

Noble Cares

Benefits Summary

Noble Schools

January 1, 2024



NOBLE
SCHOOLS

Medical Insurance





Medical Insurance | BlueCross BlueShield

Health Maintenance Organization (HMO)

The HMO gives you access to certain doctors and hospitals, but restricts services to in-network providers only. Your care is managed by a Primary Care Physician (PCP) chosen at the time of enrollment. If you require a specialist, outpatient procedure, or hospitalization, your registered PCP must refer you. There are no out-of-network benefits.

Preferred Provider Organization (PPO)

A PPO plan offers the freedom to receive care from any in- or out-of-network doctor, specialist or hospital without a referral. You have a deductible to meet and once the deductible is met, coinsurance (or the cost share between you and the carrier) kicks in. The types of medical services that accumulate towards your deductible are inpatient hospital stays, outpatient surgeries, labs (blood work) and x-rays (MRIs, PET scans, CT scans, etc.). If you go to the doctor, see a specialist, utilize the ER or take a prescription drug, you'll pay a copay for those specific services. Copays do not accumulate towards your deductible but they do accumulate towards your overall out-of-pocket maximum.

High Deductible Health Plan (HDHP) PPO Plan with Health Savings Account (HSA)

This medical plan option is comprised of two components (1) a High Deductible Health Plan (HDHP) and (2) a tax-exempt savings account called a Health Savings Account (HSA).

The HDHP is a high deductible PPO plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care, are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc.

The HSA is a bank account paired with your HDHP allowing you to set aside money on a tax-free basis to pay your out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds roll over from year to year to be used when you really need them. **At the beginning of each calendar year Noble will contribute into your HSA to help you pay for qualified medical expenses that may come up. If you're enrolled in the High Deductible PPO Plan A as employee only, you'll receive \$500 and employee plus one or more dependents will receive \$1,000. If you're enrolled in the High Deductible PPO Plan B as employee only, you'll receive \$1,000 and employee plus one or more dependents will receive \$2,000.**

| Choice of plan options: | Blue Advantage HMO <i>In-Network Benefits Only</i> | Blue Choice Narrow Network PPO | High Deductible PPO Plan A | High Deductible PPO Plan B | Blue Choice Options PPO |
|--|---|---|--|--|------------------------------------|
| Network | Blue Advantage HMO [ADV] | Blue Choice Select PPO [BCS] | Participating Provider Organization [PPO] | Participating Provider Organization [PPO] | See next page for plan information |
| Deductible Individual (In-Network / Out-of-Network) Family (In-Network / Out-of-Network) | \$1,000 \$2,000 | \$1,000 / \$3,000 \$3,000 / \$9,000 | \$3,200 / \$5,000 \$6,400 / \$10,000 | \$4,000 / \$8,000 \$8,000 / \$16,000 | |
| Coinsurance In-Network / Out-of-Network | 90% | 80% / 60% | 90% / 70% | 80% / 60% | |
| Out-of-Pocket Max Individual (In-Network / Out-of-Network) Family (In-Network / Out-of-Network) | \$2,000 \$4,000 <i>Max in Copays</i> | \$2,000 / \$9,000 \$6,000 / \$27,000 <i>Includes Deductible</i> | \$4,000 / \$10,000 \$8,000 / \$20,000 <i>Includes Deductible</i> | \$6,350 / \$16,000 \$12,700 / \$32,000 <i>Includes Deductible</i> | |
| Physician Services (In-Network) Well Adult / Well Child Physician Office / Specialist Visit X-Rays / Lab Diagnostics Telemedicine | 100% \$20 / \$40 copay 100% N/A | 100% \$20 / \$40 copay Deductible then 80% \$20 / \$40 copay | 100% Deductible then 90% Deductible then 90% \$48 per visit until Deductible is reached | 100% Deductible then 80% Deductible then 80% \$48 per visit until Deductible is reached | |
| Emergency Room | \$250 copay | \$250 copay | Deductible then 90% | Deductible then 80% | |
| Urgent Care (In-Network) | \$20 copay | Deductible then 80% | Deductible then 90% | Deductible then 80% | |
| Prescription Drugs (In-Network) <i>Retail</i> Generic / Preferred Brand / Non-Preferred Brand / Specialty <i>34 Day Supply</i> | Copays: \$10 / \$40 / \$60 / \$60 | Copays: \$10 / \$40 / \$60 / \$60 | Deductible then 90% | Deductible then 80% | |
| Prescription Out-of-Pocket Max Individual / Family | \$2,500 / \$5,000 | \$2,500 / \$7,500 | N/A *Maintenance Medication (Generic & Brand) = covered at 100% | N/A *Maintenance Medication (Generic & Brand) = covered at 100% | |



Medical Insurance | BlueCross BlueShield

Blue Choice Options

This is a PPO plan that offers a unique tiered benefit to help you achieve improved results and cost savings. The provider you choose will determine how you are charged/billed for benefits. Members' medical costs are reduced whenever they use a Tier 1 provider.

Tier 1 - Blue Choice Options (BCO) Network

A smaller contracted network of doctors and hospitals that bring you the greatest value from your health care benefits. These providers and medical specialists meet national standard benchmarks for quality care and cost savings.

Tier 2 - PPO Network

A large national network of contracted doctors and hospitals to utilize, but you'll pay a bit more for all medical care you seek coverage for, in comparison to Tier 1.

