



2023 TEAM MEMBER BENEFITS



**CLICK HERE TO REVIEW
YOUR BENEFITS**

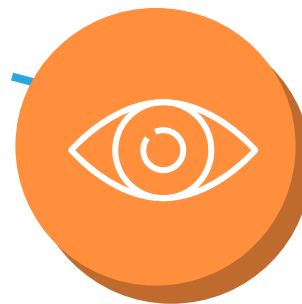


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WELCOME TO YOUR BENEFITS!

At Gesa Credit Union, our commitment to our team members is to provide an enriching environment where team members are valued, engaged and are proud to be part of the Credit Union.

For our part, know that every year, we analyze our health and welfare costs and work to manage our benefits by reviewing our plans and providers. We are conscious of the fact that changes to benefits may be difficult, so whenever possible, we engage with our providers to create solutions we believe work financially for our team members and for our organization.

We encourage a culture of health and wellness through our partnership with our benefit providers. Our goal is to establish an environment that promotes healthy lifestyles, decreases the risk of disease, and enhances your quality of life.

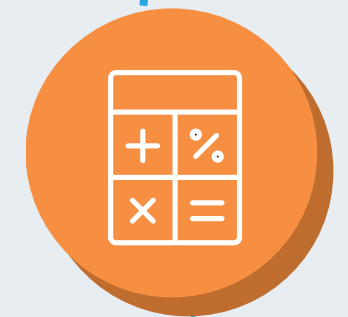
Wishing you all the best in health and wellness,

Shannon Wilhelm

AVP of Team Engagement



If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see page 24 for more details.



ELIGIBILITY

If you work at least 30 hours per week, you are eligible for benefits. Most of your benefits are effective on the first day of the month following or coinciding with your date of hire. You may also enroll your eligible dependents for coverage. Eligible dependents could be:

- Your legal spouse or qualified domestic partner
- Children under the age of 26, regardless of student, dependency or marital status
- Children who are past the age of 26 and are fully dependent on you for support due to a mental or physical disability and who are indicated as such on your federal tax return

QUALIFIED LIFE EVENT	DOCUMENTATION	
Change in marital status	Marriage	Copy of marriage certificate
	Divorce/Legal Separation	Copy of divorce decree
	Death	Copy of death certificate
Change in number of dependents	Birth or adoption	Copy of birth certificate or copy of legal adoption papers
	Step-child	Copy of birth certificate plus a copy of the marriage certificate between team member and spouse
	Death	Copy of death certificate
Change in employment	Change in your eligibility status (i.e., full time to part time)	Notification of increase or reduction of hours that changes coverage status
	Change in spouse's benefits or employment status	Notification of spouse's employment status that results in a loss or gain of coverage



CHANGING BENEFITS AFTER ENROLLMENT

During the year, you cannot make changes to your benefits unless you have a Qualified Life Event. If you do not make changes to your benefits within 30 days of the Qualified Life Event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified Life Event).



GESA CREDIT UNION'S WELLNESS INITIATIVE

The goal of Gesa's Wellness Program is to promote and encourage behavioral changes and motivate each of us to move from high risk behavioral factors to healthy, low risk factors and maintain them. Gesa will offer a premium differential for team members who participate in the Wellness Program! The goals of the Wellness Program are as follows:

- To obtain the best possible price for your health care coverage needs
- To support you and your family in practical ways to improve your health lifestyles
- To provide a supportive work environment that encourages healthy habits
- To become a more educated health care consumer
- To work towards living a healthier lifestyle and improving your health
- To better understand and use the tools and resources that make for wiser health care choices

Team members who participate in Gesa's Wellness Program are eligible to receive a wellness incentive if you complete the following:

To earn the wellness rate, you and your covered spouse/domestic partner will need to certify that you are tobacco/nicotine free by completing an affidavit through Paycom or be enrolled in a tobacco cessation program.

Gesa Credit Union cares about your health and wants to provide you with resources to help you live better. This wellness program is an opportunity for all benefit eligible team members, spouses and domestic partners that are covered by the medical plan to receive the premium reduction for the 2023 plan year.

Please visit The Commons or reach out to Human Resources for more details about Gesa Credit Union's Wellness Program.

THE BENEFIT RESOURCE CENTER

The Benefit Resource Center (BRC) is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists adhere to HIPAA privacy rules and are available to: research and solve elevated claims unresolved eligibility problems; and any other benefit issues with which you might need assistance.

The Benefit Specialists are experienced professionals and their primary responsibility is to assist you.

The Benefit Specialists at the BRC are available **Monday through Friday 6:00 a.m. to 6:00 p.m.** Pacific Time via phone 866-468-7272 or via e-mail BRCwest@usi.com. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will return your call or e-mail message by the end of the following business day.



MEDICAL



Gesa Credit Union understands that each team member has different health care needs. Therefore, we offer a choice of two medical plans with Premera Blue Cross. We are utilizing the Heritage Plus Network for our preferred providers.

Please go to www.premera.com to search for preferred providers by name, location, specialty, or hospital affiliation.

Both medical plans from Premera allow you to see **any** Participating Provider without a physician referral. Although you can go to any doctor you choose, the level of benefits you receive is dependent upon your choice of a participating provider within the Heritage Plus Network or a non-participating, “out-of-network” provider.

Keep in mind that significantly higher coverage will be received when you obtain care from a participating provider. Your benefits may be paid at a lower level when you go to a non-participating provider and a non-participating provider can also “balance bill” for services charged above the negotiated rate. Please check Premera’s Benefit Summaries and/or SBCs for more information.



MEDICAL PLAN COMPARISON

You may visit any medical provider you choose, but in-network providers offer the highest level of benefits and lower out-of-pocket costs. In-network providers charge members reduced, contracted fees instead of their typical fees. Providers outside the plan’s network set their own rates, so you may be responsible for the difference if a provider’s fees are above the Reasonable and Customary (R&C) limits.



