

Eligibility & Enrollment



	Full-Time Employees	Part-Time Benefitted	NYSID Employees*	Part-Time Non-Benefitted
Cigna Medical Plans	✓	✓	✓	
Cigna Dental Plans	✓	✓	✓	✓ DMO Only at 100% of cost
EyeMed Vision Care	✓	✓	✓	✓
State Mandated Short Term Disability	✓	✓	✓	✓
Guardian Basic Life, AD&D & LTD	✓		✓	
Guardian Voluntary Plans	✓	✓	✓	✓
Employee Assistance Program (EAP)	✓	✓	✓	✓
Nationwide Pet Insurance	✓	✓	✓	✓
ARAG Legal & Identity Theft	✓	✓	✓	✓
WEX Flexible Spending Account (FSA) & Dependent Care Flexible Spending Account (DCFSA)	✓	✓	✓	
WEX Commuter Plan (Transit/Parking)	✓	✓	✓	✓
Empower - Goodwill Industries of Greater New York and Northern New Jersey, Inc. 403(b) Plan	✓	✓	✓	✓
Empower –The Thrift Plan of Goodwill Industries of Greater New York and Northern New Jersey, Inc. 401(a) Plan (Must Work 1 year and 1,000 hours to become eligible) (Eligibility rules apply)	✓	✓		✓

*NYSID employees pay 100% of the cost of the plan they elect to enroll in.

Benefits Information on the Go

iNGAGED

Available for iOS and Android mobile devices, the iNGAGED app makes checking your health and benefits information easier than ever!

With iNGAGED, you can view our Goodwill NYNJ benefit plans and resources, access policy information and group numbers, quickly contact an insurance carrier, keep up with important benefit plan announcements, and store images of your ID cards directly in the app.

Download the “iNGAGED Benefits” app from the App Store or Google Play or go to www.ingagedbenefits.com/login to login.



Cigna

- Find a participating provider at: www.mycigna.com or access the prescription drug list
- myCigna Mobile App gives you a simple way to personalize, organize and access important health information – on the go. Features include:
 - Health Care Professional Directory.
 - ID Cards.
 - Ability to view and search claims history.
 - Prescription Drug search.
 - View coverage details.
 - Save contact information for your doctor, pharmacies and other health care professionals or facilities.
 - And much more!



Telehealth Services

With telehealth, you can connect with leading board-certified physicians for many **non-emergency** illnesses through the internet or telephone. By leveraging these virtual visits, you can utilize telehealth first before heading to urgent care centers or even the emergency room as may be needed. Additionally, you can quickly fill your prescriptions so you can get back on your feet in no time. Cigna provides access to MDLIVE, a telehealth services as part of Goodwill NYNJ’s medical plan.

Through Cigna, each e-Visit will cost the PCP copay based on the medical plan enrolled for all dependents.

Start your eVisit today!

Connect to MDLIVE through www.mycigna.com – no separate login needed. Register today so you will be ready to use the telehealth service when and where you need it.

MDLIVE

- By Phone: 888.726.3171
- Online: www.mdliveforcigna.com
- **Download MyCigna’s mobile app and you will have access to MDLIVE telehealth providers**

Employee Wellness

A healthier you starts here – mind and body!



Why Wellness?

Healthy, active lifestyles can help reduce the risk of chronic disease and may lower your annual health care costs. We care about your total well-being and encourage all employees to engage in our Wellness Program at no-cost. This includes both the offerings through Cigna described here, as well as other Wellness Program offerings such as Talkspace, Financial Wellbeing sessions we offer throughout the year and other similar activities

Additional wellness incentives will also be available to all employee throughout the year, regardless of whether or not you are enrolled in the Cigna medical plan.

Healthwise, For Every Health Decision

Offered by Cigna, Healthwise, provides useful healthcare tools so you can better direct your personal health. Start by taking your Health Assessment at www.mycigna.com. Cigna offers a wide variety of tools to keep you staying healthy, which may include:

- **Nutrition:** Eating a balanced diet can be challenging with our busy lives but there are resources available for you to learn how.
- **Smoking Cessation:** Interactive tools to measure your readiness to quit and the tools to guide you to do so.
- **Stress Management:** Work with a dedicated health advocate and get the support you may need.
- **Behavior Health & Awareness:** Free seminars on a variety of topics about behavioral health.



Once you take the Health Risk Assessment, you will be advised of areas you improve your lifestyle if needed.


This program is available to those who are enrolled in the Cigna Medical plans offered by Goodwill NYNJ.



Flexible Spending Accounts (FSA) and Commuter Benefits

Our Spending Account programs allow you to use pre-tax dollars to cover eligible health care, dependent care, and transit/parking expenses. These accounts can help reduce your taxable income when paying for eligible expenses for yourself, your spouse, and any eligible dependents.