Tier 3 - Out-of-Network

Non-contracted doctors and hospitals that you can seek care from, but you'll pay a lot more when utilizing these providers since they do not have a network contract.

| Choice of plan options: | Blue Choice Options PPO | | |
|--|--|--|---|
| Network | Blue Choice Options (Tier 1) | PPO (Tier 2) | Out -of-Network (Tier 3) |
| Deductible Individual Family | \$1,000 \$3,000 | \$2,000 \$6,000 | \$3,000 \$9,000 |
| Coinsurance In-Network / Out-of-Network | 80% | 60% | 50% |
| Out-of-Pocket Max Individual Family | \$2,000 \$6,000 | \$3,000 \$9,000 | \$9,000 \$27,000 |
| Physician Services Well Adult / Well Child Physician Office Specialist Visit X-Rays / Lab Diagnostics Telemedicine | 100% \$20 copay \$40 copay Deductible then 80% OV/SP Copay | 100% \$30 copay \$50 copay Deductible then 60% OV/SP Copay | Deductible then 50% Deductible then 50% Deductible then 50% Deductible then 50% Deductible then 50% |
| Emergency Room | \$250 copay | | |
| Urgent Care | Deductible then 80% | | Deductible then 50% |
| Prescription Drugs <i>Retail</i> Generic / Preferred Brand / Non-Preferred Brand / Specialty <i>34 Day Supply</i> | Copays: \$10 / \$40 / \$60 / \$60 | | In network copay + 25% |
| Prescription Out-of-Pocket Max Individual / Family | \$2,500 / \$7,500 | | \$2,500 / \$7,500 |

How to Find a Tier 1 or Tier 2 Provider

Visit <https://www.bcbsil.com/> and click on the Find Care tab and select Find a Doctor or Hospital, and click Search as Guest. Under Plans: enter your search criteria:

- When you choose **Blue Choice OptionsSM (BCO)**, you will get a list of Tier 1 providers only.*
- When you choose **Participating Provider Organization (PPO)**, you will get a list of Tier 2 BCO providers.
- Or you can Browse by Category or Search for Names and Specialties.

* If you change the option to view "All Tiers", then results are sorted with Tier 1 providers to the top and Tier 2 providers are displayed below. The top tier providers will have Tier 1 listed by their names and the Tier 2 providers will just have the provider's name with no tier listed.

Tier 1
Blue Choice OPT PPO Network
Best value, the least out-of-pocket costs with in-network providers

Tier 2
Larger Statewide PPO Network
Larger network, more out-of-pocket costs with these providers

Tier 3
Out-of-Network
Out-of-network, highest out-of-pocket costs, you may have to pay those fees up front

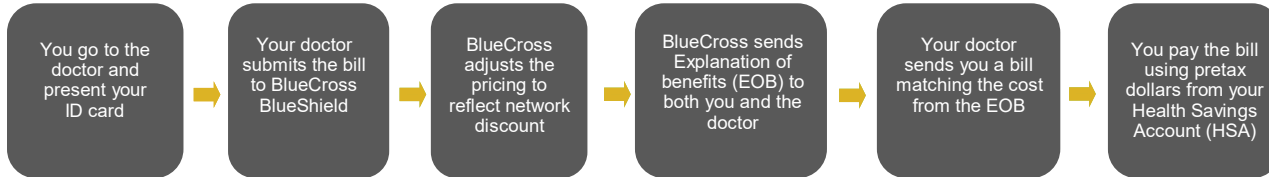


Health Savings Account

High Deductible Health Plan (HDHP) with HSA

The HDHP is a high deductible PPO plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care and certain generic and brand preventive maintenance medications are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc. Although you have the flexibility to see any doctor or visit any hospital of your choice, you will pay significantly less money out of your pocket if you use a doctor or hospital that is in the network. Preventive care services are covered at 100% as long as your physician codes your visit as preventive and services fall under the allowable preventive services guidelines (www.healthcare.gov/coverage/preventive-care-benefits).

See below for example of what doctors visit would look like on a HDHP



The HSA is a bank account paired with your HDHP allowing you to set aside money on a tax-free basis to pay your out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds roll over from year to year to be used when you really need them.

You're eligible for a health savings account if:

- You are covered by a qualified high deductible health plan (HDHP)
- You are not covered by any other medical coverage that is not considered a qualified HDHP
- You are not enrolled in Medicare (Part A included)
- You are not claimed as a dependent on someone's tax return
- You are not enrolled in a Medical Flexible Spending Account (your own or your spouse's)

Paying the true cost of your medical services, less carrier discounts, until your deductible has been met will feel a bit different than other medical plans you may have been enrolled in previously.

For 2024, here is what you can expect:

2024 HSA Contributions

| IRS Max Contribution: | Employee Only | Family |
|--|---------------|---------|
| Max HSA Contribution | \$4,150 | \$8,300 |
| Catch-up Contribution (Age 55 and Older) | \$1,000 | |

*Max HSA contribution includes employer annual HSA contribution.

High Deductible PPO Plans have some 100% covered preventive drugs (Subject to change per IRS rules)

The preventive drug program currently includes prescription drugs in the following categories:

- Anti-coagulants / anti-platelets
- Bowel prep medications
- Breast cancer primary prevention
- Contraceptives
- Depression
- Diabetes medications
- Diabetic supplies
- Fluoride supplements
- High blood pressure
- High cholesterol orals
- Osteoporosis
- Respiratory
- Tobacco cessation

Contraceptives

Cervical Caps

FEMCAP cervical cap 22 mm, 26 mm, 30 mm

Diaphragms

CAYA diaphragm arc-spring
OMNIFLEX DIAPHRAGM diaphragms

Sample Covered Drugs:

Anti-Coagulants / Anti-Platelets

anagrelide hcl cap 0.5 mg (Agrylin), 1 mg
aspirin-dipyridamole cap er 12hr 25-200 mg
cilostazol tab 50 mg, 100 mg
clopidogrel bisulfate tab 75 mg (Plavix) (base equivalent)
dabigatran etexilate mesylate cap 75 mg, 150 mg (etexilate base eq) (Pradaxa)

Depression

Selective Serotonin Reuptake Inhibitors (SSRIs)

citalopram hydrobromide oral soln 10 mg/5 mL
citalopram hydrobromide tab 10 mg, 20 mg, 40 mg (base equivalent) (Celexa)

High Blood Pressure

acebutolol hcl cap 200 mg, 400 mg
amlodipine hcl tab 5 mg
amlodipine besylate tab 2.5 mg, 5 mg, 10 mg (base equivalent) (Norvasc)
amlodipine besylate-benazepril hcl cap 2.5-10 mg, 5-40 mg