PREMERA	QUALIFIED HIGH DEDUCTIBLE HEALTH PLAN		PPO PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
YOU PAY				
CALENDAR YEAR DEDUCTIBLE				
Gesa HRA Plan				
Reimburses		\$2,500 (2x family)		None
Individual	\$5,000	\$10,000	\$2,000	\$4,000
Family	\$10,000	\$20,000	\$4,000	\$8,000
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)				
Individual	\$5,000	Unlimited	\$7,000	Unlimited
Family	\$10,000	Unlimited	\$14,000	Unlimited

PREMERA	QUALIFIED HIGH DEDUCTIBLE HEALTH PLAN		PPO PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
	YOU PAY			
COINSURANCE / COPAYS				
Adult Periodic Exams (Preventive Care)	\$0	Not covered	\$0	Not covered
Well-Child Care (Preventive Care)	\$0	Not covered	\$0	Not covered
Primary Care Provider Visit	Subject to deductible, then \$0	50%*	\$30	50%*
Specialist Care Provider Visit	Subject to deductible, then \$0	50%*	\$40	50%*
X-ray and Lab Tests	Subject to deductible, then \$0	50%*	20%	50%*
Complex Radiology (MRI and CAT)	Subject to deductible, then \$0	50%*	20%	50%*
Urgent Care Facility	Subject to deductible, then \$0	50%*	\$40	50%*
Emergency Room Facility Charges	Subject to deductible, then \$0	\$0*	\$200 copay, then 20%*	\$200 copay, then 20%*
Inpatient Hospital Facility Charges	Subject to deductible, then \$0	50%*	20%	50%*
Outpatient Facility and Surgical Charges	Subject to deductible, then \$0	50%*	20%	50%*
Mental Health/Substance Abuse Inpatient Facility Care	Subject to deductible, then \$0	50%*	20%	50%*
Mental Health/Substance Abuse Outpatient Professional Care	Subject to deductible, then \$0	50%*	\$30 (Non-specialist)	50%*
Outpatient Speech, Hearing, Physical and OT (limited to 25 visits combined per calendar year)	Subject to deductible, then \$0	50%*	\$40 (Specialist) \$30 (Non-specialist)	50%*
Chiropractic (limited 12 visits per calendar year)				
Acupuncture (limited 12 visits per calendar year)	Subject to deductible, then \$0	50%*	\$30 (Non-specialist)	50%*

* After deductible





PHARMACY PLAN COMPARISON

When you enroll in medical coverage, you will also receive prescription benefits. Here you can see the basics, but be sure to check the formulary for a full list of the prescriptions that are covered by the plan. Remember, you can always ask your doctor about lower-cost alternatives. Generic drugs tend to be less expensive than brand-name drugs, so keep that in mind when shopping around.



PREMERA	QUALIFIED HIGH DEDUCTIBLE HEALTH PLAN	PPO PLAN
	IN-NETWORK	IN-NETWORK
	YOU PAY	
RETAIL RX (UP TO 30-DAY SUPPLY)		
Generic	Subject to deductible, then \$0	\$15
Brand Preferred	Subject to deductible, then \$0	\$35
Brand Non-Preferred	Subject to deductible, then \$0	\$50
Specialty	Subject to deductible, then \$0	\$75
MAIL ORDER RX (UP TO 90-DAY SUPPLY)		
Generic	Subject to deductible, then \$0	\$30
Brand Preferred	Subject to deductible, then \$0	\$70
Brand Non-Preferred	Subject to deductible, then \$0	\$50

SAVE ON PRESCRIPTION DRUGS

ASK FOR GENERICS

Generic and brand-name drugs have the same active ingredients, which means they have the same efficacy for treating your condition. The main difference is the cost to you.

Brand-name drugs tend to be more expensive because of the lengthy drug development process. Manufacturers charge more to recoup costs. When a patent expires, other manufacturers can produce the medication, and competition drives the price down.

HOME DELIVERY

Enjoy the convenience and savings of home delivery for medications you take on a regular basis through our mail-order prescription program. The larger 90-day supply is mailed directly to your home – saving you time and money.

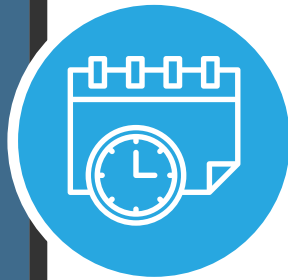
TELEMEDICINE



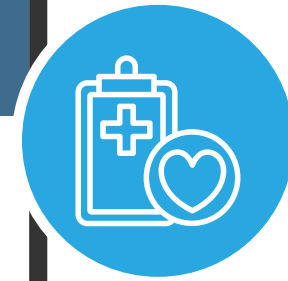
REGISTER TODAY SO YOU ARE READY WHEN YOU NEED CARE



Avoid germs in the ER, urgent care clinic or doctor's office.



See a board-certified, licensed, telehealth-trained doctor on your schedule with on-demand virtual visits 24/7, including nights, weekends and holidays.



Get treated for more than 80 common conditions including colds, flu, allergies and more.



Get a prescription or short-term refill of any existing prescription sent to a pharmacy nearby in less time than your usual doctor visit.

