



NORTH RISK PARTNERS®

NEW TEAM MEMBER  
BENEFITS GUIDE 2022

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# WHAT YOU NEED TO KNOW ABOUT BENEFITS ENROLLMENT

## Who is eligible to enroll in benefits with North Risk Partners?

All employees working at least 30 hours per week are eligible to enroll in employee benefits. Eligible dependents (i.e., legal spouse and/or dependent children up to age 26) may be enrolled in benefits as well.

## When can I enroll in benefits with North Risk Partners?

### NEW HIRE

New team members are eligible for benefits the first of the month after a 30-day waiting period.

### OPEN ENROLLMENT

Open enrollment takes place each year in November and becomes effective Jan. 1. All eligible team members must re-enroll for their benefits each year.

### ACQUISITION

Team members joining North Risk Partners through acquisition will be eligible for benefits effective their first day with North Risk.

### QUALIFYING EVENT

A qualifying event includes marriage, divorce, birth or adoption of a child, death of a dependent, change in a child's dependent status, and more. Notify Employee Relations of a qualifying event to make changes or enroll within 30 days.

## How can I make changes to my benefits?

Unless you experience a qualifying event, you cannot make changes to your benefits until the next open enrollment period.

## How do I enroll?

Team members enroll in the Benefits area of their Paylocity account. There will be a New Hire Enrollment action in the Action Needed section.

# SUMMARY OF 2022 BENEFIT OFFERINGS

This document is intended to provide general summaries of North Risk’s benefit offerings. Full benefit summaries and other details (e.g., provider directories, preventative drug lists, benefit value-adds, etc.) can be found on North Risk’s intranet site OTIS\* in the Benefits Resources library located in the Employee Relations portal.

*\*Many of the hyperlinks in this guide are housed on OTIS. This means that new hires who are reviewing this document prior to their first day with North Risk will not have access to view all links until they are on the North Risk Partners network.*

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# MEDICAL

North Risk Partners provides group health coverage through **Medica**. This is a brief overview, please refer to the Medica SBC's in OTIS for more details.

<i>January 1, 2022</i>	<b>\$4,000-20%</b> <b>High Deductible Health Plan (HDHP)</b> <b>In Network</b>	<b>\$4,000-100%</b> <b>High Deductible Health Plan (HDHP)</b> <b>In Network</b>	<b>\$2,500-45-25%</b> <b>Traditional Plan</b> <b>In Network</b>
<b>Deductible (calendar year)</b>	Embedded	Embedded	Embedded
- Individual	\$4,000	\$4,000	\$2,500
- Family	\$8,000 (\$4,000 per person)	\$8,000 (\$4,000 per person)	\$7,500
<b>Coinsurance</b>	20%	0%	25%
<b>Out-of-pocket Maximum</b>			
- Individual	\$6,500	\$4,000	\$5,000
- Family	\$13,000 (\$6,500 per person)	\$8,000 (\$4,000 per person)	\$10,000 (\$5,000 per person)
<b>Preventative Care</b>	100%	100%	100%
<b>Office Visit Copay</b>			
-Office Visit	Deductible then 20%	Deductible then 0%	\$45 Copay
-Retail Clinic	Deductible then 20%	Deductible then 0%	\$45 Copay
<b>Emergency Services</b>			
-Emergency Room	Deductible then 20%	Deductible then 0%	Deductible then 25%
-Ambulance	Deductible then 20%	Deductible then 0%	Deductible then 25%
-Lab/X-Ray	Deductible then 20%	Deductible then 0%	Deductible then 25%
<b>Hospitalization</b>			
-Inpatient	Deductible then 20%	Deductible then 0%	Deductible then 25%
-Outpatient	Deductible then 20%	Deductible then 0%	Deductible then 25%
<b>Prescription Drug Coverage</b>			
-Preventive	Creditable No charge	Creditable No charge	Creditable n/a
-Generic	Deductible then 20%	Deductible then 0%	\$12 Copay
-Preferred Brand	Deductible then 20%	Deductible then 0%	\$50 Copay
-Non-Preferred Brand	Deductible then 40%	Deductible then 0%	\$90 Copay
Preferred Specialty	Deductible then 20%	Deductible then 0%	20% Preferred
Non-Preferred Specialty	Deductible then 40%	Deductible then 0%	40% Non-Preferred