Diabetes Medications

Hypoglycemic Agents

BAQSIMI ONE PACK – glucagon nasal powder 3 mg/dose
BAQSIMI TWO PACK – glucagon nasal powder 3 mg/dose
glucagon (rdna) for inj kit 1 mg (Glucagon emergency k)



Find a Provider | BlueCross BlueShield

- 1 A. Go to <https://www.bcbsil.com/>
- 2 B. Select Find Care
- 3 C. Select Find a Doctor or Hospital
- 4 D. Search as Guest to find providers
- 5 E. Enter the location where you want to search for a provider

F. Select plan/network

HMO: Blue Advantage HMO [ADV]

BCO: Blue Choice Options [BCO]

HDHP: Participating Provider Organization [PPO]

Blue Choice Narrow Network: Blue Choice PPO [BCS]

The screenshots illustrate the process of finding a provider on the BlueCross BlueShield website. The first screenshot shows the homepage with the 'Find Care' button highlighted. The second screenshot shows the 'Find a Doctor or Hospital' page with the 'Search as a Guest' button highlighted. The third screenshot shows the 'Find a Doctor or Hospital' page with the 'Search as a Guest' button highlighted. The fourth screenshot shows the 'Find a Doctor or Hospital' page with the 'Search as a Guest' button highlighted.



A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association

English

Log In

- Your provider may offer telehealth services, please contact them directly for details.
- Due to COVID-19, some providers' offices may be closed or have different hours, please contact the provider for the most up-to-date information.
- If you have telehealth through your benefits, you can access them below under the 'My Benefits' section on this page.

[View Less](#)

F

Plans
All plans/networks

City, state or zip
Wheaton, IL – 60189

Medical Insurance Rates (Semi-Monthly, 24 pay periods)

Blue Advantage HMO

| Semi-Monthly Contributions: | You Pay | Noble Pays |
|-----------------------------|----------|------------|
| Employee Only | \$34.10 | \$253.59 |
| Employee & Spouse | \$71.50 | \$540.24 |
| Employee & Child(ren) | \$80.30 | \$587.76 |
| Family | \$119.90 | \$872.20 |

Blue Choice Narrow Network PPO

| Semi-Monthly Contributions: | You Pay | Noble Pays |
|-----------------------------|----------|------------|
| Employee Only | \$67.00 | \$259.42 |
| Employee & Spouse | \$143.00 | \$551.07 |
| Employee & Child(ren) | \$158.00 | \$599.94 |
| Family | \$235.00 | \$890.61 |

High Deductible PPO Plan A

| Semi-Monthly Contributions: | You Pay | Noble Pays |
|-----------------------------|----------|------------|
| Employee Only | \$43.00 | \$283.42 |
| Employee & Spouse | \$98.00 | \$596.09 |
| Employee & Child(ren) | \$109.00 | \$648.94 |
| Family | \$163.00 | \$962.70 |

High Deductible PPO Plan B

| Semi-Monthly Contributions: | You Pay | Noble Pays |
|-----------------------------|---------|------------|
| Employee Only | \$21.00 | \$274.66 |
| Employee & Spouse | \$49.00 | \$579.68 |
| Employee & Child(ren) | \$54.00 | \$632.52 |
| Family | \$81.00 | \$938.51 |

Blue Choice Options PPO

| Semi-Monthly Contributions: | You Pay | Noble Pays |
|-----------------------------|----------|------------|
| Employee Only | \$113.30 | \$270.72 |
| Employee & Spouse | \$239.80 | \$576.75 |
| Employee & Child(ren) | \$264.00 | \$627.69 |
| Family | \$389.40 | \$934.84 |

2024 Annual HSA Contributions

| Plan A Tax-free Contribution: | Employee Only | Family |
|---------------------------------|---------------|---------|
| Noble Contribution | \$500 | \$1,000 |
| Potential Employee Contribution | \$3,650 | \$7,300 |

| Plan B Tax-free Contribution: | Employee Only | Family |
|---------------------------------|---------------|---------|
| Noble Contribution | \$1,000 | \$2,000 |
| Potential Employee Contribution | \$3,150 | \$6,300 |

| IRS Max Contribution: | Employee Only | Family |
|--|---------------|---------|
| Max HSA Contribution | \$4,150 | \$8,300 |
| Catch-up Contribution (Age 55 and Older) | \$1,000 | |

Dental Insurance





Dental Insurance | BlueCross BlueShield

Preferred Provider Organization (PPO)

These dental plans allow the flexibility to select any dentist in-network or out-of-network. By staying in-network, the contract between your dentist and insurance carrier will make your annual benefit period maximum last longer.

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount of coverage for each visit. Each type of service fits into a class of services according to complexity and cost.

Preventive:

- Annual cleanings (2 per year)
- X-rays (1 per year)
- And more

Basic:

- Fillings
- Simple extractions
- Root canals
- And more

Major:

- Dentures/bridges/partials
- Crowns
- Implants
- And more

| Choice of plan options: | Basic Dental In-Network / Out-of-Network | Dental Plus In-Network / Out-of-Network |
|-------------------------------------|---|--|
| Network Name | BlueCare Dental PPO | BlueCare Dental PPO |
| Individual Deductible (Family = 3x) | \$50 / \$50 | \$0 / \$25 |
| Office Visit Copay | None | None |
| Preventive Coinsurance | 100% / 100% | 100% / 100% |
| Basic Coinsurance | 90% / 80% | 100% / 80% |
| Major Coinsurance | 60% / 50% | 60% / 50% |
| Annual Plan Maximum | \$1,750 / \$1,750 | \$2,500 / \$2,500 |
| Orthodontia Coinsurance | Not Covered | 50% / 50% |
| Orthodontia Eligibility | Not Covered | Adult & Child |
| Orthodontia Lifetime Maximum* | Not Covered | \$1,500 / \$1,500 |

*Invisalign is included, however limitations apply



Find a Provider | BlueCross BlueShield

1. Visit www.bcbsil.com and click "Find a Doctor or Hospital".
2. On the next page click the "Find a Dentist" link on the left side of the page.
3. On the next page choose the "BlueCare Dental PPO".
4. Click one of the available radio buttons (Search by Name, Search by Location, etc.) and enter the appropriate search criteria and then click "Search".
5. The next page will be the Search Results page. On this Search Results page you can:
 - Start a New Search
 - Save the Search
 - Create a PDF
 - Print the Results
 - Email the Results
6. By utilizing a BlueCare Dental PPO Provider found during this search, you should be able to receive in-network services when seeing one of the provider's in that search list.

