CICL Benefits Self Guided Tour

CHOICES IN COMMUNITY LIVING

Reminder:

CICL will regularly review staff schedules. If you do not meet the required working hours, your benefits may be subject to cancellation. **Please refer to the details listed under each benefit below to review the applicable hourly requirements.**

- **All benefit enrollments must be made through Paycom's Employee Self-Service Portal.**
- Informational documents are available under **"My Benefits" > "Documents and Links."**

Who is Eligible and For What?

401(k) Retirement Plan Through Voya Financial

Eligibility: All Employees

- New hires become eligible to participate in the Company's 401(k) Retirement Plan on the first day of the quarter following six months of continuous employment. **Rehired** employees may be eligible immediately, depending on their original hire date.

- Eligible employees will be **automatically enrolled** at a default contribution rate of **3% of pay on a pre-tax** basis and invested in the plan's default investment option. Our plan administrator, Voya Financial, will send additional information as your eligibility date approaches—**please watch for these communications.**

- **If you choose not to participate, you must take action to opt out prior to enrollment.**

Teladoc Virtual Care

Eligibility: All Employees

Cost: Free (provided by CICL)

- You’re automatically enrolled once the waiting period ends.
- Teladoc will mail or email your materials directly.

Guardian Benefits

Eligibility: Employees working an average of 17.00 hours/week or more

What's Included (at no cost to you):

- Basic Life Insurance (with AD&D)
- Short-Term Disability

Additional Coverage (you can buy):

- Dental
- Vision
- Voluntary Life Insurance
- Long-Term Disability
- Other supplemental benefits

Premiums for extra coverage come out of your paycheck. Costs vary. **Not all coverage is guaranteed.** Some coverage, like Life Insurance, may reduce or end as you get older.

Important Notes:

- Watch for mail or email from Guardian and return any documents they request. If you don't respond by their deadline, your coverage won't start.
- **Add at least one beneficiary** in Paycom and link them to your Life Insurance.
- For questions about coverage, call Guardian customer service at **1-888-600-1600**. Group Number: **00568065**
- You can also create a profile on Guardian's website to view your benefits, insurance details, and claims.

Flexible Spending Account (FSA)

Eligibility: Employees scheduled for at least 17.00 hours/week

- Allows you to set aside **pre-tax money** for health or dependent care expenses.
- The IRS sets annual limits. For 2027, the maximum is **$3500** for Health Care FSA and **$7500** per household (or **$3750** if married filing separately) for a Dependent Care Account (DCA). ***Subject to IRS confirmation**
- **Use it or lose it: Any unused funds remaining after December 31 will be forfeited.**
- **Grace period:** You have until **March 31** to submit claims from the previous year.

How to Enroll:

1. Go to Paycom and select this benefit.
2. Enter the amount you want to contribute. The system will calculate your paycheck deductions.
   Example: $1,300 ÷ 26 paychecks = $50.00 per paycheck

More Info:

- Visit the CICL website and scroll down to the Flexible Spending Account Documents section. Here is the link: https://www.choicesyou.com/2021-cicl-benefits-page/
- For more information or a clearer understanding of how this works, please contact the provider directly.
- If you're unsure about what's covered or need additional assistance, it's always best to reach out to Chard Snyder's customer service at **1-800-982-7715**

ICHRA Health Insurance

Eligibility: Employees averaging at least 30.00 hours/week

CICL offers medical insurance through **Individual Coverage Health Reimbursement Account (ICHRA).**

How it works:

- You shop for your own health plan on the **Marketplace through our ezICHRA portal.**
- CICL reimburses you based on your age group (see the ezICHRA portal).
- **If your plan costs less than the reimbursement, there's no extra charge.**
- **If it costs more, the extra amount comes out of your paycheck.**

Examples:

- Plan costs $400 / Reimbursement is $500 → No cost to you
- Plan costs $400 / Reimbursement is $300 → You pay $100/month ($46.15/paycheck)

Dependent Coverage:

- CICL **only reimburses the employee portion**
- If adding dependents, you pay the full cost for their part of the plan

ICHRA Health Insurance

Eligibility: Employees averaging at least 30.00 hours/week

Example #1:

- Employee plan: $400
- Dependent plan: $200
- Reimbursement: $400
- You pay: $200/month for dependents, $0 for yourself ($92.31 per paycheck)

Example #2:

- Employee plan: $500
- Dependent plan: $200
- Reimbursement: $400
- You pay: $200/month for dependents, $100/month for yourself for a total monthly cost of $300 ($138.46 per paycheck).

It may be less expensive to sign up dependents outside of CICL's plan. ICHRA customer service can help with options.

ICHRA Health Insurance

Eligibility: Employees averaging at least 30.00 hours/week

How to Sign Up:

1. If you are familiar with the shopping process on the ezICHRA portal, you may log in through this link and choose a plan: https://ezichra.com/employees/cicloh/

2. If you're new to this process, make an appointment with **Bea Weneck**, or call **U R One Benefits** at **1-888-414-2432** for help.

3. In Paycom, choose **“Medical Plan Placeholder”** under Benefits. This tells us you want to enroll.

- **If you don’t see this option**, contact **Bea Weneck** to review your hours.

For login help or password resets, contact Bea or U R One Benefits.

ICHRA Health Insurance

Eligibility: Employees averaging at least 30.00 hours/week

Important Reminders:

- **Currently all Marketplace plans are HMOs.** Make sure your doctor accepts the plan and is **in the network** for the selected carrier.
- **DO NOT ENROLL ON THE MARKETPLACE SITE DIRECTLY!**
- **Check your mail—you may need to submit documents like proof of citizenship. Respond quickly, or your plan won't start.**
- Since these are individual plans, you will receive an invoice for the full monthly amount from your selected carrier. If you are actively employed, CICL will be paying the premium bills and deducting any applicable premium overages from your paycheck.
- **Keep all invoices for your records after reviewing them.**
- Occasionally, the insurance carrier may fail to update the payment method, which is provided by the brokers. This can result in a past due balance. **If this happens**, please notify us or ICHRA Customer Support **as soon as possible.**
- You can switch plans or providers during open enrollment—even if your current plan says it's automatically renewed for the new benefits year.
- Use this link to view a video on how navigate the portal: https://jboswaldco.wistia.com/medias/07bvilldwg