## 2022 Health Insurance Premiums

	\$4,000 – 20% HDHP		\$4,000 – 100% HDHP		\$2,500-45-25% Traditional Plan	
	Monthly	Semi-Monthly	Monthly	Semi-Monthly	Monthly	Semi-Monthly
Employee Only	\$102.00	\$51.00	\$129.00	\$64.50	\$162.00	\$81.00
Employee + Spouse	\$274.00	\$137.00	\$323.00	\$161.50	\$586.00	\$293.00
Employee + Children	\$218.00	\$109.00	\$270.00	\$135.00	\$516.00	\$258.00
Family	\$464.00	\$232.00	\$563.00	\$281.50	\$863.00	\$431.50

\*Premiums are taken pre-tax from your payroll.

[Medica provider directory »](#)

### Medica Value-Adds:

- [My Health Rewards »](#)
- [Healthy Savings Program »](#)
- [Health Club Reimbursement »](#)
- [Virtual Care »](#)
- [Employee Assistant Program »](#)

[\\*Click here to be directed to relevant medical FAQs in the back of this guide. »](#)

## FLEXIBLE SPENDING ACCOUNT (FSA)

North Risk Partners offers a Flexible Spending Account (FSA) option through **WEX (Formerly Discovery Benefits)**.

FSA contributions can be payroll deducted. The maximum contribution limits for the FSA are as follows.

- Medical FSA - \$2,850
- Limited Medical FSA - \$2,850
- Dependent Care FSA - \$5,000

There is no carry over option on the FSAs. If employees have any funds remaining at year end, they will be forfeited.

At the end of each year, there is a 90-day grace period to allow employees time to file claims for expenses that were incurred in 2022.

## HEALTH SAVINGS ACCOUNT (HSA)

North Risk Partners offers a Health Savings Account (HSA) option through **Further** for those who have enrolled in an HSA eligible medical plan.

To be eligible to enroll in an HSA plan, employees must not be:

- enrolled in Medicare,
- claimed as a dependent on someone else's tax return,
- covered under other health insurance, or
- Listed as another person's dependent.

### ***Each year the IRS sets maximum contribution limits.***

These limits are for the total funds contributed, including company contributions, your contributions and any other contributions.

### **2022 Limits**

- \$3,650 for individual coverage
- \$7,300 for family coverage
  - \$1,000 additional "catch-up" contribution allowed for employees 55 and over

[\\*Click here to be directed to relevant HSA and FSA FAQs in the back of this guide. »](#)

## VISION

North Risk Partners offers a voluntary vision plan through **Superior Vision**. Note: Eye exams are not covered under the Superior Vision Plan. Eye exams are covered as preventative care through Medica.

Benefits through Superior National Network		
	In-Network	Out-of-Network
Frames	\$130 retail allowance	Up to \$70 retail
Contact Lens Fitting (standard)	Covered in full	Not covered
Contact Lens Fitting (specialty)	\$50 retail allowance	Not covered
Lenses (standard) per pair:		
Single Vision	Covered in full	Up to \$38 retail
Bifocal	Covered in full	Up to \$53 retail
Trifocal	Covered in full	Up to \$68 retail
Progressive lens upgrade	See description	Up to \$68 retail
Photochromic	Covered in full	Not covered
Factory Scratch Coat	Covered in full	Not covered
Polycarbonate for dependent children	Covered in full	Not covered
Contact Lenses	\$130 retail allowance	Up to \$100 retail