FSA Type	Detail
 Health Care FSA	<ul style="list-style-type: none">• Can reimburse for eligible health care expenses not covered by your medical, dental and vision insurance.• Maximum contribution for 2023 is \$3,050.• Some eligible expenses include: copayments, coinsurance, deductibles, prescriptions, over the counter medications (with a prescription), medical devices and equipment, dental and vision out of pocket expenses. For more information on reimbursable expenses, you can visit: www.fsastore.com or www.wexinc.com.
 Dependent Care FSA	<ul style="list-style-type: none">• Can be used to pay for a child's (up to the age of 13) child care expenses and/or care for a disabled family member in the household, who is unable to care for themselves.• Maximum contribution for 2023 is \$5,000.

Commuter Benefits	Detail
 Commuter Spending Account	<ul style="list-style-type: none">• Can be used to cover qualified transit passes, vanpooling, payments for transportation in a commuter highway vehicle, and qualified parking costs.• Parking maximum contribution for 2023 is \$300 per month.• Transit maximum contribution for 2023 is \$300 per month.• Cash reimbursement is not allowed. You must use the FSA Debit card for all parking and transit purchases. Check reimbursement is allowed.

What are the benefits?

- Your taxable income is reduced and your spendable income increases!
- Save money while keeping you and your family healthy.

How do I use it?

You must enroll in the FSA program within 30 days of your hire date or during annual open enrollment. At the time you enroll, you must establish an annual contribution amount within the maximum limit. Once enrolled, you will have online access to view your FSA balance, check on a reimbursement status, and more. Visit www.wexinc.com to access WEX's online portal or call 866.451.3399.

Members will receive 1 card for all benefits and transactions will be applied to corresponding benefits.

A few rules you need to know:

Although the FSA plan year runs from January 1, 2023 through December 31, 2023 the plan allows a grace period through March 15, 2024 allowing you to incur expenses 2 ½ months after the plan year ends, and the plan allows you to submit claims up to March 31, 2024, allowing you to seek reimbursement for any expenses incurred during the plan year from January 1, 2023 to December 31, 2023.

Employees terminated are eligible for expenses incurred while actively employed. Expenses incurred after termination are not eligible for reimbursement. Upon termination, the employee has 90 days to file claims for expenses incurred while actively employed. Any unused funds would be forfeited to the plan.

Eligible Expenses

Health Care FSA

- Applicable for you and any eligible dependent
- It is not required that you enroll in the medical plans

Medical

- Copays
- Deductibles
- Prescriptions
- Hospital costs
- Smoking cessation
- Fertility / family planning
- Acupuncture
- Chiropractic
- OTC medications with physician prescription

Dental

- Deductible
- Copays
- Orthodontia

Vision

- Prescription glasses and sunglasses (frames and lenses)
- Contact lenses and products
- LASIK, PRK, etc.

Physician prescription not required

- Band Aids
- Bandages and wraps
- Braces and supports
- Physician prescription **not** required (continued)
- Sunscreen, SPF 30+
- Contact lens supplies
- Denture adhesives
- First aid supplies
- Diabetic supplies
- Diagnostic tests & monitors
- Reading glasses
- Wheelchair, walker, cane
- Other durable medical equipment

Dependent Care FSA

- Daycare centers
- In-home day care / Nanny / Au Pair
- Before or after school programs for children under age 13
- Summer day camp
- Nursery school and Pre-school programs
- Elder care or dependents not capable of self-care

Commuter / Parking

- Trains
- Bus Passes
- Commuter Tolls
- Parking at work
- Parking at Station
- Rideshare relating to work expense

For a comprehensive eligibility list please visit:

<https://www.wexinc.com/insights/benefits-toolkit/eligible-expenses/>

Life & Disability



Life and AD&D

In the event of your death, Life Insurance will provide your family members or other beneficiaries with financial protection and security. Additionally, if your death is a result of an accident or if you become dismembered, your Accidental Death & Dismemberment (AD&D) coverage may apply.

Your coverage

Paid for in full for Full Time Employees by Goodwill NYNJ, the benefits outlined below are provided through Guardian:

- Class 1 (Executives): Basic life Insurance of 3x annual earnings up to \$1,000,000.
- Class 2 (All Other Benefit Eligible): Basic Life Insurance of 1.5x annual earnings up to \$450,000.

Paid for in full by NYSID employees of Goodwill NYNJ, the benefit outlined below are provided through Guardian:

- Class 3 (NYSID): Basic Life Insurance of 1.5x annual earnings up to \$450,000.

Please note: Benefits coverage reduce by a certain percentage as an employee ages: 65% at age 65, 45% at age 70, 30% at age 80, 20% at age 85, 15% at age 90.

IRS Regulation: Employees can receive employer paid life insurance up to \$50,000 on a tax-free basis and do not have to report the value of that life insurance as income. However, an amount in excess of \$50,000 **will trigger taxable income for the “economic value” of the coverage provided to you**

TIP

Required! Are Your Beneficiaries Up to Date?

Beneficiaries are individuals or entities that you select to receive benefits from your policy.