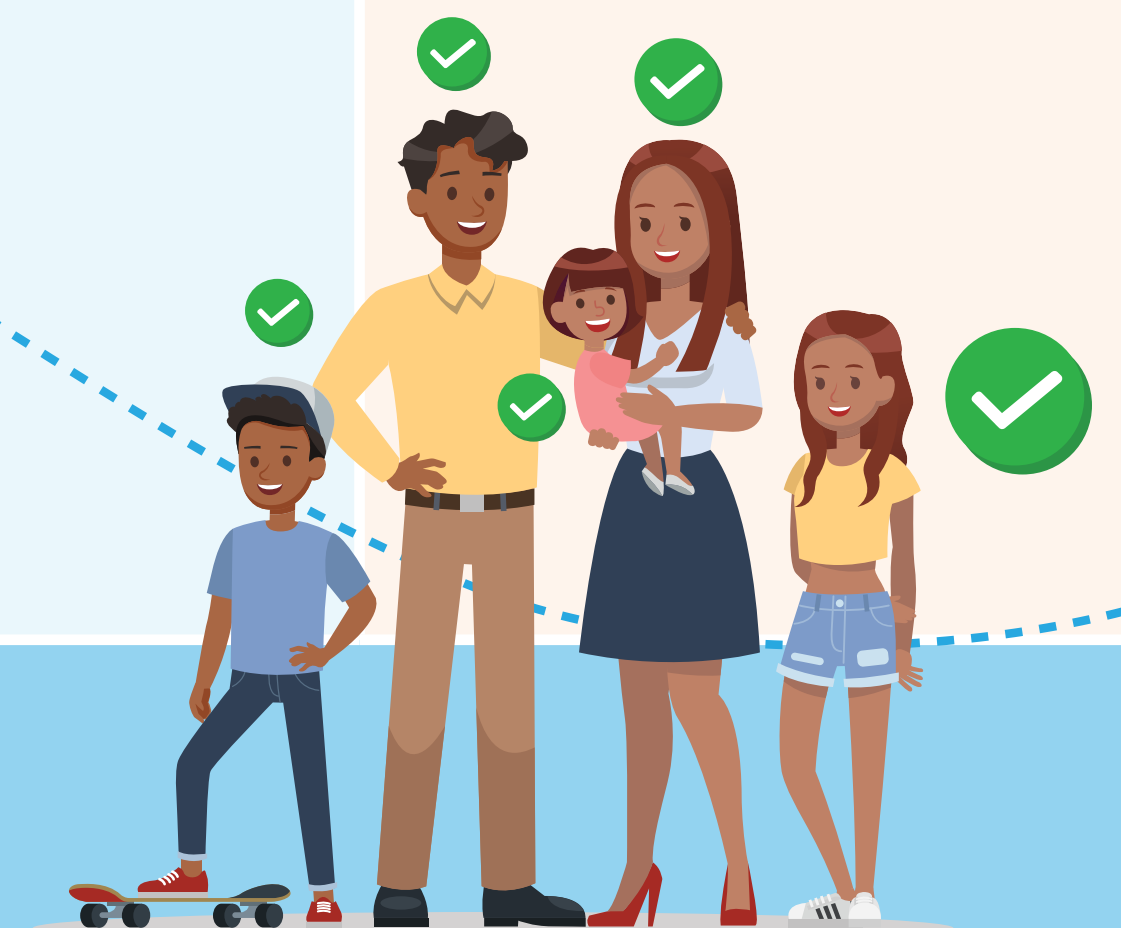


Avoid costly copays and deductibles of the ER and urgent care clinic.

When you need care — anytime, day or night — or when your primary care provider is not available, telemedicine can be a convenient option. With telemedicine, you don't have to drive to the doctor's office or sit in a waiting room when you're sick — you can see your doctor from the comfort of your own home. Virtual Care does not handle medical emergencies.

USING TELEMEDICINE IS AS EASY AS ONE, TWO, THREE

STEP 1	STEP 2	STEP 3
REGISTER NOW	REQUEST A VISIT	FEEL BETTER
Setting up your secure account takes only minutes. General Medicine: 98point6 and Doctor on Demand for any general medical or behavioral health concerns Mental Health: Doctor on Demand and Talkspace Chemical Dependency: Boulder Care and Workit	You can have a doctor visit right away or schedule an appointment — all by phone, computer or apps.	Get treated by a doctors who can prescribe medication if necessary.



DENTAL



Taking care of your oral health is not a luxury — it’s a necessity to long-term optimal health. With a focus on prevention, early diagnosis and treatment, dental insurance can greatly reduce your costs when it comes to restorative and emergency procedures. Preventive services are covered at no cost to you and include routine exams and cleanings. You will pay only a small deductible and coinsurance for basic and major services.

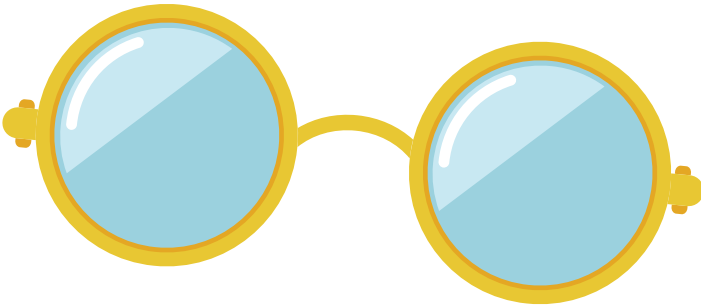
When you visit a dentist in the network, you will maximize your savings. These dentists have agreed to reduced fees, which means you won’t get charged more than your expected share of the bill.

To find a preferred provider, visit Delta Dental online at www.DeltaDentalWA.com.

	BASE PLAN	BUY-UP PLAN
	IN-NETWORK	IN-NETWORK
CALENDAR YEAR PLAN MAXIMUM		
Per Individual	\$1,500 per individual (Basic and Major Services combined)	\$2,500 per individual (Basic and Major Services combined)
	YOU PAY	
CALENDAR YEAR DEDUCTIBLE		
Individual	\$100	\$50
Family	\$300	\$150
PREVENTIVE CARE		
Exams, Cleanings, X-rays	\$0	\$0
BASIC SERVICES		
Fillings, Sealants, Extractions, Emergency Exams	20%	10%
MAJOR PROCEDURES		
Crowns, Inlays/Onlays, Dentures and Bridgework, Repairs	50%	40%
ORTHODONTIA		
Lifetime Maximum (per Member)	N/A	50% up to \$2,500/person

MEDICAL | TELEMEDICINE | DENTAL | VISION

VISION



Healthy eyes and clear vision are an important part of your overall health and quality of life. If you’re enrolled in a medical plan, you automatically are enrolled in vision coverage. Vision is not a separate enrollment option.