2022 Vision Premiums		
	Monthly	Semi-Monthly
Employee Only	\$5.11	\$2.56
Employee + Spouse	\$8.94	\$4.47
Employee + Children	\$9.71	\$4.86
Family	\$14.82	\$7.41

[Superior Vision provider directory »](#)

[\\*Click here to be directed to relevant vision FAQs in the back of this guide. »](#)

### Superior Vision Value-Adds:

- Discounts on frames, lenses, and progressives with certain providers
- Refractive surgery (LASIK) discounts

## DENTAL

North Risk Partners provides group dental coverage through **Delta Dental of Minnesota PPO & Premier Networks**. Employees have access to both Delta Dental networks (PPO & Premier) when choosing a dentist.

Delta Dental of Minnesota			
Type of Service	PPO Network	Premier Network	Out of Network*
<b>Preventive Services</b> Exams, cleanings, X-rays	100%	100%	100% of maximum allowable fee*
<b>Deductible</b> Applies to basic and major services only	\$25 per person \$75 per family	\$25 per person \$75 per family	\$25 per person \$75 per family
<b>Basic Services</b> Fillings, simple extractions	80%	80%	80% of maximum allowable fee *
<b>Major Services</b> Oral surgery, root canal, crowns	50%	50%	50% of maximum allowable fee *
<b>Annual Maximum</b>	\$2,000 per person	\$2,000 per person	\$2,000 per person
<b>Orthodontia (Child only)</b>	50% to \$1,000 per person per lifetime	50% to \$1,000 per person per lifetime	50% to \$1,000 per person per lifetime

*\*For Non-Participating Dentists: Member is responsible for paying amounts above the allowable (usual and customary) fee.*

2022 Dental Premiums		
	Monthly	Semi-Monthly
<b>Employee Only</b>	\$12.00	\$6.00
<b>Employee + 1</b>	\$30.00	\$15.00
<b>Family</b>	\$60.00	\$30.00

\*Premiums are deducted pre-tax.

[Delta Dental provider directory »](#)

[\\*Click here to be directed to relevant dental FAQs in the back of this guide. »](#)

## SHORT-TERM DISABILITY COVERAGE

North Risk Partners offers voluntary short-term disability coverage through **Lincoln Financial Group**. The cost is based on an employee's salary. When making elections, the cost per pay period will automatically be calculated during enrollment. Premiums will be post tax.

Short-term Disability	
Benefits Begin	8 <sup>th</sup> calendar day after employee is unable to work due to an accident or illness
Maximum Duration	Up to 13 weeks
Percentage of Income Replaced	60% of weekly salary
Maximum Benefit Per Week	\$1,000
Benefit Premium Cost	\$0.52 per \$10.00 of benefits

## LONG-TERM DISABILITY COVERAGE (employer paid)

North Risk Partners provides a long-term disability policy through **Lincoln Financial Group**. This coverage is 100% employer paid. Note: The premium for the long-term disability coverage is grossed up on each employee's paycheck. You are not paying the premium for this coverage, just tax on the premium. By doing this, it provides better tax treatment in the event benefits are paid out.

Long-term Disability	
Benefits Begin	90 calendar days after an employee is unable to work due to a disability
Maximum Duration	Later Age 65 or Social Security Normal Retirement Age
Percentage of Income Replaced	60% of monthly salary
Maximum Benefit Per Pay Period	\$10,000 (employees paid monthly) \$5,000 (employees paid semi-monthly)

### Lincoln Financial Value-Adds:

**Employee Assistance Program:** All North Risk employees (and immediate household family members) are automatically eligible to access *Employee Connect* as part of the long-term disability coverage through Lincoln Financial.

