Noble Schools

Investing in You

NOBLE SCHOOLS

For more details and FAQs about your benefits checkout Total Rewards FAQ or Benefits Website.

2027

Holistic Health

Medical Insurance

For 2027, Noble Schools is offering four medical plans to their employees: one Narrow Network PPO, one Blue Choice Options PPO and two Blue Choice Options High Deductible PPO plans. Below is a description of the types of plans offered.

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.). For the Narrow Network PPO and Blue Choice Options PPO, 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.

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.

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 Blue Choice Options High Deductible PPO Plan A as employee only, you'll receive $850 and employee plus one or more dependents will receive $1,450. If you're enrolled in the Blue Choice Options High Deductible PPO Plan B as employee only, you'll receive $1,700 and employee plus one or more dependents will receive $2,900.**

Blue Choice Narrow Network PPO	Blue Choice Options PPO	Blue Choice Options High Deductible PPO Plan A	Blue Choice Options High Deductible PPO Plan B
See page 4 for plan information	See page 5 for plan information	See page 6 for plan information	See page 6 for plan information

Medical Insurance

Carrier: BlueCross BlueShield
Website: www.bcbsil.com
Phone: Blue Choice Narrow Network - 800-828-3116

	Blue Choice Narrow Network PPO	
	Blue Choice Select PPO [BCS]	Out-of-Network
Deductible		
Individual	$1,000	$3,000
Family	$3,000	$9,000
Coinsurance		
	80%	60%
Out-of-Pocket Max		
Individual	$2,000	$9,000
Family	$6,000	$27,000
Physician Services		
Preventive Care	100%	60%*
Physician Visit	$20 Copay	60%*
Specialist Visit	$40 Copay	60%*
Diagnostic Test	80%*	60%*
Emergency Room	$250 Copay	
Urgent Care	80%*	60%*
Telemedicine	$20/$40	60%*
Pharmacy Generic/Preferred Brand/Non-Preferred Brand/Specialty		
Retail (30 Days)	$10/$40/$60/ $60	$10/$40/$60/ $60 + 25%
Prescription Drug Out of Pocket Maximum (Individual / Family)	$2,500/$7,500	

*Coinsurance percentage that applies after the deductible has been met

For more details and FAQs about your benefits checkout Total Rewards FAQ or Benefits Website.

Medical Insurance

Carrier: BlueCross BlueShield
Website: www.bcbsil.com
Phone: Blue Choice Options - 800-828-3116

	Blue Choice Options PPO		
	Blue Choice Options (Tier 1)	**PPO (Tier 2)**	**Out-of-Network (Tier 3)**
Deductible			
Individual	$1,000	$2,000	$3,000
Family	$3,000	$6,000	$9,000
Coinsurance			
	80%	60%	50%
Out-of-Pocket Max			
Individual	$2,000	$3,000	$9,000
Family	$6,000	$9,000	$27,000
Physician Services			
Preventive Care	100%	10%	50%*
Physician Visit	$20 Copay	$30 Copay	50%*
Specialist Visit	$40 Copay	$50 Copay	50%*
Diagnostic Test	80%*	60%*	50%*
Emergency Room	$250 Copay		
Urgent Care	80%*	60%*	50%*
Telemedicine	$20/$40 Copay	$20/$50 Copay	50%*
Pharmacy Generic/Preferred Brand/Non-Preferred Brand/Specialty			
Retail (30 Days)	$10/$40/$60/$60 Copay	$10/$40/$60/$60 Copay	In Network Copays + 25%
Prescription Drug Out of Pocket Maximum (Individual / Family)	$2,500 / $7,500		

*Coinsurance percentage that applies after the deductible has been met

See page 6 and 10 for provider finder instructions

For more details and FAQs about your benefits checkout Total Rewards FAQ or Benefits Website.