- **You can change your beneficiary designation at any time.**
- **You may designate a sole beneficiary or multiple beneficiaries to receive payment in the percent allocated.**
- **You will need to provide as much information as possible in ADP Workforce Now, so that if we need to get a hold of your beneficiary in the event of your passing, we can do so. Social Security Numbers are not required.**
- **To select or change your beneficiary, contact PEC. The contact information can be found on page 25 of this document.**

Retirement

Make retirement a reality, not a wish.



Your 403(b) Plan Option

Administered by Empower, the retirement plan allows you to plan for your future by investing a portion of each paycheck. Once you become eligible, you may elect to have a percentage of your paycheck withheld and invested in your 403(b) account, subject to federal law and plan guidelines. See Human Resources to confirm eligibility and enrollment dates.

Enrollment & Account Access

- To enroll in the 403(b) plan, please complete an enrollment kit by contacting Human Resources. To change current investment options, please contact Empower.
- You can access your account by visiting <http://www.empowermyretirement.com> or by calling (855) 756-4738.

Additional 403(b) Retirement Plan Information

Contribution Limits: For 2023 the IRS annual contribution limits are \$22,500 for everyone under age 50 or \$30,000 for anyone that is age 50 or over prior to December 31, 2023. If you have multiple employers during the year, these limits are combined for all plans that you contribute to during the calendar year. Restrictions may apply to these limits based on plan documents and annual testing requirements.

Effective July 1, 2022 there is a 2% employer match for employees who meet eligibility criteria and are contributing to the 403(b) Plan.

Loans & Hardship Withdrawals: If allowed by the SPD plan document, please visit <http://www.empowermyretirement.com> or by call Empower at (855) 756-4738 for information and requirements for either option.

Contribution Changes: You may change the amount of your contribution or stop contributions at any time by visiting the Year-Round enrollments in ADP Workforce Now.

Termination of Employment: Upon termination of employment from our organization, regardless of reason, you will be entitled to request a full distribution of your 403(b) account balance. This may be done as a rollover to another plan or IRA. You may also request a lump-sum cash payment to yourself. Please be aware of possible taxes and penalties which may apply to any payment other than a rollover.

Additional 401(a) Retirement Plan Information

Employer Contributions: In general, after one year of continuous service, Goodwill will contribute 1% of your covered compensation. Three vested years in order to be fully vested.

Loans & Hardship Withdrawals: If allowed by the SPD plan document, please visit <http://www.empowermyretirement.com> or by call Empower at (855) 756-4738 for information and requirements for either option.

Rollover Contributions: If you have an outside qualified retirement plan or account such as a 401(k), 401(a), 403(b), or IRA, you may be able to transfer that account into your new plan. Please contact Empower for additional information.

Termination of Employment: Upon termination of employment from our organization, regardless of reason, you will be entitled to request a full distribution on your 401(a) if you have met the three year vesting schedule. This may be done as a rollover to another plan or IRA. You may also request a lump-sum cash payment to yourself. This distribution is available for the vested balance of the 403(b) or 401(a) .

Please be aware of possible taxes and penalties which may apply to any payment other than a rollover. Please refer to your tax advisor for questions.



Your Target Retirement

Are you wondering how much you should save for retirement? Learn more by accessing a free retirement planning calculator at <http://www.mmaretirement.com/calculators.cfm> (not a Mass Mutual product)

Marsh & McLennan Insurance Agency LLC does not serve as advisor, broker-dealer or registered investment advisor for this plan. All of the terms and conditions of your plan are subject to applicable laws, regulations and policies. In case of a conflict between your plan document and this information, the plan documents will always govern.

Additional Benefit Offerings



Employee Assistance Program (EAP)

Goodwill NYNJ understands that you and your family members might experience a variety of personal or work-related challenges. Through **Guardian's** EAP, you have access to resources, information, and counseling that are fully confidential and **no cost to you**.

All services provided by Guardian are confidential, and your privacy is 100% protected.

Program Component

Coverage Details

Who Can Utilize	All employees, dependents of employees, and members of your household
Topics May Include	<ul style="list-style-type: none">• Any type of life issue• Childcare.• Eldercare.• Legal services.• Identity theft.• Marital, relationship or family problems.• Bereavement or grief counseling.• Substance abuse and recovery.• Financial support.• Educational materials.
Number of Sessions	3 face-to-face sessions per issue per year per member



How to Access:

- By Phone: 800.386.7055
- Online: www.IBHworklife.com

Talkspace

Talkspace is an online therapy service that connects users to a dedicated, licensed therapist from a secure, HIPAA-compliant mobile app and web platform. Users can send their therapist text, voice or video messages – anytime, anywhere – as well as participate in up to 1 live 30-minute video therapy session per month at no cost. Talkspace is available for employees and their dependents (13+). Register at www.talkspace.com/goodwillnynj and enter the company name **“GoodwillNYNJ”**. Please note that your registration is valid for one year from the date you registered for the program, and will need to be renewed annually.

Parental Leave

Parental leave is available for births after January 1, 2023 for up to 20 weeks.

This benefit is integrated with salary continuation, paid time off (PTO) and supplemental state benefits or voluntary disability plans if you are participating in them.