- *Employee Connect* offers resources for:
  - o Depression
  - o Substance abuse
  - o Legal and financial concerns
  - o Marital or family difficulties
  - o Stress management/anxiety
  - o Child or elder care

Check out *Employee Connect* resources today: [www.guidanceresources.com](http://www.guidanceresources.com)

- Username: LFGsupport
- Password: LFGsupport1

[\\*Click here to be directed to relevant disability FAQs in the back of this guide. ».](#)

## BASIC LIFE INSURANCE (employer paid)

North Risk Partners provides each employee with life & AD&D insurance through **The Standard**. This benefit is 100% employer paid.

- The benefit provides 2x an employee’s annual salary up to \$100,000 for Life & AD&D insurance.
- Dependent life coverage is also included at \$5,000 for spouse and \$5,000 per child.

## VOLUNTARY LIFE INSURANCE

Employees may purchase additional voluntary life & AD&D insurance through **The Standard**.

- Employees may purchase coverage for themselves in increments of \$25,000 up to \$500,000.
- Coverage may be purchased for a spouse in increments of \$10,000 up to \$250,000 (not to exceed the employee’s voluntary life amount).
- Coverage may be purchased for dependent children in increments of \$5,000.
- The maximum amount of coverage for dependents is \$10,000 for children and \$250,000 for spouses. At no time can a dependent have more voluntary life than the employee.
- During initial enrollment, the guarantee issue amounts employees or spouses can receive without answering health questions are as follows.
- For employee: up to \$150,000
- For spouse: up to \$20,000

\*Certain amounts of life insurance may require an [Evidence of Insurability form](#).

Monthly cost for every \$1,000 of employee (and spouse) life insurance coverage						
Age	Under 25	25 – 29	30 – 34	35 - 39	40 - 44	45 – 49
Life & AD&D	\$0.09	\$0.10	\$0.12	\$0.14	\$0.19	\$0.29
Age	50 – 54	55 – 59	60 – 64	65 – 69	70 +	Child(ren)
Life & AD&D	\$0.46	\$0.74	\$1.14	\$1.94	\$3.54	\$0.18

### Example

- \$300,000 Voluntary Life Insurance for 40-year-old employee:
  - $\$0.15 * 300 = \$45$  monthly premium
- \$250,000 Voluntary Life Insurance for employee’s spouse who is 40:
  - $\$0.15 * 250 = \$37.50$  monthly premium

[\\*Click here to be directed to relevant life insurance FAQs in the back of this guide. »](#)

## LEGAL AND THEFT PROTECTION

North Risk Partners offers LegalShield and IDShield programs to employees and their families through LegalShield. Employees can elect one or both products. Below is a snapshot of some, but not all, that each product offers.

### LegalShield Membership

- Dedicated Law Firm Access
- Legal Advice/Consultation
- Contracts/Documents Reviewed
- Residential Loan Document Assistance
- Will Preparation
- Speeding Ticket Assistance
- Uncontested Divorce, Separation, Adoption and/or Name Change Representation
- And more!

### IDShield Membership

- Continuous Credit Monitoring
- High Risk Application & Transaction Monitoring
- Dark Web Monitoring
- Username/Password Monitoring
- Identity Threat & Credit Threat Alerts
- Full-Service Identity Theft Restoration
- And more!

**More information can be found on the Benefits Resource page on OTIS including:**

- Detailed list of plan offerings
- "101 Reasons to Use LegalShield"
- Three-minute informational video

### 2022 Legal and Theft Protection Premiums

	Family Price		Individual Price	
	Monthly	Semi-Monthly	Monthly	Semi-Monthly
<b>LegalShield</b>	\$20.95	\$10.48	\$20.95	\$10.48
<b>IDShield</b>	\$20.95	\$10.48	\$10.95	\$5.48
<b>Combined</b>	\$38.90	\$19.45	\$31.90	\$15.95

# ADDITIONAL BENEFIT OFFERINGS

## 401(k) PLAN

North Risk Partners 401(k) funds are invested with **Fidelity Investments**.