Medical Insurance

Carrier: BlueCross BlueShield
Website: www.bcbsil.com
Phone: Blue Choice Options High Deductible PPO Plan A and B - 800-828-3116

	Blue Choice Options High Deductible PPO Plan A			Blue Choice Options High Deductible PPO Plan B		
	Blue Choice Options (Tier 1)	**PPO (Tier 2)**	**Out-of-Network (Tier 3)**	**Blue Choice Options (Tier 1)**	**PPO (Tier 2)**	**Out-of-Network (Tier 3)**
Deductible						
Individual	$3,500	$4,000	$5,000	$4,200	$4,800	$8,000
Family	$7,000	$8,000	$10,000	$8,400	$8,600	$16,000
Coinsurance						
	90%	85%	70%	85%	80%	60%
Out-of-Pocket Max						
Individual	$4,000	$5,000	$10,000	$6,350	$6,800	$16,000
Family	$8,000	$10,000	$20,000	$12,700	$10,000	$32,000
Physician Services						
Preventive Care	100%	100%	70%*	100%	100%	60%*
Physician Visit	90%*	85%*	70%*	85%*	80%*	60%*
Specialist Visit	90%*	85%*	70%*	85%*	80%*	60%*
Diagnostic Test	90%*	85%*	70%*	85%*	80%*	60%*
Emergency Room	90%*			85%*		
Urgent Care	90%*	85%*	70%*	85%*	80%*	60%*
Telemedicine	90%*	85%*	70%*	85%*	80%*	60%*
Pharmacy Generic/Preferred Brand/Non-Preferred Brand/Specialty						
Retail (30 Days)	90%*	90%*	70%*	85%*	80%*	60%*

*Coinsurance percentage that applies after the deductible has been met

How to Find a Tier 1 or Tier 2 Provider for Blue Choice Options PPO and Blue Choice Options HDHP plans

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 Options (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 (HSA)

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).

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 2027, here is what you can expect:

2027 HSA Contributions

IRS Max Contribution:	Employee Only	Family
Max HSA Contribution	$4,500	$9,000
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
  - amiloride hcl tab 5 mg
  - amlodipine besylate tab 2.5 mg, 5 mg, 10 mg (base equivalent)(Norvasc)
  - amlodipine besylate-benaxepril hcl cap 2.5-10 mg, 5-40 mg
- Diabetes Medication (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)

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

Blue Choice Narrow Network PPO

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	$70.46	$276.01
Employee + Spouse	$150.37	$586.40
Employee + Child(ren)	$166.05	$638.55
Family	$246.95	$947.92

Blue Choice Options PPO

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	$117.91	$343.42
Employee + Spouse	$249.61	$731.33
Employee + Child(ren)	$274.71	$796.50
Family	$405.31	$1,185.54

Blue Choice Options High Deductible PPO Plan A

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	$46.92	$345.21
Employee + Spouse	$106.34	$727.48
Employee + Child(ren)	$118.11	$792.43
Family	$176.52	$1,175.69

Blue Choice Options High Deductible PPO Plan B

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	$24.55	$330.63
Employee + Spouse	$56.55	$698.69
Employee + Child(ren)	$62.25	$762.48
Family	$93.25	$1,131.52

2027 Annual HSA Contributions

Plan A Tax-Free Contributions	Employee Only	Family
Noble Contribution	$850	$1,450
Potential Employee Contribution	$3,650	$7,550

Plan B Tax-Free Contributions	Employee Only	Family
Noble Contribution	$1,700	$2,900
Potential Employee Contribution	$2,800	$6,100

IRS Max Contribution:	Employee Only	Family
Max HSA Contribution	$4,500	$9,000
Catch-up Contribution (Age 55 and Older)	$1,000	

For more details and FAQs about your benefits checkout Total Rewards FAQ or Benefits Website.

HMO Medical Plan Transition for 2027

As we prepare to phase out the HMO medical plan at the end of 2027, we are offering a transition year for current HMO participants. For 2027, the HMO plan will remain available for open enrollment **only to employees (and their dependents) enrolled in 2026.**

Carrier: BlueCross BlueShield
Website: www.bcbsil.com
Phone: HMO - 800-892-2803

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.