This table summarizes the key features of the Vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

VISION SERVICE PLAN – VSP	
	IN-NETWORK
	YOU PAY
Exam	\$0
Single Vision Lenses	\$0
Bifocal Lenses	\$0
Trifocal Lenses	\$0
Frames	\$180 allowance Discounts are available if over \$200 for featured frames \$100 allowance at Costco / \$180 Walmart or Sam's Club Up to \$60 fitting copay + balance over \$180 allowance
Contacts in lieu of Frames/Lenses	
BENEFIT FREQUENCY	
Exams	Once every 12 Months
Lenses	Once every 12 Months
Frames	Once every 24 Months
Contacts	Once every 12 Months

Find an eye doctor who’s right for you. The decision is yours to make—choose a VSP network doctor, a participating retail chain, or any out-of-network provider. Visit www.vsp.com or call 800-877-7195.

HRA



The Health Reimbursement Arrangement (HRA) is a plan that reimburses part of your deductible if enrolled in the Qualified High Deductible Health Plan.

HOW TO SUBMIT A CLAIM

To submit for reimbursement through the HRA, you will need a copy of your most recent explanation of benefits (EOB) from Premera that needs to be uploaded to Navia Benefit Solutions either through the online portal at www.naviabenefits.com or mobile app. You may also upload your pharmacy report.

You can review your most recent EOB to determine how much you have paid towards your deductible or you can log into www.premera.com to review your account.

USING THE HRA



Gesa Credit Union is reimbursing your part of your deductible.

For team member only coverage, once you have paid \$2,500 towards your \$5,000 deductible, you are then eligible to submit the remaining \$2,500 to the HRA for reimbursement. For employee plus one or more dependents, the HRA will begin when one family member reaches \$3,000 toward the \$5,000 individual deductible OR when two or more family members collectively reach \$5,000 toward the \$10,000 family deductible.

Your expenses are paid by your HRA.

Your HRA reimburses part of your deductible.



HSA

A Health Savings Account (HSA) is a personal savings account you can use to pay for qualified out-of-pocket medical expenses with pretax dollars – now or in the future. Once you're enrolled in the HSA, you'll receive a debit card to help manage your HSA reimbursements. Team members can elect to open an HSA account in the financial institution of their choice. Your HSA can also be used for your expenses and those of your spouse and dependents, even if they are not covered by the QHDHP medical plan.

HOW A HEALTH SAVINGS ACCOUNT WORKS



ELIGIBILITY

- You must be enrolled in the Premera \$5,000 Qualified High Deductible Health Plan.
- Have not received Veterans Administration (VA) benefits within the past three months
- Not be enrolled in Medicare;
- Have no other non-HSA coverage, such as a spouse's plan that provides any benefits covered by your health plan and a Health Care Flexible Spending Account (FSA) through your spouse's employer health plan; and
- Not be claimed as a dependent on another person's tax return.



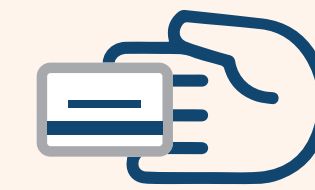
CONTRIBUTIONS

You contribute on a pretax basis and can change how much you contribute from each paycheck up to the annual IRS maximum of \$3,850 if you enroll only yourself or \$7,750 if you enroll in family coverage. You can make an additional catch-up contribution if you are age 55 or older.



ELIGIBLE EXPENSES

You may use your HSA funds to cover Medical, Dental, Vision and Prescription Drug expenses incurred by you and your eligible family members.



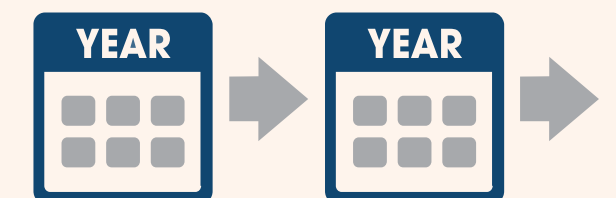
USING YOUR ACCOUNT

Use the debit card linked to your HSA to cover eligible expenses, or pay for expenses out of your own pocket and save your HSA money for future health care expenses.



YOUR HSA IS ALWAYS YOURS – NO MATTER WHAT.

One of the best features of an HSA is that any money left in your account at the end of the year rolls over so you can use it next year or sometime in the future.



FSAs



HEALTH CARE FSA

Contribute up to \$3,050 per year, pretax, to pay for copays, prescription expenses, lab exams and tests, contact lenses and eyeglasses.

LIMITED PURPOSE FSA

Those enrolled in the QHDHP can contribute up to \$3,050 per year, pretax, to pay for eligible vision and dental expenses.

DEPENDENT CARE FSA

Contribute up to \$5,000 per year (\$2,500 if married and filing separate tax returns), pretax, to pay for day care expenses associated with caring for elder or child dependents that are necessary for you or your spouse to work or attend school full-time.



The Flexible Spending Account (FSA) options with Navia Benefit Solutions allows you to set aside pretax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. The options include a regular health care account, a limited health care account (pairs with an HSA) and a dependent care account. You pay no federal or state income taxes on the money you place in an FSA.

USE IT OR LOSE IT

The IRS has a strict "use it or lose it" rule. If you do not use the funds in your FSA, you will lose any funds over \$610 at the end of the plan year (only available for health and limited care FSA). If you do not spend all the money in this FSA by **March 31**, per IRS regulations for pretax contributions, unused dollars will be forfeited.



LIFE AND AD&D

LIFE AND AD&D



Gesa provides Basic Life and AD&D benefits to full-time team members. The basic life insurance benefit will be paid to your designated beneficiary noted in Paycom in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan. In the event of an accidental death, the benefit may double. In the event of an accidental dismemberment, a benefit is provided up to a scheduled amount corresponding to the loss. Please see the Prudential booklet for further details.

LIFE AND AD&D INSURANCE – FOR YOU

COVERAGE LEVEL	COVERAGE AMOUNT	EVIDENCE OF INSURABILITY/ PROOF OF GOOD HEALTH
Basic Life and AD&D	2 times your basic annual earnings to a maximum of \$500,000	None

IRS regulations require taxation of premium on benefits above \$50,000 to the team member. This amount will be deducted automatically through payroll deductions code (GTL).