Dental Insurance Rates (Semi-Monthly, 24 pay periods)

Basic Dental

| Semi-Monthly Contributions: | You Pay |
|-----------------------------|---------|
| Employee Only | \$1.35 |
| Employee & Spouse | \$2.73 |
| Employee & Child(ren) | \$2.73 |
| Family | \$4.10 |

Dental Plus

| Semi-Monthly Contributions: | You Pay |
|-----------------------------|---------|
| Employee Only | \$5.47 |
| Employee & Spouse | \$10.25 |
| Employee & Child(ren) | \$13.67 |
| Family | \$17.10 |

Vision Insurance





Vision Insurance | VSP

Vision insurance helps offset the costs of routine eye exams and also helps pay for vision correction eye wear, like eyeglasses and contacts, that may be prescribed by an eye-care provider.

By accessing in-network vision providers, you're able to reap the benefit of true vision insurance coverage. You're eligible for an eye exam and lenses or contact lenses every 12 months and frames every 24 months. Out-of-network providers will merely offer you an allowance towards your vision services.

Eye-care providers include many independent optical shops and national chains.

| Vision Plan Details: | Frequency | In-Network | Out-of-Network |
|--|------------------|---|---------------------|
| Network | VSP Signature | | |
| Eye Exam | Every 12 months | \$10 copayment | \$50 max allowance |
| Lenses - Single vision - Bifocal - Trifocal - Lenticular | Every 12 months* | \$25 copayment | Allowance varies |
| Frames | Every 24 months* | \$130 allowance + 20% off remaining balance | \$70 max allowance |
| Elective Contacts | Every 12 months | \$130 allowance | \$105 max allowance |

*You cannot get contacts and glasses in the same calendar year

Extra Savings

Glasses and Sunglasses

- Extra \$20 to spend on featured frame brands. Go to <https://www.vsp.com/offers/special-offers> for details.
- 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam.

Retinal Screening

- No more than \$39 copay on routine retinal screening as an enhancement to the WellVision Exam.

Laser Vision Correction

- Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.
- After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor.



Find a Provider | VSP

Find an eye doctor who's right for you. Visit [vsp.com](https://www.vsp.com) and select **Find a Doctor** or call **800.877.7195**.

At your appointment, tell them you have VSP. There's no ID card necessary. If you'd like a card as a reference, you can print one on [vsp.com](https://www.vsp.com).

Vision Insurance Rates (Semi-Monthly, 24 pay periods)

Vision Plan

| Semi-Monthly Contributions: | You Pay |
|-----------------------------|---------|
| Employee Only | \$2.00 |
| Employee & Spouse | \$3.50 |
| Employee & Child(ren) | \$3.50 |
| Family | \$5.00 |

Additional Benefits





Basic Life and AD&D Insurance | BlueCross BlueShield

Basic Life Insurance helps ease your loved ones' financial burden. Your designated beneficiary(s) will receive a benefit if you pass away from a covered accident or illness. In addition, Accidental Death and Dismemberment (AD&D) provides a benefit to your beneficiary(s) if you pass on or become dismembered due to a specifically covered accident. Always make sure your beneficiary(s) are updated. **The cost of the benefit is 100% paid for by Noble.**

| Basic Life/Accidental Death & Dismemberment | |
|---|--|
| Benefit Amount | 2x salary up to \$500,000 per employee - Life 2x salary up to \$500,000 per employee - AD&D |



Voluntary Term Life and AD&D Insurance

Voluntary Term Life/AD&D allows you to purchase additional coverage at your own financial expense to ease your loved ones' financial burden if something should happen to you. Costs are determined on group discounted rates. Always make sure your beneficiary information is updated.

An employee's maximum benefit election cannot exceed 5x their basic annual earnings. A spouse's maximum election cannot exceed 100% of what the employee takes out on themselves.

| | Employee | Spouse | Child(ren) |
|--------------------------|-----------|-----------|--|
| Coverage Increments | \$10,000 | \$5,000 | 15 days-6 months: \$100 6 months-age 26: \$10,000 |
| Maximum Benefit Amount | \$500,000 | \$100,000 | \$10,000 |
| Guaranteed Issue Amount* | \$200,000 | \$50,000 | \$10,000 |

Guarantee issue applies to newly eligible employees & dependents only. For all employees or dependents electing coverage for the first time and are not newly eligible for coverage, will be subject to medical underwriting by Blue Cross before any amount of coverage is approved



Short & Long-Term Disability | BlueCross BlueShield

If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time. **The cost of the benefit is 100% paid for by Noble.**

| Disability Coverage | Short -Term | Long -Term |
|--------------------------|--|--|
| Waiting Period | Begins on the 11th day of continuous injury or illness | Begins on the 91st day of continuous injury or illness |
| Benefit Amount | 60% of weekly earnings | 66.67% of monthly earnings |
| Maximum Benefit | \$3,000 per week | \$15,000 per month |
| Length of Payment Period | 12 weeks | SSNRA |



Flexible Spending Account (FSA) | Further

Flexible Spending Accounts (FSA) allow you to save money on a pre-tax basis to pay for qualified medical expenses and/or dependent care expenses you may incur throughout the year. The money you put into your FSA is done so on a pre-tax basis. This means you are lowering your taxable income and also not paying taxes when the money is used for qualified expenses. Please note FSA elections can only be updated during a Qualifying Life Event.