New employees are automatically enrolled into the 401(k) plan in the first pay period after 30 days of employment. Employees are automatically enrolled at a 3% pre-tax deferral with a 2% employer match.

Within the first 30 days of employment, team members will receive a packet in the mail (to the home address on file) from Fidelity Investments. The packet will include instructions on how to register for a 401(k) account online at [www.401k.com](http://www.401k.com).

The 2022 contribution limit for the 401(k) is \$20,500. Those age 50 and older can contribute an additional \$6,500 in “catch-up” contributions for a total contribution limit of \$27,000.

*Note: Management of this benefit is separate from all other benefits. More information can be found in the Benefits Resources library on OTIS.*

Employee Deferral	Employer Match
1%	1%
2%	1.5%
3%	2%
4%	2.5%
5%	3%
6%	3.5%

\*3.5% is the maximum employer match.

### Fidelity Investments Value-Adds:

- Roth 401(k) option
- Investment Education Hotline
- Financial Planning and Guidance tools

## PAID TIME OFF (PTO)

North Risk's PTO calendar year is defined as Feb. 1 – Jan. 31. The full PTO amount is awarded to employees on Feb. 1. New hires or acquisitions who join after Feb. 1 will receive pro-rated PTO hours based on their hire date.

Part-time employees who work less than 40 hours but more than 30 hours per week will receive PTO on a pro-rated basis.

Years of Service	No. of PTO days per year	Years of Service	No. of PTO days per year
0	15 days	7	23 days
1	17 days	8	24 days
2	18 days	9	25 days
3	19 days	10	26 days
4	20 days	11	27 days
5	21 days	12+	28 days
6	22 days		

*\*Employees may carry over up to five days of PTO into the next PTO calendar year. \**

*\*Employees who join North Risk Partners through acquisition will use their original date of hire with their previous agency to determine their amount of PTO days per year. Employees can carry over up to five days of PTO to North Risk from their previous agency as their starting balance. \**

## PTO DONATION PROGRAM

Employees that earn Paid Time Off (PTO) are eligible to donate or receive PTO under this program.

Employees may donate to the North Risk Partners PTO donation pool for utilization by employees that request leave as a result of a medical emergency or major disaster. Donated PTO will be distributed to recipients on an approval basis.

## VOLUNTEER TIME OFF (VTO)

Full-time employees will be provided with 24 hours (three days) and part-time employees will receive 8 hours (one day) per calendar year to use specifically toward supporting a 501c3 charitable organization.

This time is a separate bank from regular personal time off and will be considered paid time off. VTO may be used during standard business hours only. The pay rate will be the employee's current base salary on the day(s) the time is taken.

## PARENTAL LEAVE

Team members who work with North Risk Partners for at least one year are eligible for paid parental leave. Mothers who give birth are eligible for up to four weeks (two weeks recovery and two weeks bonding). Mothers who adopt and/or foster are eligible for two weeks of bonding time. Fathers are eligible for two weeks of bonding time under all scenarios.

## SUMMER FLEX HOURS

The Summer Flex program is a benefit North Risk Partners offers to full-time team members. During the 16-week summer flex period (May – August), team members are able to work extra hours during the week in order to be eligible to work eight half days (Flex Days).

## REMOTE WORKING POLICY

Remote working is a voluntary benefit offered by North Risk that may be appropriate for some team members in cases where individual performance, job duties, and supervisor capacity (to oversee) are best suited for the arrangement.

North Risk will recognize three types of remote working: intermittent, part-time, and full-time remote. All three types require the submission of an application by the employee requesting a remote working arrangement. Not all employees are eligible.

## PAID HOLIDAYS

North Risk Partners has declared the following holidays for 2022.