VOLUNTARY LIFE AND AD&D

Voluntary Life and AD&D insurance for you and your dependents can help protect your family during difficult times.

VOLUNTARY LIFE AND AD&D INSURANCE – FOR YOU AND YOUR DEPENDENTS

COVERAGE LEVEL	COVERAGE AMOUNT	EVIDENCE OF INSURABILITY/ PROOF OF GOOD HEALTH
Team Member Only	Increments of \$5,000 not to exceed 5 times to your salary or \$500,000.	Required if electing coverage equal to or greater than \$250,000.
Spouse	Increments of \$5,000 up to \$250,000 – not to exceed 50% of team member coverage.	Required for amounts equal to or greater than \$20,000.
Child(ren)	Increments of \$1,000 up to \$10,000	None

EOI is required if enrolling outside of your new hire enrollment window.

GUARANTEED ISSUE AND EVIDENCE OF INSURABILITY

Team members and spouses who elect Voluntary Life and AD&D coverage when they are first eligible can elect up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). If the amount requested is more than GI, you will need to provide EOI before the amount over GI becomes effective.



DISABILITY

DISABILITY



Gesa provides Short-Term and Long-Term Disability coverage to full-time team members. In the event of a disability claim, payments would be considered taxable income.

SHORT-TERM DISABILITY BENEFITS AT A GLANCE

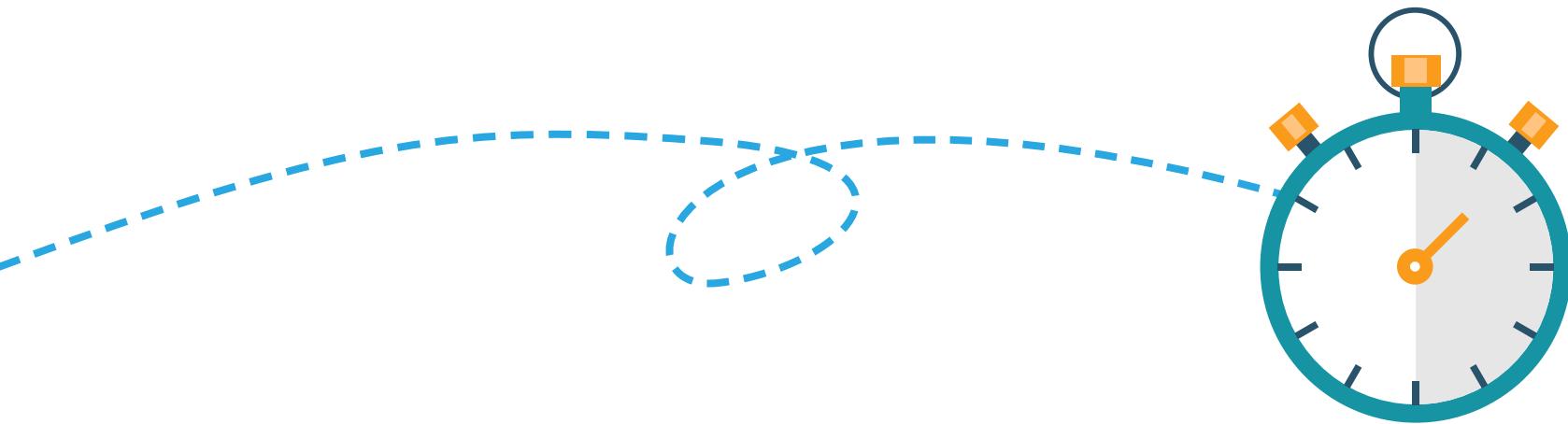
Coverage	60% of your weekly earnings to a \$2,769 maximum for 11 weeks.
When Benefits Begin	Benefit begins after 14 days of disability.
Election Required	No

LONG-TERM DISABILITY BENEFITS AT A GLANCE

Coverage	60% of your pre-disability earnings up to a maximum benefit of \$15,000 per month until you recover or reach your Social Security Normal Retirement Age, whichever is sooner.
When Benefits Begin	Benefit begins after 90 days of disability.
Election Required	No

Pre-existing Conditions: A pre-existing condition is a condition, regardless of cause, for which medical advice, diagnosis, care, or treatment was recommended or received in the 3 months prior to your effective date of coverage. The plan will not pay benefits for any pre-existing conditions that result in disability during your first 12 consecutive months of coverage.

Disability: You are considered disabled under this plan if you are unable to earn more than 80% of your pre-disability income or you cannot perform your own occupation for up to 60 months. After the first 60 months, if you are unable to perform the duties of any occupation you are (or may reasonably become) trained and educated for, and you continue to have a 20% or greater earnings loss, you could be eligible for benefits up to your Social Security Normal Retirement Age. You must be under the care and treatment of a licensed physician.



RETIREMENT



All regular full-time and part-time team members who are participants in the Cash Balance Defined Benefit Plan (hired on or after July 1, 2010 or rehired on or after January 20, 2011) and have met participation eligibility requirements, are eligible for a 4.0% 401(k) employer match. The 401(k) employer match is dollar-for-dollar and has a 6 year vesting schedule as follows:

YEARS OF VESTING SERVICE*	VESTING PERCENTAGE
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

401(k) plan for original hires of Inspirus Credit Union (hired prior to August 1, 2019)

All regular full-time and part-time team members are eligible to participate in the 401(k) plan on the first of the month following or coincident with the team member's date of hire. Temporary team members and independent contractors are not eligible to participate in the plan.

The plan includes employer matching contributions of 200% on the first 6.0% of eligible team member contributions. Employer contributions vest under the following schedule:

YEARS OF VESTING SERVICE*	VESTING PERCENTAGE
1	20%
2	40%
3	60%
4	80%
5 or more	100%

PENSION PLAN

DEFINED BENEFIT PLAN (PENSION PLAN) FOR ORIGINAL GESA CREDIT UNION HIRES AND NEW HIRES HIRED ON OR AFTER AUGUST 1, 2019

All full-time and part-time team members who have attained 20 years of age and have completed six (6) months of service, are automatically enrolled in a defined benefit plan through Fidelity. Team members are credited with one year of service for each plan year in which they work 1,000 hours. The plan year begins on July 1 each year. There are two different defined benefit plans; placement into either plan is determined by the team member's hire date.