Health Care FSA - You may contribute up to \$1,000 per plan year to pay for qualified medical, dental and vision expenses for yourself and eligible family members. Funds in this account can be used to cover all eligible expenses on your tax dependents even if they are not enrolled under your health care plan. Eligible reimbursable expenses include medical and dental plan deductibles and copays (if applicable), orthodontia expenses not covered by your dental plan, prescription drugs, prescription eye glasses and contact lenses, Lasik eye surgery and much more.

Limited Purpose FSA - If you enroll in the HDHP/HSA plan and open a health savings account, you are not able to enroll in the Health Care FSA, since you're already putting tax-free dollars aside to pay for qualified expenses. You are, however, able to enroll in the Limited Purpose FSA, which allows you to pay for eligible out-of-pocket dental and vision expenses.

Health Care FSAs and Limited Purpose FSAs have a use-it-or-lose-it provision, so be conservative when electing how much to contribute. Employees have until March 31st, the following year to submit any claims incurred in the current year. Up to \$610 can be rolled over into the next year.

Dependent Care FSA - You may contribute up to \$5,000 per plan year to pay for qualified eligible dependent care expenses. Funds in this account are saved on a tax-free basis.

Dependent care FSAs have a use-it-or-lose-it provision. No funds can be rolled over. Employees have until March 31st of the following year to submit any claims.

To learn more about your benefits visit <https://hellofurther.com/>, email CustomerSolutions@HelloFurther.com, or call 800-859-2144



Commuter Benefits | WEX

Commuter Benefits allow you to set aside tax-free money to pay for eligible expenses you incur as part of your commute to and from work.

Parking - You may elect to have a maximum of \$315 per month deducted from your gross income earnings. The most common eligible expenses are charges for parking at or near your place of work or at a location from which you commute to work, such as a train station. The amount elected will not be subject to federal, state, social security or Medicare taxes.

Mass Transit - You may elect to have a maximum of \$315 per month deducted from your gross income earnings to be used for the cost of mass transit. The most common eligible expenses are charges for mass transit train and bus tickets. The amount elected will not be subject to federal, state, social security or Medicare taxes.

To learn more about your benefits visit <https://www.wexinc.com>, email customerservice@wexhealth.com, or call 866-451-3399



Critical Illness Insurance | Voya

Critical Illness Insurance provides you with a lump-sum cash benefit in the event you or a loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what is really important – getting better. Plus, the policy will also pay you a \$75 benefit when you complete a qualified health screening, including a COVID-19 test. You can elect coverage without answering medical questions!

Example of Reoccurrence Benefit: At 49 years old, Bob enrolled in a \$20,000 policy. Five years later, at the age of 54, Bob is diagnosed with cancer and receives 100% of his benefit or a lump sum of \$20,000. At age 60, Bob suffers a heart attack. He again receives 100% of his benefit or a lump sum of \$20,000. Over the life of his plan, Bob receives a total of \$40,000.

Why should I buy coverage now?

- It's more affordable when you buy it through your employer and the premiums are conveniently deducted from your paycheck.
- If you apply during your initial enrollment, you can get coverage without a health exam or medical questions.
- Coverage is portable. You may take the coverage with you if you leave the company or retire. You'll be billed at home.

| Who can get coverage? | Amount |
|-----------------------|---|
| You | Choose \$10,000, \$20,000 or \$30,000 of coverage |
| Your spouse | Spouses can get 50% of the employee coverage amount as long as you have purchased coverage for yourself. |
| Your children | Children can get 50% of the employee coverage amount as long as you have purchased coverage for yourself. |

| Covered Condition* | Initial Benefit |
|---|-------------------------|
| Heart attack | 100% of Initial Benefit |
| Stroke | 100% of Initial Benefit |
| Major organ transplant | 100% of Initial Benefit |
| Coronary artery bypass | 25% of Initial Benefit |
| Cancer | 100% of Initial Benefit |
| Carcinoma in situ | 25% of Initial Benefit |
| Skin cancer | 10% |
| Infectious Disease (Including COVID-19) | 25% of Initial Benefit |

*This is not a comprehensive list of covered injuries and treatments. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.



Accident | Voya

Accident insurance pays you a set benefit amount based on the type of injury you have and the type of treatment you need for accidents that occur on or off the job. It covers a range of incidents, from common injuries such as dislocations and fractures, to more serious events such as ER visits and hospitalization. Plus, the plan will also pay you a \$50 benefit when you complete a qualified health screening, including a COVID-19 test!

Accident insurance can help you with out-of-pocket costs that your medical plan does not cover, like co-pays and deductibles. The plan pays benefits directly to you and you are guaranteed base coverage, without answering health questions. The cost is conveniently deducted from your paycheck. You can keep your coverage if you change jobs or retire.*

| Who can get coverage? | |
|-----------------------|--|
| You | If you're actively at work, working 30 hours per week |
| Your spouse | Can get coverage as long as you have purchased coverage for yourself |
| Your children | Can get coverage as long as you have purchased coverage for yourself Children from live birth to age 26 |



Telemedicine | MDLIVE

Knowing how busy your day is, we have found a more robust virtual option for doctor consults for people choosing any of the PPO plans. Download the mobile app and complete the new patient information so you're ready to talk to a doctor when you need it.

MDLIVE

With MDLIVE, you can visit with a physician 24 hours a day, 7 days a week, 365 days a year from your home, campus, or on the go from the app. Board-certified and state-licensed physicians are available by phone or secure video to assist with non-emergency medical conditions.

When to use MDLIVE:

- » Instead of going to the ER or an urgent care center for a non-emergency issue
- » During or after normal business hours, nights, weekends and even holidays
- » If your primary care doctor is not available
- » If traveling and in need of medical care

Please call 888.676.4204 or visit https://members.mdlive.com/bcbsil/landing_home to get started.

Please note that the HMO plan is excluded from MDLIVE.