<b>Good Friday</b>	Friday, April 15 (close at 12:00 PM)
<b>Memorial Day</b>	Monday, May 30
<b>Independence Day</b>	Monday, July 4
<b>Labor Day</b>	Monday, Sept. 5
<b>Veterans Day (Veterans Only)</b>	Friday, Nov. 11 (Veterans Only)
<b>Thanksgiving Day &amp; The Day After</b>	Thursday, Nov. 24 and Friday, Nov. 25
<b>Christmas Eve (Observed)</b>	Friday, Dec. 23 (close at 12:00 PM)
<b>Christmas Day (Observed)</b>	Monday, Dec. 26

## 2022 BENEFITS SNAPSHOT

	Carrier & Group Number(s)	Contact info
Medical	<b>Medica</b> Group #: 26221 \$4000 – 20% HSA 26220 \$4000 – 0% HSA 26218 \$2500 Traditional Medica Choice Passport with UnitedHealth Choice Plus	<a href="http://medica.com">medica.com</a> 800-952-3455
Dental	<b>Delta Dental</b> Group #: 749470	<a href="http://deltadentalmn.org">deltadentalmn.org</a> Toll-free: 1-800-553-9536 MN: 651-406-9536
Vision	<b>Superior Vision</b> Superior National Network Group #: 36911	<a href="http://superiorvision.com">superiorvision.com</a> 800-507-3800 contactus@superiorvision.com
Basic Life and AD&D	<b>The Standard</b> Group #: 163705	<a href="http://www.standard.com">www.standard.com</a>
Voluntary Life and AD&D		
Short-Term Disability	<b>Lincoln Financial</b> Group #: 10218160	<a href="http://www.lincolnfinancial.com">www.lincolnfinancial.com</a> 800-423-2765
Long-Term Disability	<b>Lincoln Financial</b> Group #: 10129294	
Health Savings Account (HSA)	<b>Further</b>	<a href="http://hellofurther.com">hellofurther.com</a>
Flexible Savings Account (FSA)	<b>Discovery Benefits</b>	<a href="http://www.discoverybenefits.com">www.discoverybenefits.com</a>
Legal and Theft Protection	<b>LegalShield and IDShield</b>	<a href="http://www.accounts.v2.legalshield.com">www.accounts.v2.legalshield.com</a>
401(k)	<b>Fidelity Investments</b>	<a href="http://www.401k.com">www.401k.com</a> 800-890-4015

# BENEFITS CONTACTS

## PRIMARY CONTACT



**Nick Lemke**

**Benefits Administrator**

[nick.lemke@northriskpartners.com](mailto:nick.lemke@northriskpartners.com)

(763) 398-4095

## SECONDARY CONTACT



**Jessica Rieland**

**Employee Relations Specialist**

[jessica.rieland@northriskpartners.com](mailto:jessica.rieland@northriskpartners.com)

(320) 258-9797

# FREQUENTLY ASKED QUESTIONS (FAQs)

## GENERAL QUESTIONS

- |   |  |  |
|---|--|--|
| 1 | Where can I access full benefit summaries for each plan?                   | <i>Full benefit summaries and other details (e.g., provider directories, preventative drug lists, benefit value-adds) can be found on OTIS in the Benefits Resources library located in the Employee Relations portal.</i>                 |
| 2 | Will I be receiving ID cards after I enroll?                               | <i>ID cards will be issued when you enroll into the plan. You should receive these cards by the effective date of your plan(s). Most carriers also allow members to print ID cards on their website when you sign up for their portal.</i> |
| 3 | Are my benefit premiums automatically taken out of my paycheck each month? | <i>Yes. The employee's portion of the premium is paid with pre-tax dollars. This also includes any HSA or FSA contributions.</i>   |