DEFINED BENEFIT PLAN

- Hired prior to July 1, 2010
- 100% vested after 7 years in the plan.
- Normal Retirement Benefit will be 38.5% of Average Monthly Pay up to the integration level plus 46% of Average Monthly Pay above the integration level, reduced proportionately if you have completed less than 15 years of service at retirement. Integration level is determined based on Social Security covered compensation.

CASH BALANCE PLAN

- Hired on or after July 1, 2010 or rehired on or after January 20, 2011.
- The Credit Union will contribute 3% of the team member's base salary to this plan on an annual basis.
- 100% vested after three (3) years in the plan.
- Team members will see a vested balance on their www.netbenefits.com profile once they have reached three (3) years in the plan.



COMPSYCH[®]
— The GuidanceResources Company[®] —

EMPLOYEE ASSISTANCE

You automatically have access to the Employee Assistance Program (EAP). This program provides professional, confidential telephonic or face-to-face counseling services to you and your household members at no cost. The EAP can help you resolve personal issues and problems before they affect your health, relationships and work performance.

This program is available 24 hours a day, 365 days a year for confidential counseling, referral and follow-up services for issues such as:

- Stress
- Marital or family problems
- Anxiety and depression
- Substance abuse (alcohol and/or drugs)
- Child care issues – including identifying schools, day care, tutors and more
- Financial issues
- Aging parents
- Pet care
- Maintenance and repair providers
- Community volunteer opportunities

It's important to note that all EAP conversations are voluntary and strictly confidential. If you and your counselor determine that additional assistance is needed, you'll be referred to the most appropriate and affordable resource available. Although you're responsible for the cost of referrals, these costs are often covered under your Medical plan.

In addition, GuidanceResources provides face-to-face visits for short term counseling sessions per occurrence at no cost.

You can contact the EAP at: www.guidanceresources.com

Web ID: Gen311 or

Phone at 800-311-4327



ADDITIONAL BENEFITS

TUITION ASSISTANCE

CREDIT UNION TEAM MEMBERS WHO MEET THE FOLLOWING REQUIREMENTS ARE ELIGIBLE TO APPLY TO THE PLAN:

- Have completed six (6) months of continuous full-time or part-time service with the Credit Union (rehired team members must also complete a new full six (6) months of continuous full-time or part-time service following the date of rehire to be eligible);
- Are in good standing (performance of “meets expectations” or better), with no disciplinary action (verbal or written) within the last six (6) months; and
- Must complete full application packet will be considered for the program

See the Commons for the full program details and the application process.

BENEFITS PROVIDED:

The Plan will reimburse a team member or provide advance payments for up to \$7,500* a year (or a lifetime maximum benefit of \$30,000 per team member) for qualified educational expenses covered under the Plan.

The education assistance benefit is limited to the team member’s actual out-of-pocket education costs only (i.e., tuition and registration fees, lab costs, textbooks).

Any non-repayable tuition assistance received from a third-party source (e.g. grants, scholarships, and tuition assistance through a spouse’s employer) offsets the education assistance provided by the Credit Union.

*The Credit Union reserves the right to change commitment levels on an annual basis based on budgetary considerations. The amount shown is for 2022.

STUDENT LOAN REPAYMENT PROGRAM

Gesa will make monthly payments to eligible team member’s student loans.

Full-time team members: \$100 monthly employer contribution.

Part-time team members: \$50 monthly employer contribution.

Eligibility:

- Must have completed one (1) year of regular employment with Gesa Credit Union.
- Must be in good standing, no current disciplinary action.
- Must have obtained a degree (AA, BA, Masters, etc.).
- Tuition Assistance Program participants are ineligible but may enroll once assistance has ended if all other requirements are met.

*Employer contributions are taxable income to the team member.

*Team members will receive an email from BenefitEd once they have reached eligibility and can enroll eligible student loan account(s) online, in just minutes.

*The lifetime maximum employer contribution is \$40,000.



IDENTITY THEFT PROTECTION

Full-time and part-time team members are eligible for identity theft protection through Allstate, at no cost. Identity protection includes identity monitoring, credit monitoring, internet surveillance, digital surveillance, digital identity, wallet armor, social media monitoring, etc.



LIFE FLIGHT

Life Flight is the region's premier critical care transport service; helicopters, fixed-wing aircraft, and ambulances.

Life Flight provides our team members with the option to enroll at a discounted group rate per family - \$65/one year. This program is available to you, your spouse, your dependents claimed on your tax return, and elderly or disabled family members living in the same household. If you choose to elect this benefit, a one-time payment will be deducted from the first paycheck in the month of February, of the new plan year. The plan year will run from February 1, 2023 – January 31, 2024.

*Please visit www.lifeflight.org to view current areas of service throughout the state of Washington to determine if your home address would be supported by this coverage, prior to enrolling.



AFLAC

Gesa has partnered with Aflac to provide you with the following voluntary benefits:

- Critical Care Protection
- Accident
- Cancer
- Hospital

Costs for the plan(s) are deducted directly from your bi-weekly paycheck.



COMMUTER BENEFITS

If you're interested in routinely using alternative means of transportation to come to work (a minimum of 3x/week), we support you! We provide an employer-paid transportation benefit that allows you to do just this. This benefit is available to full-time and part-time team members who opt out of driving solo to work. Contact HRmail@gesa.com if you want to participate in this benefit.