401(k) Program

The 401(k) Plan is an employer sponsored retirement plan that allows employees to save and invest for the purpose of building savings for retirement. Saving through a 401(k) Plan is an easy way to set aside money for your future.

- » As a Noble employee you will be auto-enrolled in our 401(k) unless you actively opt-out
- » Rolling entry available 24/7 on Fidelity website
- » Annual maximum contribution: \$23,000 (subject to change)
- » Additional \$6,000 annual allowed for participants over age 50

Noble Match:

- » Match up to 5% of salary (maximum of \$2,000 / semiannually)
- » Eligible after 1 year of service; employer match provided twice a year on 6/30 and 12/31
- » Pension participants can participate but are **not eligible** for the match

Please call 800-835-5097 or visit www.netbenefits.com to manage your account.



Chicago Teachers' Pension Fund

- » Salaried employees with an Illinois Educators' License must participate
- » Notify credentials@nobleschools.org of your licensure as soon as possible
- » Pension requires a total contribution of 9% of salary
 - Employee contributes 2%
 - Noble contributes 7%
- » No Social Security tax paid while participating
- » Noble also pays another 10% of salary for administrative fees related to the pension (total contribution over 18% of salary)



Maven Maternity

Expecting or just had a baby? Get 24/7 support from Maven!

Sign up for Maven for around-the-clock support through pregnancy, postpartum, adoption, surrogacy, new parenthood, and returning to work after leave. Video chat or message with top-rated providers in over 20 specialties, join a supportive community, and read expert resources on every topic.

Noble Network of Charter Schools employees and their partners receive unlimited access to Maven at no cost.

Get started today and meet your dedicated Care Advocate who can answer any question, anytime, and connect you with specialists on Maven including: Prenatal Nutritionists, Lactation Consultants, Sleep Coaches, Adoption & Surrogacy Specialists, Return-to-Work Coaches, and more.

Maven is available anytime during pregnancy and up to 6 months postpartum.

Get started today at www.mavenclinic.com/join/noble1 or download the Maven Clinic app. For help, contact support@mavenclinic.com





Health and Fitness

Noble supports its commitment to health and fitness by offering the following:

Access to On-Campus Fitness Facilities

All staff have access to on-campus fitness facilities during designated weekday and weekend times. Check with your campus athletic department or principal for more information.

Divvy Bike Discount

Noble has partnered with Divvy Bike to offer \$65.45 Annual Memberships with discount code.

Discounts at participating gyms and fitness centers and discounted annual Divvy bike membership codes available by contacting your dedicated campus HR representative or by emailing humanresources@nobleschools.org

BlueCross BlueShield Fitness Program

If you are enrolled in a BCBS IL medical plan you and your dependents (age 18 and older) have access to their exclusive Fitness Program. This program gives you unlimited access to a nationwide network of more than 10,000 fitness locations. If you want, you can choose one location close to home or near work. You can visit locations while you're on vacation or traveling for work. Membership is month to month. Monthly fees vary based on the package you chose.

It's easy to sign up:

1. Go to bcbsil.com and log in to Blue Access for Members
2. Under "Wellness" choose "Fitness Program." On this page, you can enroll, search for nearby fitness locations and learn more about the program.
3. Click "Enroll Now." Then search and select the fitness location that is best for you.
4. Verify your personal information and method of payment. Print, download, or request your Fitness Program ID card.
5. Visit a fitness location today!



Mental Wellness

Employee Assistance Program (EAP)

Employee Resource Systems, Inc. (ERS) provides Noble's Employee Assistance Program (EAP). The EAP is confidential and available 24/7/365 by calling their toll-free number at 800-292-2780 or by visiting their website at MyLifeExpert.com (company name: benoble). If you are looking for in-person counseling support, they can make a referral, and the first three sessions will be covered at no cost to you. They also offer other work-life services including legal support, financial assistance, and identification recovery.

Headspace

Noble has partnered with [Headspace](https://www.headspace.com) to provide all interested employees with a free premium membership. Whether you're looking for ways to reduce stress, improve focus, become more physically fit, or sleep better, Headspace provides a variety of resources designed to support you. To enroll, or merge an existing subscription, please visit this [link](#).



Pet Insurance | Nationwide

If your pet becomes ill, Nationwide has you covered. Nationwide provides coverage for your dog or cat for all accidents and illnesses, specialist treatments, prescription medications, hereditary and chronic conditions, etc.

- Get cash back on eligible vet bills. Choose from three levels of reimbursement: 90%, 70%, or 50%.
- Available exclusively for employees (these plans aren't available to the general public).
- Same price for pets of all ages. Your rates won't go up because your pet had a birthday.
- Use any vet, anywhere. No networks, no pre-approvals. Submit your claims for reimbursement.
- Optional wellness coverage available. Includes spay/neuter, dental cleaning, exams, vaccinations, and more.

Easy enrollment

There are three simple ways for you to sign up for the pet insurance voluntary benefit:

1. Go directly to the dedicated URL for Noble Network: <http://www.petinsurance.com/nobleschools>
2. Visit <https://www.petinsurance.com/employee-benefits/company-search/> and enter Noble Network of Charter Schools
3. Call 877-738-7874 and mention that they're employees of Noble Network of Charter Schools to receive preferred pricing

Pre-existing conditions are not covered. Any illness or injury a pet had prior to start of policy will be considered pre-existing.

| Covered Service | |
|---|---|
| Accidents, including poisonings and allergic reactions | ✓ |
| Injuries, including cuts, sprains and broken bones | ✓ |
| Common illnesses, including ear infections, vomiting and diarrhea | ✓ |
| Serious/chronic illnesses, including cancer and diabetes | ✓ |
| Hereditary and congenital conditions | ✓ |
| Surgeries and hospitalizations | ✓ |
| X-rays, MRIs and CT scans | ✓ |
| Prescription medications and therapeutic diets | ✓ |
| Wellness Exams and vaccinations | |
| Spay/Neuter | |
| Flea and tick prevention, Heartworm testing and prevention | |
| Routine blood tests | |



Time Off Policies

Paid Time Off (PTO)

Though taking time off is often hard as an educator, we try to ensure our staff have supportive time off policies when life requires it.

| Paid Time Off (PTO) | |
|--------------------------------|--|
| Academic Staff | Accrue up to 8 PTO days per year. |
| Academic Staff | Observe the same winter, spring, and summer breaks that students observe. |
| Administrative (52-week) Staff | Accrue up to 16 PTO days per year in their first year. This number increases with additional years of service. |
| All Full-Time Staff | Receive holiday pay for observed holidays. |

Sick Bank Days

Accrued but unused PTO rolls into the sick bank at the end of each school year.