## MEDICAL INSURANCE QUESTIONS

- |   |  |  |
|---|--|--|
| 4 | Once the out-of-pocket amount is met, what percentage is covered for further expenses? | <i>With all plans offered, once you've reached your maximum out-of-pocket, coverage is 100% for covered services as long as you are using in-network providers. This amount resets each calendar year.</i> |
| 5 | How much is the health club reimbursement through Medica?                              | <i>The discount is up to \$20.00 per month. However, the discount only applies if the member goes to the club a certain number of times per month. <a href="#"><b>Click here</b></a> for more details.</i> |
| 6 | Is the specialty "up to \$200" per prescription or annual?                             | <i>The \$200 is per prescription maximum and is available only with the \$2500 Traditional plan.</i>   |
| 7 | What is an "embedded deductible"?  | <i>An embedded deductible pays claims for a specific individual if he or she has met the individual deductible, even if the family as a whole has not met the family deductible.</i>                       |

8	Is there a health support or nurse help line to call through Medica?	Yes. There are advisors and nurses available 24 hours a day, 365 days a year through <b>Medica CallLink</b> . The phone number is 800-962-9497.
9	Are the North Risk Partners insurance coverages portable?	Yes.
10	Up to what age is my child eligible to be covered on my plans?	Through age 25. Once your child is 26, they are no longer eligible. This would be considered a qualifying event. Contact <a href="mailto:nick.lemke@northriskpartners">nick.lemke@northriskpartners</a> to start the qualifying event process

## VISION & DENTAL INSURANCE QUESTIONS

11	Is a wisdom teeth procedure covered on the dental plan?	Yes.
12	Under the vision plan, would contacts and glasses be covered at \$130 each if both are purchased at the same time/appointment?	No, they would not. It is either \$130 for glasses or \$130 for contacts, not both. It is also a one-time item, meaning you are not able to use any remaining amount not allocated for a later purchase within the same benefit period. (e.g., if you purchase a supply of contacts for \$100, you cannot use the remaining \$30 on another contact purchase at a later date).

## DISABILITY INSURANCE QUESTIONS

13	Is maternity leave included as a benefit under short-term disability (STD)?	Yes. Maternity leave is covered and would take effect after eight calendar days. Employees can start the claim process up to a week before they know they will be out.
14	How do I file a short-term disability claim?	Reference the <b><u>How to Submit a STD Claim</u></b> document in the Benefits Resources library on OTIS in the Employee relations portal.
15	Is the short-term disability coverage guaranteed for 13 weeks?	No. The maximum disability duration is based upon on the type of illness or injury. Maternity is usually 6-8 weeks.

## LIFE INSURANCE QUESTIONS

- |    |   |  |
|----|---|--|
| 16 | Does the guarantee issue on life insurance include spouses? | Yes. The guarantee for spouses is \$20,000 (only if the employee is also enrolled).  |
| 17 | Are the life insurance coverages portable?                  | Yes. There is a portability provision in our contract with The Standard beyond the MN Extension of Life Insurance Benefit (typically 18 months) which can be extended for up to 24 months at an increased premium. |

## HSA & FSA QUESTIONS

- |    |   |   |
|----|---|---|
| 18 | If I switch from an HSA eligible plan to a traditional plan, can I still use HSA funds to pay my bills? | Yes. You can still use the funds in the HSA to pay for qualified expenses for your new plan, whether it's for deductibles or copays. You cannot, however, put additional funds into the HSA account.  |
| 19 | Can you have both an HSA and FSA?   | Yes, but the FSA would need to be a Limited Use FSA, which is an option from WEX, North Risk's FSA vendor. A Limited Use FSA can only be used for dental and vision expenses.   |
| 20 | What is the difference between an HSA and FSA?  | <b><a href="#">Click here</a></b> to read more about the differences between an HSA and FSA.  |
| 21 | Will North Risk Partners be making an HSA contribution in 2022?   | No. North Risk Partners will not be making an HSA contribution in 2022.   |
| 22 | Can I use HSA funds to pay for teeth whitening?   | For dentistry, you can deduct or use an HSA to pay for care that prevents disease, and care that treats disease or injury to your teeth. But cosmetic procedures, such as teeth whitening or veneers, are not qualified for a deduction or HSA unless they are part of the treatment for a disease or injury. |