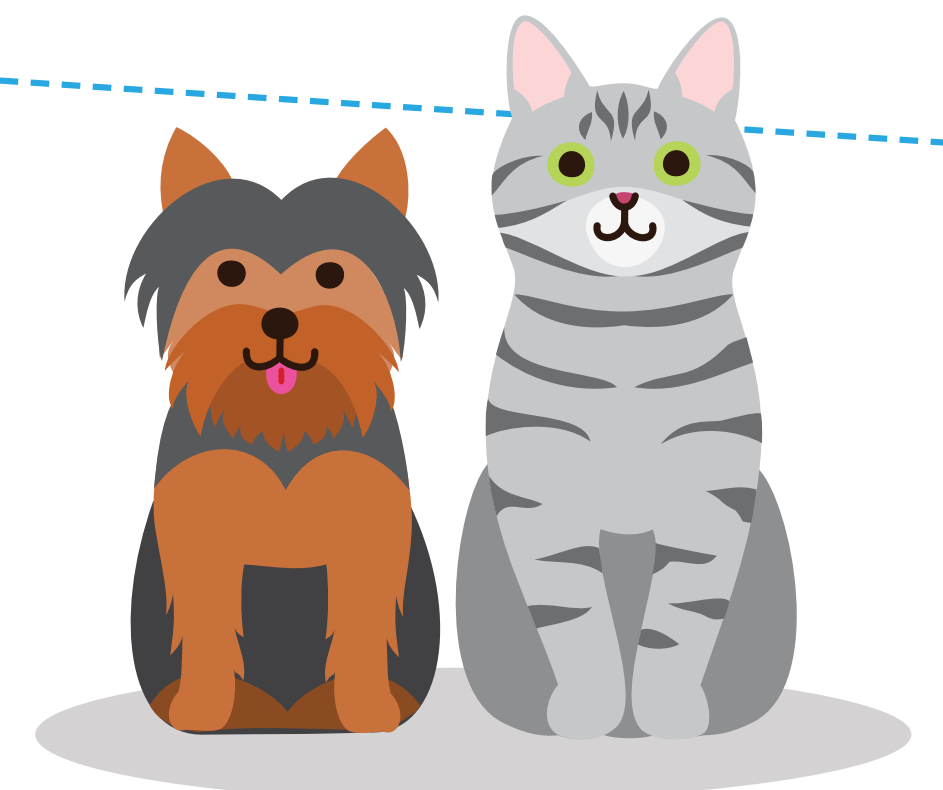
EMBRACE VOLUNTARY PET INSURANCE

Gesa has partnered with Embrace Pet Insurance to offer you voluntary, team member-funded insurance for your dog(s) and/or cat(s) at a discounted rate.

INSURANCE FOR PET PARENTS:



- Team members receive a 10% discount on rates
- The insurance for each pet is customizable; team members can customize annual deductible, coverage type and more through Gesa's dedicated landing page with Embrace
- \$50 annual healthy pet diminishing deductible
- 24/7 access to WhiskerDocs (pet health hotline)
- 93% reimbursement rate on claims
- During enrollment with Embrace you will be asked to set up auto-pay from your personal account with direct payment method of your choice
- Enroll with your Gesa email address to receive your 10% team member discount



PREMIUMS – MEDICAL & VISION

WELLNESS

QUALIFIED HIGH DEDUCTIBLE HEALTH PLAN & VISION (\$2,500/\$5,000) 24 PAY PERIODS				
SALARY RANGE	EE	EE + SP	EE + CH	FAMILY
Under \$39,999	\$35.00	\$91.50	\$71.50	\$122.50
\$40k-\$49,999	\$37.50	\$94.50	\$74.00	\$126.50
\$50k-\$71,999	\$40.00	\$97.50	\$76.50	\$130.50
\$72k - \$104,999	\$42.50	\$109.50	\$85.50	\$146.50
\$105k and Greater	\$45.00	\$121.50	\$94.50	\$162.50

PPO HEALTH PLAN & VISION (\$2,000/\$4,000) 24 PAY PERIODS				
SALARY RANGE	EE	EE + SP	EE + CH	FAMILY
Under \$39,999	\$62.50	\$219.50	\$171.50	\$293.50
\$40k-\$49,999	\$66.95	\$233.81	\$182.31	\$312.61
\$50k-\$71,999	\$69.53	\$245.14	\$191.58	\$327.54
\$72k - \$104,999	\$74.68	\$252.87	\$197.25	\$337.84
\$105k and Greater	\$79.83	\$263.17	\$206.00	\$353.29

NON-WELLNESS

QUALIFIED HIGH DEDUCTIBLE HEALTH PLAN & VISION (\$2,500/\$5,000) 24 PAY PERIODS				
SALARY RANGE	EE	EE + SP	EE + CH	FAMILY
Under \$39,999	\$88.00	\$210.00	\$164.00	\$280.50
\$40k-\$49,999	\$90.50	\$213.00	\$166.50	\$284.50
\$50k-\$71,999	\$93.00	\$216.00	\$169.00	\$288.50
\$72k - \$104,999	\$95.50	\$228.00	\$178.00	\$304.50
\$105k and Greater	\$98.00	\$240.00	\$187.00	\$320.50

PPO HEALTH PLAN & VISION (\$2,000/\$4,000) 24 PAY PERIODS				
SALARY RANGE	EE	EE + SP	EE + CH	FAMILY
Under \$39,999	\$127.50	\$366.00	\$285.50	\$489.00
\$40k-\$49,999	\$133.90	\$384.71	\$299.73	\$513.97
\$50k-\$71,999	\$136.48	\$396.04	\$309.00	\$528.91
\$72k - \$104,999	\$141.63	\$403.76	\$315.18	\$539.21
\$105k and Greater	\$146.78	\$414.06	\$323.42	\$554.66

PREMIUMS – DENTAL

DENTAL PREMIUMS – PER 24 PAY-PERIOD

DELTA DENTAL	BASE PLAN	BUY UP PLAN
Employee	\$2.60	\$8.10
Employee & Spouse / Domestic Partner*	\$10.80	\$21.60
Employee & Child(ren)	\$16.20	\$27.00
Family	\$21.60	\$40.50

*For state-registered domestic partners that do not qualify as dependents under Section 152 of the Internal Revenue Code, premium associated with domestic partner coverage will be paid by the employee with after-tax dollars and the fair market value of any employer contributions made on behalf of your domestic partner will be imputed as income to the employee.