	Blue Advantage HMO *In-Network Benefits Only*
	Blue Advantage HMO [ADV]
Deductible	
Individual	$1,000
Family	$2,000
Coinsurance	
	90%
Out-of-Pocket Max	
Individual	$2,000
Family	$4,000
Physician Services	
Preventive Care	100%
Physician Visit	$20 Copay
Specialist Visit	$40 Copay
Diagnostic Test	100%*
Emergency Room	$250 Copay
Urgent Care	$20 Copay
Telemedicine	N/A
Pharmacy Generic/Preferred Brand/Non-Preferred Brand/Specialty	
Retail (30 Days)	$10/$40/$60/$60
Prescription Drug Out of Pocket Maximum (Individual / Family)	$2,500/$5,000

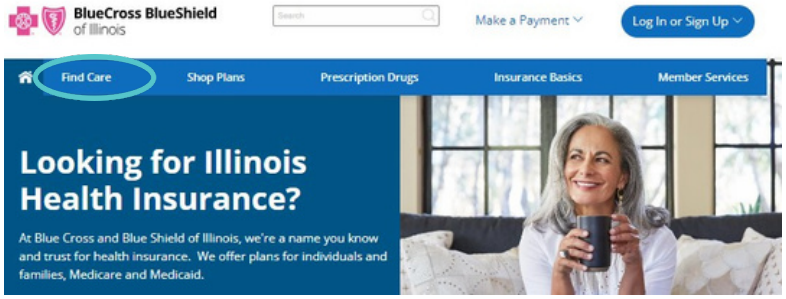
*Coinsurance percentage that applies after the deductible has been met

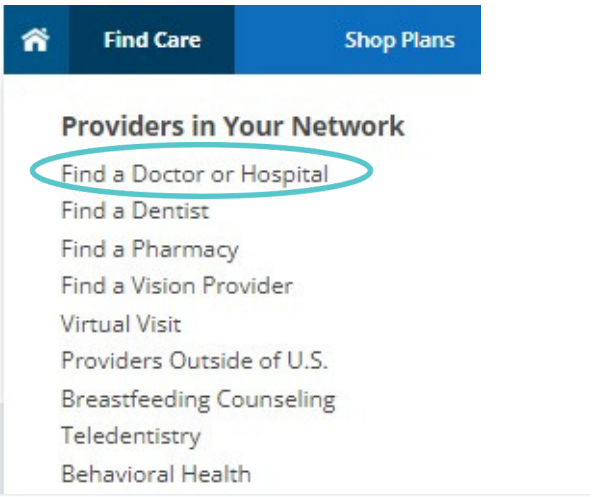
Blue Advantage HMO

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	$51.60	$298.38
Employee + Spouse	$108.71	$635.50
Employee + Child(ren)	$120.94	$691.78
Family	$180.25	$1,026.69

Find a Provider

1. Go to www.bcbsil.com
2. Select Find Care
3. Select Find a Doctor or Hospital
4. Search as Guest to find providers
5. Enter or confirm the location where you want to search for a provider





