



center for nonprofit
advancement

VitalHealth

Giving the power of choice...
in medical. in vision. in dental. in life.



THE
CAPITAL
GROUP

RISK MANAGEMENT
INVESTMENTS
BENEFITS
RETIREMENT
HR TECHNOLOGY

Large Group Benefits for Nonprofit Organizations



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VitalHealth

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Looking for Quality Health Care & Life Insurance Benefits?

You're Not Alone

The Center for Nonprofit Advancement's VitalHealth Program gives Center members access to an array of high-coverage, comprehensive health dental and life insurance offerings at effective costs. VitalHealth's medical, vision, dental and life insurance coverage provides organizations with benefits and support that are *Flexible, Smart and Simple*.

Enroll in VitalHealth

You must have two W-2 employees working at least 20 hours a week to enroll in medical insurance. You can have one employee working at least 20 hours a week to enroll in vision, dental and life insurance.

VitalHealth is a separate entity that requires its own enrollment process. You must be an active Center member **before** you submit the required paperwork.

Any member in good standing can apply for benefits under VitalHealth. Our plan year is July 1 to June 30. We approve new members monthly with insurance being effective on the 1st of each month.

Documents must be received by the VitalHealth department by **the 10th of the month** to begin coverage on the **1st of the next month**. Paperwork received and approved by the 10th day of the month will have coverage effective on the 1st day of the following month:

Highlights of the program include:

- A choice of several medical plans, vision, dental and life insurance from popular, national insurance carriers.
- Access to guarantee issue plans, meaning your employees will not have to submit to a medical exam or questionnaire to receive coverage.
- Inclusion of COBRA continuation coverage for active Center member employees who leave your organization.

AETNA DENTAL BENEFITS

AETNA PASSIVE PPO

ANNUAL DEDUCTIBLE

INDIVIDUAL \$50

FAMILY \$150

PREVENTIVE SERVICES 100%

BASIC SERVICES 80%

MAJOR SERVICES 50%

ANNUAL BENEFIT MAXIMUM \$2,000

OFFICE VISIT COPAY N/A

ORTHODONTIC SERVICES NOT COVERED

ORTHODONTIC DEDUCTIBLE NOT COVERED

ORTHODONTIC LIFETIME MAXIMUM NOT COVERED

AETNA ACTIVE DENTAL BENEFITS

AETNA ACTIVE PPO

ANNUAL DEDUCTIBLE*

INDIVIDUAL \$75

FAMILY \$225

PREVENTIVE SERVICES 100%

BASIC SERVICES 70%

MAJOR SERVICES 40%

ANNUAL BENEFIT MAXIMUM \$1,000

OFFICE VISIT COPAY N/A

ORTHODONTIC SERVICES NOT COVERED

ORTHODONTIC DEDUCTIBLE NOT COVERED

ORTHODONTIC LIFETIME MAXIMUM NOT COVERED

Aetna DMO Dental

Network Only Plan – Available only to MD, VA DC residents

Choose a PCD from our network.**

Use our online directory at aetna.com.

- See your PCD for regular exams and to get referrals if you need specialty care.
- Covered family members can choose their own PCDs.
- You can change your PCD once a month. Switch by the 15th day of the current month. The change will start the first day of the next month. Call Member Services for help.

Visit your PCD.

Visit a PCD in our DMO network. Or you could end up paying more.

- Give your personal information at your visit.
- Pay your share of the cost. This may be a copay, which is a set dollar amount. Or it may be coinsurance, which is a percentage of the dentist's charge.
- Check your benefits summary, so you know what you'll pay.
- That's it. No deductible, no claims forms and no yearly dollar limits

SUPERIOR VISION



Open enrollment for
Center for Nonprofit
Advancement

Pricing of our vision benefits



In-network benefit*	Member copays
Eye exam (every 12 months)	\$10
Frames & lenses (every 12 months)	\$10
Standard lenses	Additional \$50 Copay
Standard progressives	Additional \$60 Copay
Photochromic (Transitions®)	Additional \$60 Copay
Polycarbonate (shatter-proof)	Dependents to age 19
Contact lens fitting	\$40 Retail Allowance

In-network benefit*	Member allowances
Frames	\$140 Retail Allowance
Contact lenses	\$125 Retail Allowance (In lieu of eyeglasses)
Elective	\$250 Retail Allowance
Medically necessary	

*Example is for illustrative purposes only. Actual costs may vary based upon plan design.



Shop online with your benefits

Through **1-800 Contacts**, **Befitting**, **Glasses.com**, and **ContactsDirect**, you'll be able to utilize your vision benefits at your convenience from your home or on the go.

1 800 contacts*

1-800 Contacts is one of the most recognized online contact lens retailers in the industry. They have an established reputation for their customer service, backed by an industry-leading Net PromoterScore of 76.

befitting

Befitting.com has artificial intelligence-driven tools to find the perfect pair of eyeglasses with personalized, curated recommendations. Shop for single and progressive lenses, prescription sunglasses, and advanced blue light blocking lenses. Free shipping and returns are also included.