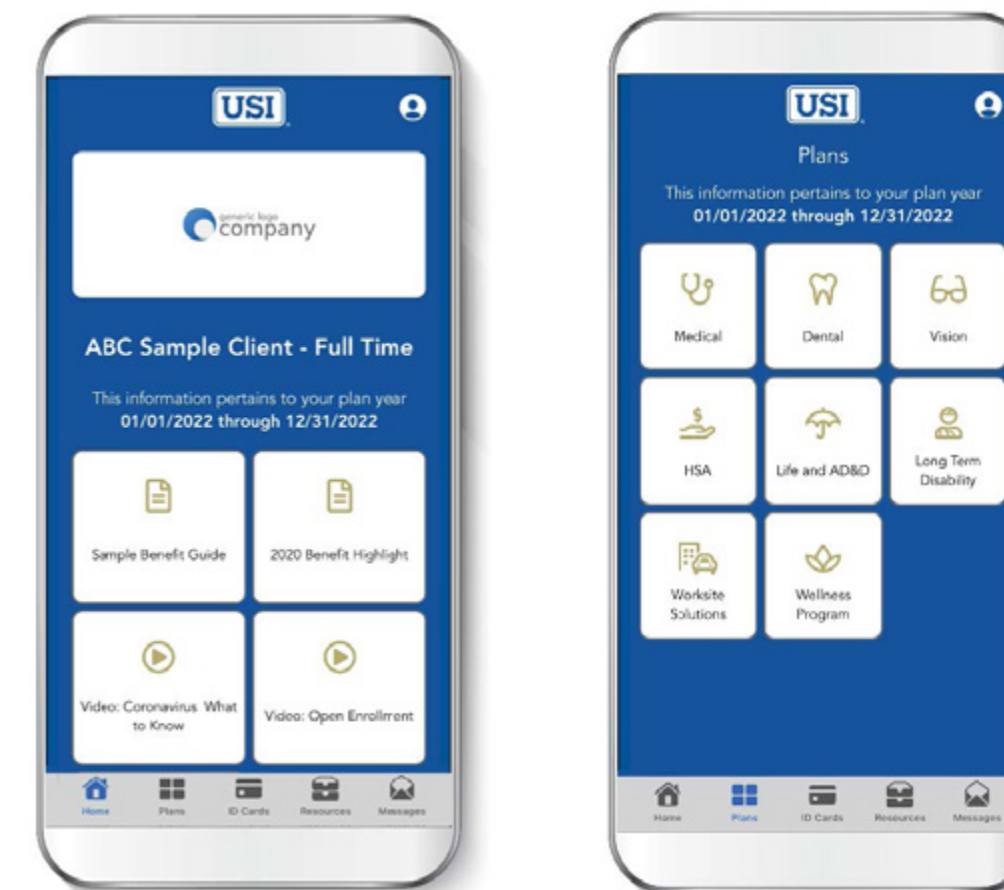
BENEFITS MOBILE APPLICATION

FIND IT IN THE APP STORE

Search for "MyBenefits 2 Go" in the app store and download the free app. After scrolling through the intro pages, when prompted to enter Gesa Credit Union details, enter this code **X21650**.

HIGHLIGHTS OF THE MYBENEFITS 2 GO APP

- Stay Organized – Access all your plan information and cards in one place
- Stay Up To Date – Receive the most updated plan information automatically
- Lighten Up Your Wallet – Store your cards in the app
- Get In Touch – Convenient contact information



**ACCESS YOUR
BENEFITS
INSURANCE
POLICY DETAILS
AND CONTACT
INFORMATION
ON THE GO!**

This brochure summarizes the benefit plans that are available to Gesa Credit Union eligible team members and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.



REQUIRED NOTIFICATIONS

As a participant in these Plan(s), you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 ("ERISA"). You may access all required legal notifications by visiting [Privacy-Policies-110222.pdf](#). To obtain a paper copy, please submit a written request to Human Resources at hrmail@gesa.com.



IMPORTANT CONTACTS

COVERAGE	CONTACT	PHONE	WEBSITE
Medical and Rx	Premera Blue Cross	800-722-1471	www.premera.com
NurseLine	Premera Blue Cross	800-841-8343	
Phone-Based Care	Nurseline	866-224-8541	
Text-Based Primary Care	98point6		Download the app at www.98point6.com/premera
Medical & Behavioral Care	Doctor on Demand		www.doctorondemand.com/premera
Mental Health Therapy	Talkspace		www.Talkspace.com/Premera
Opioid Issues	Boulder Care	888-316-0451	www.bouldercare/getstarted
Addiction Care	Workit Health		www.workithealth.com/premera
Dental	Delta Dental of WA	800-554-1907	www.deltadentalwa.com
Vision	Vision Service Plan (VSP)	800-877-7195	www.vsp.com
Life and AD&D	Prudential	800-524-0542	www.prudential.com/mybenefits
Disability	Prudential	800-842-1718	www.prudential.com/mybenefits
Employee Assistance Program	GuidanceResources	800-311-4327	www.guidanceresources.com Web ID: GEN311
Flexible Spending Accounts	Navia Benefit Solutions	800-669-3539	www.naviabenefits.com
Health Reimbursement Account (HRA)	Navia Benefit Solutions	800-669-3539	www.naviabenefits.com
Supplemental Insurance (Critical Illness, Accident Insurance, Hospital Insurance, Cancer)	Aflac	509-366-4748	Email: george_mackie@us.aflac.com
401(k) Retirement	Fidelity Investments	800-835-5097	www.netbenefits.com
Pension Plan	Fidelity Investments	800-835-5097	www.netbenefits.com
Identity Theft	Allstate	800-789-2720	myaip.com
Pet Insurance	Embrace Pet Insurance	800-511-9172	EmbracePetInsurance.com
Benefit Resource Center	Benefit Resource Center	866-468-7272	BRCwest@usi.com



This guide highlights the main features of the Gesa Credit Union Employee Benefits Program. It does not include all plan rules, details, limitations, and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this guide and the legal plan documents, the plan documents are the final authority. Gesa Credit Union reserves the right to change or discontinue its employee benefits plans at any time.