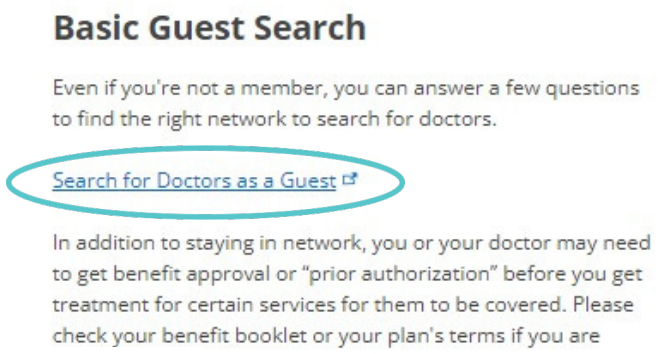
Select plan/network

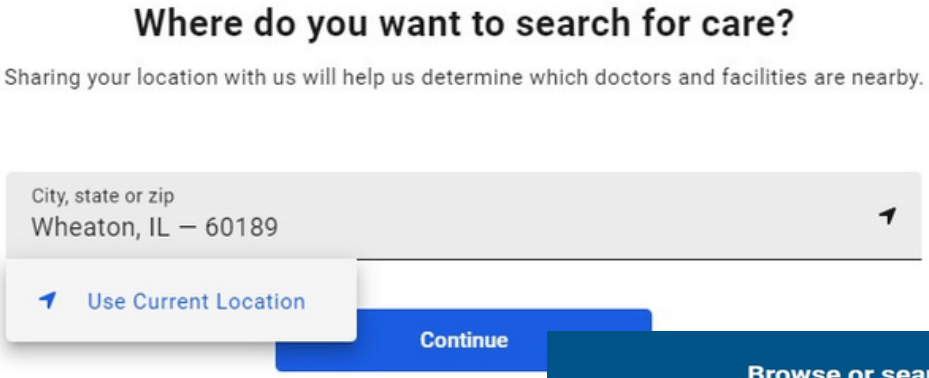
BCO: Tier 1—Blue Choice Options [BCO]
Tier 2— Participating Provider Organization [PPO]

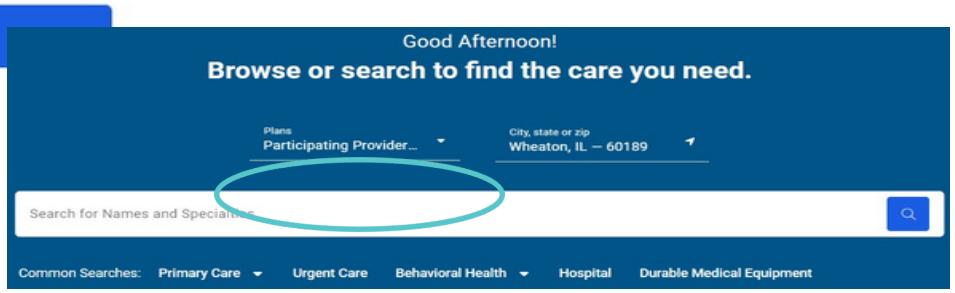
HDHP: Tier 1—Blue Choice Options [BCO]
Tier 2— Participating Provider Organization [PPO]

Blue Choice Narrow Network: Blue Choice PPO [BCS]

HMO: Blue Advantage HMO [ADV]







Dental Insurance

Carrier: BlueCross BlueShield

Website: www.bcbsil.com

Phone: 800-367-6401

Preferred Provider Organization (PPO)

The dental plan allows the flexibility to select any dentist in-network or out-of-network. By staying in-network, your annual benefit period maximum will 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
- Root Canals
- Simple extractions
- and more

Major:
- Dentures/bridges/partials
- Crowns
- and more

	Basic Dental		Dental Plus	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Network	BlueCare Dental PPO			
Individual Deductible	$50	$50	$0	$25
Family Deductible	$150	$150	$0	$75
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

Find a Provider

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:
    a. Start a New Search
    b. Save the Search
    c. Create a PDF
    d. Print the Results
    e. 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.

Basic Dental

Semi-Monthly Contributions (24 pay periods):	You Pay
Employee	$1.35
Employee + Spouse	$2.73
Employee + Child(ren)	$2.73
Family	$4.10

Dental Plus

Semi-Monthly Contributions (24 pay periods):	You Pay
Employee	$5.47
Employee + Spouse	$10.25
Employee + Child(ren)	$13.67
Family	$17.10

Vision Insurance

Carrier: BlueCross BlueShield
Website: www.member.eyemedvisioncare.com/bcbsil
Phone: 800-367-6401

Vision insurance helps offset the cost of routine eye exams and helps pay for vision correction eyewear like eyeglasses and contacts by an eyecare provider.

By accessing in-network vision providers, you are eligible for an eye exam and lenses or contact lenses every 12 months. ***NEW* for 2027**, you are eligible for frames every **12 months**. Out-of-network providers offer you allowance towards your vision

Eyecare providers include many independent optical shops and national chains.