Sick days can be used in advance of PTO and can also be used for the care of any loved one, including pets.



Support for Parents and Kids

An ever-increasing number of Noble staff are choosing to grow their families; Noble has some key supports for our parents and kids.

Noble Day Care

- » Sliding scale rates for Noble staff
- » Priority enrollment for Noble staff
- » Contact yespinoza@nobleschools.org for more information

Parental Leave Policy

- » After 6 months of service, Noble staff are eligible for Parental Leave
- » Parental Leave is divided into 3 subparts: Disability Leave, Bonding Leave, and Extended Bonding Leave
- » Disability Leave—6 to 8 weeks of paid leave for the period of disability caused by childbirth. Paid for by Noble and Noble's short-term disability insurance policy
- » Bonding Leave—6 weeks of paid leave to bond with a new child. Paid for by Noble.
- » Extended Bonding Leave—6 additional weeks of leave to bond with a new child. Paid for by the employee using PTO and/or sick bank.
- » All 3 options will run concurrently with FMLA, state paid or unpaid leave laws and/or Noble's 60-day unpaid leave of absence, as applicable
- » Noble also provides Short-Term Disability coverage, which can provide 60% income replacement during the covered portion of a leave.

For more information, please reach out to your campus HR partner or review the Parental Leave Policy in the Noble Staff Handbook.



Career Support

Whether developing as a teacher, honing leadership skills, or seeking additional distinction in your career, Noble has a variety of programs to support.

On-Going Instructional Support

Core to Noble's best-in-country results are the multitude of opportunities provided to instructors, leaders, and staff focused on delivering relevant and rigorous content aligned to our defined approach to instruction known as The Noble Classroom. In addition to resources and workshops, all Noble teachers are provided personalized coaching through regular 1:1 instructional support.

Leadership Pathways

Noble offers a variety of annual career-development pathways including the Diverse Leaders Fellowship which pairs aspiring staff of color with senior leaders in a year-long mentorship and career cohort.

Distinguished Teacher

Each year, through a rigorous application and selection process, a cohort of Noble teachers who have consistently demonstrated exceptional results with students can earn Distinguished Teacher recognition. In addition to the honor and recognition of being selected, Distinguished Teachers are eligible for an annual \$10,000 salary increase and a variety of other benefits for the duration of their time as a Noble teacher.

Tuition Support for Master of Arts in Teaching

Noble offers teachers 75% tuition coverage for traditional and alternative teacher licensure programs at select partner universities. If deemed eligible, teachers have the opportunity to obtain a Master of Arts in Teaching and Illinois teaching license in just two years while remaining in the classroom. For more information visit Noble's Careers page and navigate to the Teacher Licensure Program.

Teacher Licensure

Myra Mitchell, the HR team's Licensure Specialist, is available to make sure you have help navigating the often complex process of obtaining state licensure. She can be reached at credentials@nobleschools.org.

Tuition Support for Subject Endorsement Programs

Noble has partnered with University of Phoenix to offer online subject endorsement courses at a subsidized cost for current Noble teachers. Noble provides tuition support up to \$5,000 for endorsements in Math, ELA, Science, Social Science, Foreign Language, and ESL/Bilingual. Please reach out to credentials@nobleschools.org to learn more, determine eligibility, and for support in enrolling.

Career Advice

Interested in exploring opportunities within Noble or want career support? You are welcome to reach out to careers@nobleschools.org to talk to a member of the Talent Team.

Referral Incentives

40-50% of Noble's hires each year come from referrals from current staff members; Noble offers \$1,000 referral bonuses to eligible staff who recommend someone hired at Noble and completes 120 days of active service. Please refer to Noble's Staff Handbook for additional information.

Carrier Information





Carrier Information

Blue Advantage HMO

| | |
|---------------|--|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com |
| Phone Number | 800-892-2803 |
| Network | Blue Advantage HMO [ADV] |
| Policy Number | B04117 |

Blue Choice Options

| | |
|---------------|--|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com |
| Phone Number | 800-828-3116 |
| Network | Blue Choice Options [BCO] |
| Policy Number | 432803 |

High Deductible PPO Plan A & Plan B

| | |
|---------------|--|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com |
| Phone Number | 800-828-3116 |
| Network | Participating Provider Organization [PPO] |
| Policy Number | 432801 & 432802 |

Basic Dental

| | |
|--------------|--|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com |
| Phone Number | 800-367-6401 |
| Network | BlueCare Dental PPO |

Dental +

| | |
|--------------|--|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com |
| Phone Number | 800-367-6401 |
| Network | BlueCare Dental PPO |

Human Resources Contact Information

| | |
|---------------|--|
| Contact | Human Resources Team |
| Email Address | humanresources@nobleschools.org |
| Phone Number | 312-521-5287 |

Blue Choice Narrow Network

| | |
|---------------|--|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com |
| Phone Number | 800-828-3116 |
| Network | Blue Choice Select PPO [BCS] |
| Policy Number | 0ME124 |

Vision

| | |
|---------------|--|
| Carrier | VSP |
| Website | www.vsp.com |
| Phone Number | 800-877-7195 |
| Network | Signature |
| Policy Number | 30061295 |

Basic Life and AD&D Insurance

| | |
|--------------|--|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com/ancillary |
| Phone Number | 800-367-6401 |