GLASSES.COM

Glasses.com is one of the most trusted online stores for popular eyewear brands, including prescription glasses and sunglasses.

contactsdirect

With ContactsDirect, Superior Vision members have the same seamless in-network experience when shopping for contact lenses online as they do when shopping in-person.

Check your benefit details for coverage, plan, and network information.

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Life/AD&D overview

Basic Life/AD&D Coverage	Benefit – Employer Paid
Employee Life / AD&D Coverage	Flat \$10,000 Flat \$25,000 Flat \$50,000 Basic Life Reduction at age 70
Voluntary Life and AD&D Coverage	Benefit – Voluntary – Employee Paid
Employee Life / AD&D Coverage	Increments of \$10,000 Up to a maximum of 5x pay or \$150,000 Guaranteed Issue (MEOI) of 5x pay or \$150,000
Other Benefits	No Age Reduction Accelerated Benefit Option Conversion and Portability

Grief Counseling

Basic Life

Confidential 24/7 support for employees

Call **1-888-319-7819** or visit **metlifegc.lifeworks.com**

User Name: **metlifeassist**

Password: **support**

Professional support for when:

- a loved one has died
- a divorce is finalized
- a serious medical diagnosis or critical illness has occurred
- a layoff or termination of a job has occurred

These counseling sessions are tailored to meet individual needs. Up to 5 in-person or telephonic sessions are available with a licensed LifeWorks counselor.

Confidential legal and financial consultation

- Access to a LifeWorks in-house attorney for a 30 minute consultation to assist with making informed decisions as it pertains to a loss
- 1 hour consultation with a certified financial planner to assist with education, strategies and options

Resources available

LifeWorks offers online, self-help resources to assist with the grieving process, providing support for:

- End-of-life issues
- What to do after the death of a loved one
- Dealing with grief

Funeral assistance services

Through private sessions, counselors can help employees, their loved ones and beneficiaries with funeral arrangements. They can provide referrals and helpful information about:

- Nearby funeral homes and cemetery options
- Funeral cost estimates from local providers
- Service providers such as florists, caterers and hotels
- Funeral and memorial planning
- Adult care for surviving elders
- Dealing with becoming a single parent
- Back-up care for children or elderly
- Notifying the Social Security Administration, banks, and utilities
- Local support groups

Will Preparation

Supplemental Life (voluntary)



Experts at hand

Having a will prevents unnecessary stress and ensures your final wishes are clear. We offer valuable legal resources through Hyatt Legal Plans to assist you with creating or updating a binding will at no additional cost with your Supplemental Life coverage. Get expert guidance and unlimited consultations with a plan attorney so you can feel confident you're making the right decisions – and stop difficult decisions from ending up in your family's hands.

Tailored guidance when it matters most

Choose to meet with any of our more than 14,000 participating plan attorneys in-person or by phone for a one-on-one consultation in a private and supportive environment. There are no claim forms to file for covered services – fees are taken care of through your plan. To help you find the right fit for you, you can use an out-of-network attorney, the fees for these services are based on a set fee schedule.*

You've got it covered

Take advantage of covered services including:

- **Unlimited access:** Talk to an attorney as many times as needed to prepare, update or revise a will.
- **Protection for the unexpected:** Prepare living wills and powers of attorney to help ease the stress if individuals become unable to make decisions for themselves.

Expert guidance is just a conversation away

Simply contact a Client Services Representative to get started. We'll give you a case number and help you find a participating plan attorney.

- Call Hyatt Legal Plans' toll-free number 1-800-821-6400
- Give the company name, customer number and the last 4 digits of the policy holder's Social Security number.
- And find the best participating plan attorney for you

Long Term Disability

Center for Nonprofit Advancement Long Term Disability Plan Benefit

Explore the coverage that helps you protect your income and your lifestyle.

What is Long Term Disability insurance? Long Term Disability (LTD) insurance helps replace a portion of your income for an extended period of time.

Eligibility Requirements Long Term Disability: All active full-time employees working at least 30 hours per week are eligible to participate.

What is the benefit amount? Long Term Disability: The Long Term Disability benefit replaces a portion of your predisability monthly earnings, less other income you may receive from other sources¹ during the same Disability (e.g., Social Security, Workers' Compensation, vacation pay, etc.).

The Benefit amount is 60% of your predisability monthly earnings; subject to the plan's maximum monthly benefit.

Short Term Disability

Eligibility Requirements

Short Term Disability: All active full-time employees working at least 30 hours per week are eligible to participate.

How is “Disability” defined under the Plan?

Generally, you are considered disabled and eligible for short term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and are complying with the requirements of the treatment and, you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer in the Local Economy; and you are unable to perform each of the material duties of your own occupation in the Local Economy.

What is the benefit amount?

Short Term Disability: The Short Term Disability benefit replaces a portion of your predisability earnings, less the income that was actually paid to you during the same Disability from other sources¹ (e.g., state disability benefits, no-fault auto laws, sick pay, etc.).

The Benefit amount is 60% of your predisability weekly earnings subject to the plan’s maximum weekly benefit of \$1,000.

Questions?

You can email your questions or request to
ElishaH@nonprofitadvancement.org