	Frequency	In-Network	Out-of-Network
Network Name	EyeMed Insight Network		
Eye Exam	Every 12 months	$10 copay	$50 max allowance
Lenses	Every 12 months*	$25 copay	Allowance Varies
Frames	**Every 12 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 through BlueCross BlueShield Vision

- Glasses and Sun Glasses:
  - 40% off complete pair of prescription eyeglasses
  - 20% off non-prescription sunglasses
  - 15% off conventional contacts
- 20% off any item not covered by the plan. These discounts are not insured benefits and are for in network providers only

Semi-Monthly Contributions (24 pay periods):	You Pay
Employee	$2.00
Employee + Spouse	$3.50
Employee + Child(ren)	$3.50
Family	$5.00

Find a Provider

Find an eye doctor who's right for you. Visit https://member.eyemedvisioncare.com/bcbsil/en-us and select **Find a Doctor, provider locator— Insight Network** or call 800-367-6401

Basic Life and AD&D Insurance

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

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 and 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

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

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	Children
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. All employees or dependents electing coverage for the first time and 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

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

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.**

	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 Benefits	$3,000 per week	$15,000 per month
Length of Payment Period	12 weeks	SSNRA

For more details and FAQs about your benefits checkout Total Rewards FAQ or Benefits Website.

Flexible Spending Account (FSA)

Carrier: Health Equity
Website: www.healthequity.com
Phone: 877-924-3967

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 do 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. Noble allows their employees to carry over up to $680 following the conclusion of the 2026 runout period ending 3/31/2027 and for the plan year 2027 we will be allowing $700 to carry over from 2027 plan year to 2028 following the conclusion of the 2027 runout period ending 3/31/2028.

Dependent Care FSA - To be eligible for a Dependent Care Flexible Spending Account (DCFSA), you must have a qualifying dependent, such as a child under 13 or an adult who is physically or mentally unable to care for themselves. The care must be necessary so you (and your spouse, if filing jointly) can work, look for work, or attend school full-time. You may contribute up to $7,500 per plan year to pay for qualified eligible dependent care expenses. Funds in this account are saved on a tax-free basis.

Commuter Benefits

Carrier: WEX Inc
Website: www.wexinc.com
Phone: 866-451-3399
Email: customerservice@wexhealth.com

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 $350 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 $350 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.

Critical Illness

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

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 Recurrence 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	Increments of $5,000 up to $30,000
Your spouse	Increments of $2,500 to max of $15,000, not to exceed the employee amount
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% of Initial Benefit
Infectious disease (Including COVID-19)	100% 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.

Hospital Indemnity

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

Hospital Indemnity insurance protects your family when you have a hospital or ICU stay. This policy provides financial protection by paying you a benefit for hospital admission, hospital confinement and ICU care. Benefits are paid based on admission and length of stay for a defined number of days. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. Plus, the plan will also pay you a $50 benefit when you complete a qualified health screening, including a COVID-19 test!

Subcategory	Benefit Limit	Benefit	Amount
Admission Benefit	Payable one time per year when admitted to a hospital	Admission	$1,000
Daily Stay	Daily stay starts after being confined for 20 hours and payable up to 30 days per year. ICU daily stays is payable up to 10 days per year and is an addition to the daily hospital confinement benefit.	Daily-Stay Benefit (non-ICU)	$100
		Daily-Stay Benefit (ICU)	$100

Accident

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

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

Carrier: MDLive
Website: https://app.mdlive.com/landing/bcbsil
Phone: 888-676-4204

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 note that the HMO plan is excluded from MDLIVE.

For more details and FAQs about your benefits checkout Total Rewards FAQ or Benefits Website.

Maven Maternity

Maven is with you every step of the way! Get 24/7 support from Maven!

Sign up for Maven for around-the-clock support through adoption support, creating your birth plan, midwives and doula support, parent coaching, developmental milestones, childcare options, toddler nutrition, career coaching, supporting you and your child's mental health, and so much more. Video chat or message with top-rated providers in over 20 specialties, join a supportive community, and read expert resources on every topic.

Noble 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's supported topics.

Everything on Maven—from appointments to on-demand classes—is **free for you and your partner to use** *(yes, seriously!)*.

Interested in signing up?
Scan the QR code or download the Maven Clinic app to get started today!