Voluntary Term Life and AD&D Insurance

| | |
|--------------|--|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com/ancillary |
| Phone Number | 800-367-6401 |

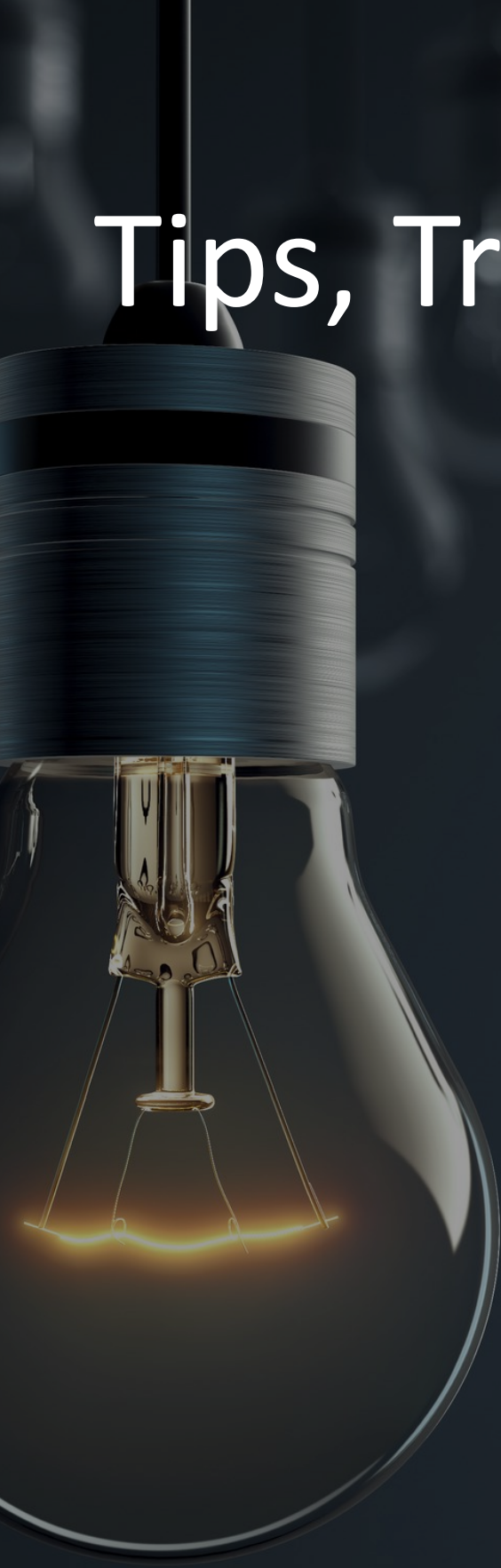
Short & Long-Term Disability Insurance

| | |
|--------------|--|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com/ancillary |
| Phone Number | 800-367-6401 |

Employee Assistance Program

| | |
|--------------|--|
| Carrier | ERS |
| Website | www.ers-eap.com |
| Phone Number | 800-292-2780 |

Tips, Tricks & Tools





BlueCross BlueShield Value Added Benefits

BlueAccess for Members: www.bcbsil.com

A secure member website that gives you immediate access to health care benefit information. Here you can check claim status, find in-network providers, use the hospital comparison tool, and much more.

BlueAccess Mobile™

Access your BlueAccess for Members account from a mobile device. Opt in to receive texts for Rx refill reminders, diet and fitness tips, claim updates and more. Download the app for immediate access.

Virtual Visits—MDLIVE (PPO/HSA Members Only)

MDLIVE's telehealth program provides enrolled members with access to non-emergency medical care without even leaving the couch. Visit a doctor virtually 24 hours a day, 7 days a week for a variety of different ailments and symptoms. Log on to MDLIVE.com/bcbsil or call 888.676.4204 today to find out additional info on this awesome benefit.

24/7 Nurseline: 800.299.0274 (PPO Members Only)

General health info and guidance for specific conditions from fevers to bee stings from a registered nurse.

Maternity Care Program: 888.421.7781

Personalized support provided by Obstetrical nurses.

Mail Order Prescriptions: 833.715.0942

Through Express Scripts: express-scripts.com/rx, mail order prescriptions may save time and money

Blue365 Discounts

Access to additional special program discounts. Details can be accessed by logging into Blue Access for Members via www.bcbsil.com. Once logged in, go to the *My Coverage* tab and click on *Discounts* found under *Member Advantages*.

Well onTarget Member Wellness Program

Access health and wellness resources that can help you manage your health. Resources include health assessments, self-directed courses and health coaching.



Tips to Save Money

Preventive/Wellness Exams Covered at 100%

- Preventive care is equal to one physical exam per year per enrolled member
- Females get an annual well-woman exam covered at 100% in addition to their annual physical exam
- No out-of-pocket costs apply - these exams are fully covered as long as your physician codes them as preventive

Prescription Drugs

- Ask your doctor if there's a generic version of any medication you're currently taking or being prescribed
- Take advantage of the Prescription Savings Programs at major retailers
- Ask about free samples from your doctor and/or manufacturer rebates

High Cost Scans, X-Rays & Tests

- MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals
- Whenever possible, compare cost options prior to scheduling your necessary services

Accessing Medical Care

The ER is a costly experience for issues that aren't true emergencies. There are alternatives that can offer quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

- Doctor's office: for symptoms that aren't life threatening, call and let them know your symptoms require immediate attention
- Convenient Care Clinics: use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat/strep, coughs/congestion, sports physicals, UTIs, etc. Visit cvs.com or walgreens.com to find a clinic near you*
- Urgent Care (UC): less costly than the ER; can treat sprains/strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.

* If enrolled in a BCBS medical plan, before filling any prescription at CVS, please refer to <https://www.myprime.com/content/myprime-v2/en/sso-consent.html> or contact BlueCross BlueShield to find out if your prescription drug(s) are covered in-network.

Brought to you by:



NOTE: This Benefits Summary is merely intended to provide a brief overview of the Organization's employee benefit programs. Employees should review the Organization's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Organization reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein.