	100%
Basic	100%	80%
Major	60%	50%
<b>Orthodontia</b>		
Benefit Percentage	50%	50%
Dependent Child(ren)	Age 26	Age 26
Lifetime Maximum	\$1,500	\$1,500

Employee Contributions (Bi Weekly 26 per year)	
<b>Dental PPO</b>	
Employee	Provided during interview process
Employee & Dep(s)	Provided during interview process

# Vision Insurance



<b>EyeMed Vision Care Vision Summary</b>	
<b>Exam</b>	Once every 12 Months
Routine Exams (Annual)	\$10 copay
<b>Vision Materials</b>	
Materials Copay	\$20 copay
<b>Lenses</b>	Once every 12 Months
Single	100% - subject to materials copay
Bifocal	100% - subject to materials copay
Trifocal	100% - subject to materials copay
Lenticular	100% - subject to materials copay
<b>Contacts</b>	Once every 12 Months
Fitting and Follow-up	Up to \$40
Medically Necessary	\$0 Copay
Conventional/ Disposable	\$0 copay - up to \$130 allowance
Frames	Covered at \$130 allowance – 20% off remaining balance
<b>Employee Contributions (Biweekly 26 per year)</b>	
<b>Vol Vision</b>	
Employee	Provided during interview process
Employee & Spouse/ Domestic Partner	Provided during interview process
Employee & Child(ren)	Provided during interview process
Employee & Spouse/ Domestic Partner & Child(ren)of Domestic Partnerships (family)	Provided during interview process



# Life and AD&D

E&I Cooperative Services, Inc. provides Basic Life and AD&D benefits to eligible employees. The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan.

Reliance Standard All Eligible	
Benefit Overview	
Benefit Maximum	2x Annual salary to a maximum of \$400,000

Eligible on the 1<sup>st</sup> of the month after 60 days of continuous employment

## Voluntary Life

In addition to the employer-paid Basic Life and AD&D coverage, you have the option to purchase additional voluntary life insurance to cover any gaps in your existing coverage that may be a result of age reduction schedules, cost of living, existing financial obligations, etc. Your election, however, could be subject to medical questions and evidence of insurability (EOI).

You may purchase additional life insurance with Reliance Standard if you want more coverage. Your contributions depend on your age and the amount of coverage you elect.

Reliance Standard All Eligible				
Coverage	Increments	Minimum	Maximum	Guaranteed Issue
Employee	\$10,000	\$10,000	\$400,000	\$40,000 *New Hire \$100,00
Spouse	\$5,000	\$5,000	\$400,000	\$20,000
Child(ren)	n/a	\$250 (Birth to 6 months)	\$5,000 or \$10,000	\$10,000

*The above benefits will begin to decrease at age 70 by 50%*



# Short-Term Disability Insurance

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E&I Cooperative Services, Inc. offers a short-term disability option through Reliance Standard. This benefit covers 60% of your weekly base salary up to a certain maximum. The benefit begins after 7 days of injury or illness and lasts up to 26 weeks. Please see the summary plan description for complete plan details

# Long-Term Disability Insurance

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E&I Cooperative Services, Inc. offers long-term income protection through Reliance Standard in the event you become unable to work due to a non-work-related illness or injury. This benefit covers 60% of your monthly base salary up to \$12,000. Benefit payments begin after 180 days of disability. See Certificate of Coverage for benefit duration. Please see the summary plan description for complete plan details.

Reliance Standard – Long Term Disability	
Benefit Overview	
% Of Salary	60% of Monthly Salary
Maximum Monthly Benefit	Up to \$12,000
Elimination Period	180 Days
Own Occ Period	36 Months
Benefit Duration	Social Security Normal Retirement Age



# Aetna Teladoc

Access to quality care at your fingertips

## General Medical

**\$56 or less/visit**

Talk to a licensed doctor for non-emergency conditions 24/7  
Flu • Sinus infections • Sore throats • And more

## Mental Health

**\$90 or less/ therapist visit**

**\$215 or less/ psychiatrist first visit**

**\$100 or less/ psychiatrist ongoing visit**

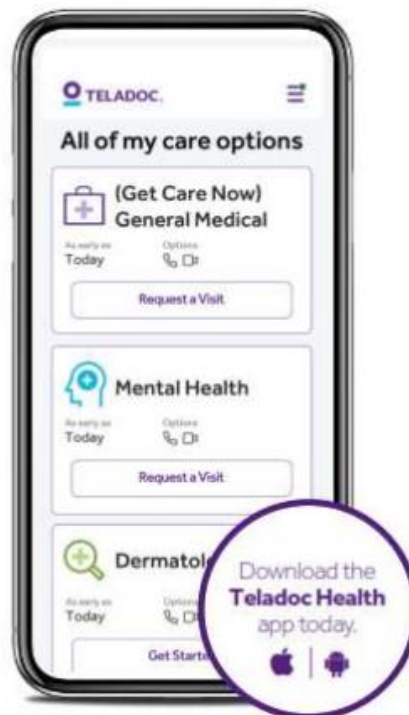
Talk to a therapist 7 days a week (7 a.m. to 9 p.m. local time)

## Dermatology

**\$85 or less / consult**



Upload images of a skin issue online and get a custom treatment plan within two days

Eczema • Acne • Rashes • And more



**Set up your account or log in today**

Visit [Teladoc.com/Aetna](https://Teladoc.com/Aetna)

Call 1-855-TELADOC (835-2362) | Download the app  

Less than an urgent care/ER visit, your cost is never more than a doctor visit!

# Aetna Fitness Reimbursement

## Reach for your fitness goals and get some cash back New York Fitness Reimbursement Program

### Exercise is for EVERYONE.

It helps you gain more energy, focus, confidence...even avoid stress and disease. Now you can find healthy ways to get there.

### Your healthy choices are now more affordable

With the New York Fitness Reimbursement Program, you get cash back for certain exercise facility or membership fees. It's like getting a reward just for taking care of you.

The program is yours at no extra cost. To get cash back, all you have to do is sign up. Read on to learn how.

### Start here—your member website

Just log in at [www.aetna.com](http://www.aetna.com). Choose the **Health & Wellness** tab. Click the **Fitness Reimbursement Program** link.

#### Now getting cash back is easy:

1. Visit an approved exercise facility.
2. Complete 50 visits in a six-month period.
3. Have a facility representative provide a log of your visits or utilize the mobile check-in feature to provide proof of your 50 workouts.
4. Submit your receipts and proof of participation.

You may be able to save on the membership fees from the gym you're already using.

### This program gives you more

It's powered by GlobalFit®. They're the nation's most comprehensive provider of gyms and programs to support healthy lifestyles.

### Important program details

- You can turn in your receipts anytime during the plan year. You get reimbursed quarterly.
- You can get reimbursed up to \$200 and your eligible spouse/domestic partner can get reimbursed up to \$100 per six-month period for eligible expenses.
- You must submit a fitness reimbursement request within 90 days of the end of your plan term. You can't roll over any unused cash to the next year.

### To sign up:

- Log into your member account at [www.aetna.com](http://www.aetna.com)
- Choose the **Health & Wellness** tab
- Click the **Fitness Reimbursement Program** link

# Aetna Talkspace

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Talkspace, a benefit made available to you through Aetna is your digital space for private and convenient mental health support. With Talkspace, you can receive counseling, therapy, and medication services from the convenience of your device (iOS, Android, and web).

All care is led by a behavioral health clinician or medical professional. Talkspace's network features thousands of licensed, insured, and verified therapists and specialized prescribers who can support a variety of needs—including, but not limited to:

- ✓ Stress
- ✓ Anxiety
- ✓ Depression
- ✓ Eating disorders
- ✓ Substance use
- ✓ Sleep
- ✓ Identity struggles
- ✓ Chronic issues
- ✓ Trauma & grief
- ✓ Relationships
- ✓ Healthy living
- ✓ ...and more

## Ready to get started?

- To register, visit [talkspace.com/aetna](https://talkspace.com/aetna) and have your memberID ready  
*Sessions are subject to your applicable copay or deductible/coinsurance*
- Complete our QuickMatch™ provider finder tool to review your best match
- Schedule a live session or message right away

## Questions? Contact

[aetna-support@talkspace.com](mailto:aetna-support@talkspace.com)

or visit [talkspace.com/faq/aetna](https://talkspace.com/faq/aetna)

# wishbone

## PET HEALTH INSURANCE



Wishbone Pet Health Insurance offers 90% reimbursement on accidents and illness, including office visits and prescription medications. Employees can also choose to add on routine care coverage.

### Benefit

- ✓ Simple enrollment process designed for employees
- ✓ Easy claims submissions at [wishboneinsurance.com](https://www.wishboneinsurance.com)
- ✓ Claims are processed within 5 business days, with some claims processed in as little as 24 hours
- ✓ 30 day free look period
- ✓ Coverage on hereditary & congenital conditions
- ✓ Also includes 24/7 Pet Telehealth from AskVet and Lost Pet Recovery Service from ThePetTag

### POLICYHOLDERS ENJOY:



Optional Routine  
Care Plans



Fast Claims  
Processing



Easy-to-Use Member  
Account



No Waiting Periods  
on Accidents or  
Illnesses



Lost Pet Recovery  
Service from  
**ThePetTag**



24/7 Pet  
Telehealth  
from **AskVet**

## Identity Theft Protection

### ID Theft Recovery Services

Should you or anyone in your family fall victim to identity theft, InfoArmor® Identity Protection Experts will provide restoration services including:

- ✓ Dedicated InfoArmor Privacy Advocates® to act on your behalf
- ✓ Identity restoration experts trained by the Identity Theft Resource Center
- ✓ potentially complicated sources of identity theft
- ✓ Resolution of key issues by maintaining and explaining your rights
- ✓ Placing phone calls and preparing appropriate documentation on your behalf including anything from dispute letters to defensible complaints
- ✓ Assist in issuing fraud alerts and victim's statements when necessary, with the three consumer credit reporting agencies, Federal Trade Commission, Social Security Administration and the U.S. Postal Service
- ✓ Completing and providing copies of all documentation, correspondence, forms and letters for your records
- ✓ Contacting, following up and escalating issues with affected agencies and institutions
- ✓ Providing restoration beyond just credit including criminal, DMV, medical

### WalletArmor®

WalletArmor® provides 24/7 Online Credential Monitoring on the Internet's Underground economy. We'll know quickly if there is fraudulent activity. You'll receive a call from our Privacy Advocates® letting you know your personal information has been compromised. We work with businesses to identify and replace essential cards and documents, and we contact the authorities. WalletArmor stores and secures valuable information for easy retrieval. The WalletArmor® encrypted vault secures and monitors:

- ✓ User IDs & Passwords
- ✓ ATM Cards
- ✓ Credit Cards
- ✓ Checking Accounts
- ✓ Driver's Licenses
- ✓ Health Insurance Cards
- ✓ Vehicle Insurance Cards records, etc

# Travel Assistance

## RELIANCE STANDARD

A MEMBER OF THE TOKIO MARINE GROUP

### Covered Services

When traveling more than 100 miles from home or in a foreign country, On Call offers you and your dependents the following services:

#### Pre-Trip Assistance

- ▶ Inoculation requirements information
- ▶ Passport/visa requirements
- ▶ Currency exchange rates
- ▶ Consulate/embassy referral
- ▶ Health hazard advisory
- ▶ Weather information

#### Emergency Medical Transportation\*

- ▶ Emergency evacuation
- ▶ Medically necessary repatriation
- ▶ Visit by family member or friend
- ▶ Return of traveling companion
- ▶ Return of dependent children
- ▶ Return of vehicle
- ▶ Return of mortal remains

#### Emergency Personal Assistance Services

- ▶ Urgent message relay
- ▶ Interpretation/translation services
- ▶ Emergency travel arrangements
- ▶ Recovery of lost or stolen luggage/personal possessions
- ▶ Legal assistance and/or bail bond

#### Medical Assistance Services Include

- ▶ Medical referrals for local physicians/dentists
- ▶ Medical case monitoring
- ▶ Prescription assistance and eyeglasses replacement
- ▶ Convalescence arrangements





# Employee Assistance Program

**RELIANCE STANDARD**  
A MEMBER OF THE TOKIO MARINE GROUP

## Program Access

- All Covered Employees and Family Members Eligible, Regardless of Location or Relationship
- 24/7, 365 Days-a-year Dedicated Toll-Free Line, Always Live Answer
- Website, Mobile App, IM, Text, Chat, Email and Video Chat Access to Services



## Assessment and Referral Services

- **Unlimited** Telephonic Assessment and Referral
- Up to 5 Face-to-Face Diagnostic and Short-Term Problem Resolution Sessions<sup>1</sup>
- Global Network of 52,000+ Licensed Providers
- 24/7 Access to Clinicians for Urgent Matters

## Program Implementation and Support Services

- **Unlimited** Virtual Orientations
- **Unlimited** Management Consultations
- Dedicated Account Management Team
- Formal Management Referrals
- Quarterly and Annual Utilization Reports

## Promotional Materials

- Print and Electronic Promotional Materials
- Multilingual Materials Available
- Ongoing Mobile, Digital and Social Media Communications: Videos, Social@ACI Platforms, myACI App

## Critical Incident Response and Support

- **Unlimited** Crisis Consultation
- Onsite Critical Incident Stress Debriefing (CISD)
- Crisis Prevention and Threat Assessment Services
- DOT Compliance Resources

## Legal and Financial Services

- Financial Consultation for **Unlimited** Number of Issues per Year
- Legal Consultation for **Unlimited** Number of Issues per Year, 25% Discount for Services Beyond Initial Consultation
- Online Legal and Financial Resource Center Including Document Preparation

## Work-Life Benefits and Resources

- **Unlimited** Phone Assessment and Referral for Any Work-Life Need
- **Unlimited** Child, Elder, and Pet Care Referrals and Resources
- **Unlimited** Education, Personal Services, and Health and Wellness Referrals and Resources
- **Unlimited** Veteran Resources and Support Including Veteran Resource Website
- Online Resources and Tools for 100+ Work-Life Topics

## Training and Webinars

- **Unlimited** Employee and Management Virtual Training and Webinars
- **Unlimited** On-Demand Training Materials
- Onsite Training Available at Discounted Fee

## Web Services

- Single Sign-On (SSO) Interactive Employee Website
- Work-Life and Wellness Interactive Online Resource
- Veteran Resource Website
- Mobile Apps and Social@ACI Platforms



# LegalEase



Legal Insurance Plan proudly offered to the employees of ***E&I Cooperative Service***

Protect your family's future during unpredictable economic uncertainty. LegalEASE offers valuable benefits to shield your family and savings from unexpected personal legal issues as well as safeguard you during unpredictable economic uncertainty.

### What you get with a LegalEASE plan:

- ❖ An attorney with expertise specific to your personal legal matter
- ❖ Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- ❖ In- and out-of-network coverage
- ❖ Concierge help navigating common individual or family legal issues

### The value of a LegalEASE insurance plan.

Being a member saves costly legal fees and provides coverage for:



#### HOME & RESIDENTIAL

Purchase of Primary Residence, Sale of Primary Residence, Refinancing of Primary Residence, Tenant Dispute, Foreclosure



#### FINANCIAL & CONSUMER

Debt Collection: Pre-litigation Defense & Trial Defense, Bankruptcy (Chapter 7 or 13), Tax Audit, Document Preparation, Consumer Dispute, Small Claims Court, Financial Advisor



#### AUTO & TRAFFIC

Traffic Ticket, Serious Traffic Matters (Resulting in Suspension or Revocation of License), Administrative Proceeding (Regarding Suspension or Revocation of License)



#### FAMILY

Separation, Divorce, Post-Divorce Proceedings, Prenuptial Agreement, Name Change, Guardianship/Conservatorship, Adoptions, Juvenile Court Proceeding, Elder Law



#### ESTATE PLANNING & WILLS

Will or Codicil, Living Will, Health Care Power of Attorney, Probate of Small Estate



#### GENERAL

Initial Law Office Consultation, Review of Simple Documents, Civil Litigation Defense, Discounted Contingency Fees, Mediation, Incorporation Advice and Filing