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 $71.95 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 Partner or by emailing humanresources@nobleschools.org

BlueCross BlueShield Fitness Program
If you are enrolled in a BCBSIL 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 BlueAccess 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)
AllOne Health 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 https://portal.allonehealth.com/ (company code: 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.

Download the AllOne Health App from the Apple or Google Play stores. A few key features of the app:

- Virtual Counseling Made Easy - Self-schedule virtual counseling sessions directly through the app
- Izzy, Your AI Mental Health Navigator - Receive guidance and personalized support in real time
- On-Demand Self-Help Resources - Explore self-guided therapy (iCBT), articles, videos, assessments, and tools
- Real Human Support - 24/7 live assistance is always just a tap away when you want to speak to someone

Headspace
Mindfulness has been shown to help people stress less, increase focus, and sleep more soundly. Meditation helps you to be more mindful and Headspace is your personal guide, with hundreds of meditations, and exercises for sleep, focus, and movement. Noble has partnered with Headspace to provide all interested employees plus five guests with a free premium membership at no cost to you. To enroll, or merge an existing subscription, please visit this link.

Care Solace
Care Solace is available at no cost to Employees, Students and your Families. The Care Companion team offers easy access to personalized care to fit your needs. If you are looking for help with mental health or substance use, Care Solace will quickly and confidentially find available providers matched to your needs. To get started visit Care Solace or call 888-515-0595

Pet Insurance

Carrier: Nationwide
Website: www.petinsurance.com
Phone: 877-738-7874

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).
- 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 Schools
3. Call 877-738-7874 and mention that they're employees of Noble Schools to receive preferred pricing

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

My Pet Protection Choice℠	Accident & Illness	Accident, Illness & Wellness	Customizable	My Pet Protection	My Pet Protection with Wellness500
Annual deductible options	$250	$250	$100 to $500	$250	$250
Reimbursement level	80%	80%	50%, 70% or 80%	50% or 70%	50% or 70%
Accident coverage	✓	✓	✓	✓	✓
Annual maximum	$5,000	$5,000	$2,500 or $5,000	$7,500 maximum annual benefit total for all conditions	$7,500 maximum annual benefit total for all conditions
Broken bones, animal attack, hit by car, poisoning, heatstroke, and more	✓	✓	✓	✓	✓
Illness coverage	✓	✓	Optional	✓	✓
Annual maximum	$5,000	$5,000	$2,500 or $5,000	$7,500 maximum annual benefit total for all conditions	$7,500 maximum annual benefit total for all conditions
Ear infections, diabetes, vomiting, allergies, cancer, and more	✓	✓	✓	✓	✓
Hereditary & congenital coverage	✓	✓	Optional when purchased with illness coverage	✓	✓
Annual maximum	$5,000	$5,000	$2,500 or $5,000	$7,500 maximum annual benefit total for all conditions	$7,500 maximum annual benefit total for all conditions
Hip dysplasia, cherry eye, elbow dysplasia, umbilical hernia, brachycephalic syndrome, and more	✓	✓	✓	✓	✓
Wellness coverage (for dogs & cats)		✓	Optional		✓
Annual maximum		$450	$450 or $800		$500
Vaccination or titer, fecal test, deworming, microchip, health certificate, heartworm or FeLV/FIV test, flea control or heartworm prevention, and more		✓	✓		✓
Spay/neuter or dental[3] and one additional test[4]			✓		✓
Wellness coverage (for birds)[5]			Optional		✓
Annual maximum			$200, $300 or $500		$500
Panel or titer, parasite/fecal test, CBC, culture, parasite prevention treatment, beak trim, nail trim, wing trim and more			✓		✓

Paid Time Away

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. At the end of each PTO year (July 31), any unused PTO that can be carried over into the following year will be. There is a 3-day and 7-day PTO carryover cap for academic and administrative employees, respectively.

Paid Time Off (PTO)	
Academic Staff	Accrue up to 5 days in their first year. This number increases with additional years of service.
Academic Staff	Observe the same winter, spring, and summer breaks that students observe.
Administrative (52-week) Staff	Accrue up to 12 days per year in their first year. This number increases with additional years of service.
All Full-Time Staff	Receive 27 fixed days of fully paid off in addition to PTO and sick time in SY27.

Sick Bank Days

Every employee, excluding seasonal employees and coaches, will have five days of sick time in addition to PTO and fixed time off.

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

- Noble staff with at least six months of Noble service are eligible for parental leave of up to 18 weeks total, with at least 12 weeks fully paid for both birthing and non-birthing parents. Birthing parents who have a c-section can take up to 20 total weeks. All elected benefits continue through the leave. Parental leave is divided into three categories:

1. Disability Leave - 6 to 8 weeks of paid leave for the period of disability caused by childbirth for the birthing parent (paid for by Noble and Noble's short-term disability insurance policy)
2. Bonding Leave - 6 or 12 weeks of paid leave to bond with a new child (paid for by Noble), for birthing and non-birthing parents respectively.
3. Extended Bonding Leave - 6 additional weeks of leave to bond with a new child (can be unpaid or paid for by the employee using PTO and/or sick bank).

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

Effective November 1, 2025 New Leaves of Absence Administrator: Absence Management Services. To initiate a leave, create an account at http://GroupAbsenceManagement.com/bcbsil

Investing in Your Future

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
» Eligible after 1 year of service
» Pension participants can participate but are not eligible for the match

Please call 800-835-5097 or visit https://nb.fidelity.com/public/nbpreloginnav/spa/fidelitywork/core/401k.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)

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.

Teacher Licensure

We have a licensure specialist as well as many licensure pathways that we have set up for our employees to engage with. Even better, in many of our partner programs Noble will financially support with your tuition! Please check out this live e-booklet and fill out this Google Form to be connected to Noble's Licensure Support Team. Additionally, you may email the credentials team at credentials@nobleschools.org, the HR team's Licensure Specialist, who is available to make sure you have help navigating the often complex process of state licensure. Whether you are looking to be freshly licensed or looking to renew a current license, we are here to support.

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 one to two years while remaining in the classroom. For more information visit Noble's licensure live e-booklet.

Tuition Support for Subject Endorsement Programs

Noble has partnered with several universities and programs to offer subject endorsement courses at a subsidized cost for current Noble teachers. Noble provides 75% tuition coverage for endorsements in Math, ELA, Science, Social Science, Foreign Language, and ESL/Bilingual. Please fill out this Google Form or reach out to credentials@nobleschools.org to learn more, determine eligibility, and for support in enrolling.

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 that can change annually including the Diverse Leaders Fellowship, Principal Fellowship, and Management Accelerator, which pairs aspiring staff 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.

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

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 & B	
Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	800-828-3116
Network	Blue Choice Options [BCO]
Policy Number	A: 439918 B: 439919

Basic Dental and 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	BlueCross BlueShield
Website	www.member.eyemedvisioncare.com/bcbsil
Phone Number	800-367-6401
Network	EyeMed Insight Network
Policy Number	F026069

Basic and Voluntary Life and AD&D Insurance	
Carrier	BlueCross BlueShield
Website	www.bcbsil.com/ancillary
Phone Number	800-367-6401

Short and Long-Term Disability Insurance	
Name	BlueCross BlueShield
Email	www.bcbsil.com/ancillary
Phone Number	800-367-6401

Pet Insurance	
Name	Nationwide
Email	www.petinsurance.com
Phone Number	877-738-7874

Employee Assistance Program	
Name	AllOne Health
Email	https://portal.allonehealth.com/
Phone Number	800-292-2780

This document serves as a starting point for many of our Total Rewards Benefits at Noble: Holistic Health, Paid Time Off, and Investing in Your Future are specifically captured in this document. There is a fourth component of our Total Rewards at Noble, Competitive Compensation, which is not the purpose or intent of this document. Please visit our Total Rewards FAQ or Benefits Website for a more comprehensive view of our Total Rewards and benefits we offer to our Employees at Noble.

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.

Go Wellbeing 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 exam.
- No deductible expenses apply—the exam is completely no cost to you provided it's coded 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 emergency room is a costly experience for issues that aren't true emergencies. There are alternatives that can offer you 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 extreme, 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.