



# 2023 BENEFIT GUIDE

# 2023 Benefits Enrollment Guide

## TABLE OF CONTENTS

Health Savings Accounts .....	2
Medical .....	3
Retirement TIAA .....	5
Tuition Remission and Exchange .....	5
Dental .....	6
Vision .....	7
Employer Paid Life/AD&D .....	8
Voluntary Life/AD&D .....	8
Long-Term Disability .....	9
Critical Illness Insurance .....	10
Accident Insurance .....	11
Flexible Spending Accounts .....	12
Uprise Health Employee Assistance Program .....	13
Will Preparation .....	13
Worldwide Travel Assistance .....	14
Link to BSC Benefits Webpage .....	14

**BSC will contribute up to \$1,000 to the HSA for all employees enrolled in the HDHP Blue Health Plan for 2023.**

## **Health Savings Accounts (HSA) – Now with WEX**

**You must enroll to participate in 2023.  
Enrollments do not carry forward from year to year.**

### **What is a health savings account?**

Otherwise known as an HSA, a health savings account can be funded with your tax-exempt dollars, by your employer, by a family member or by anyone else on your behalf. Dollars from the account can help pay for eligible medical expenses not covered by an insurance plan, including the deductible, coinsurance, and even health insurance premiums, in some cases.

### **Who is eligible for an HSA?**

Anyone who is:

- Covered by the BSC Blue Cross Blue Shield Blue Preferred Plan
- Not covered under another medical plan that is not a high deductible health plan;
- Not entitled to (eligible for AND enrolled in) Medicare benefits; or
- Not eligible to be claimed on another person's tax return.

### **When do I use my HSA?**

After visiting a physician, facility or pharmacy, your medical claim will be submitted to your plan for payment. Your HSA dollars can be used to pay your out-of-pocket expenses (deductibles and coinsurance) billed by the physician, facility or pharmacy, or you can choose to save your HSA dollars for a future medical expense.

You will be able to use an HSA debit card to access your HSA funds.

You may use your HSA for non-medical expenses. However, HSA amounts that are used for non-medical expenses are taxable as income to you and are generally subject to an additional 20% penalty.

### **How much can I contribute to an HSA?**

The annual HSA contribution limits for 2023 are:

- \$3,850 for individual coverage and \$7,750 for family coverage (This limit will include the \$1,000 received from BSC)

Individuals age 55 or older may be eligible to make a catch-up contribution of \$1,000.

### **What is the difference between an HSA and Flexible Spending Account (FSA)?**

- An HSA can roll over unused funds from year to year and is portable if the employee leaves the company.
- An FSA cannot roll over unused funds from year to year and is not portable.

**How to Contact WEX:** <https://www.wexinc.com/login/benefits-login/> or call: 1-844-561-1337.

# Medical Insurance – 2023

## BLUE CROSS BLUE SHIELD OF ALABAMA

**If you were previously enrolled in BCBS - you MUST CHOOSE from one of the new plans offered.**

**If you do not select a plan: you will be automatically enrolled in the PPO – Blue plan at your current coverage level.**

Coverage Overview	HDHP - Blue	PPO - Blue
Calendar Year Deductible (CYD)	\$2,000 Individual \$4,000 Family	\$1,000 Individual \$2,000 Family
Out-of-Pocket Maximum	\$7,000 Individual \$14,000 Family	\$7,000 Individual \$14,000 Family
Office Visit	Covered 80% subject to CY	\$35 Copay Primary \$55 Copay Specialist
Preventive Care Services	Covered 100% No Deductible or Copay	Covered 100% No Deductible or Copay
Emergency Services	Covered 80% subject to CYD	\$400 Copay + \$55 Specialist
Inpatient Hospital	Covered 80% subject to CYD	Covered 80% subject to CYD
Outpatient Surgery	Covered 80% subject to CYD	\$400 Copay
Major Diagnostic	Covered 80% subject to CYD	Covered 80% subject to CYD
Prescription Drug Coverage Generic Preferred Brand Other Brand Drugs Specialty Drugs	Covered 80% subject to CYD	<ul style="list-style-type: none"> <li>Tier 1: \$20 Copay</li> <li>Tier 2: \$50 Copay</li> <li>Tier 3: \$100 Copay</li> <li>Tiers 4-6: \$250</li> </ul>
Rx Network Rx Formulary	Value One SourceRx 2.0	Value One SourceRx 1.0
HSA Eligible?	Yes	No

Blue Cross Blue Shield of Alabama Medical								
Coverage Level	HDHP – Blue				PPO – Blue			
	Bi-Weekly	Monthly	College Paid	Total Cost	Bi-Weekly	Monthly	College Paid	Total Cost
Employee	\$57.28	\$114.57	\$521.91	\$636.48	\$96.19	\$192.37	\$494.68	\$687.05
Employee +1	\$103.35	\$206.70	\$941.62	\$1,148.34	\$173.49	\$346.98	\$893.02	\$1,240.00
Family	\$149.89	\$299.78	\$1,365.66	\$1,665.44	\$249.08	\$498.16	\$1,281.00	\$1,779.16

## Have you tried GoodRx to see if you could save on your prescription drugs?

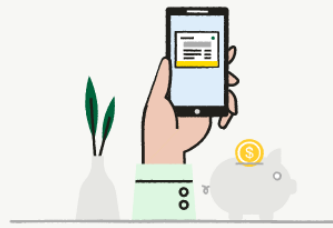
GoodRx is a free service you can utilize to see the cash cost of your prescription drugs at other pharmacies in your area.

### How GoodRx Works



#### Compare prices

Drug prices vary by pharmacy. Use GoodRx to find current prices and discounts.



#### Get free coupons

GoodRx coupons can help you pay less than the cash price for your prescription.



#### Show to your pharmacist

It's easy. Just bring your free coupon to the pharmacy when picking up your prescription.

### Did you know?

**75%**

GoodRx customers with insurance

**70,000+**

U.S. pharmacies accept GoodRx

**\$100+**

How much prices can differ between pharmacies

# BCBS of AL Treatment Cost Estimator Tool

Did you know that BCBS of AL provides a treatment cost estimator tool?

Now, you can have more transparency than ever before with the cost of your medical care. Simply register or log in at [www.bcbsal.org](http://www.bcbsal.org) and click to open the estimator.



The dashboard features a blue header with a search icon and the word "Dashboard". Below the header, a large blue banner says "Hello BRITTANY, How can we help you estimate your costs?". Underneath are four main buttons: "Estimate your costs" (with a dollar sign icon), "Treatment timelines" (with a calendar icon), "Condition information" (with a microscope icon), and "Search all". Below these is an "Advanced search" button. At the bottom, there are five "SEARCH BY COST" buttons with arrows pointing right, labeled: "Office Visit", "MRI", "Colonoscopy", "Weight Loss Surgery", and "Chiropractic Treatm...".

## Strep A Test

A Strep A Test checks for Strep A, the bacteria that causes strep throa

### Service

The average total cost in this area is: \$21

Cost range: \$7 - \$55



### [Uab Medical West](#)

General Acute Care Hospital, Rehabilitation Hospital

2 995 9th Ave SW  
Bessemer, AL 35022  
5.9 miles [Get directions](#)

(205) 481-7000

Call for Office Hours

[Quality Reports](#)

Average Total Cost  
\$28



### [THE GROUP ALABAMA INC](#)

Clinical Medical Laboratory

3 1004 1ST ST N STE 200  
ALABASTER, AL 35007  
7.5 miles [Get directions](#)

(205) 664-9797

Call for Office Hours

[Quality Reports](#)

Average Total Cost  
\$9

# Teladoc for HDHP Blue Only

## What is Teladoc?

Teladoc is the marketing name for telemedicine service only provided under the HDHP Blue Plan. It provides you with 24/7/365 access to Board Certified doctors by secure video, phone, or email.

## When can I use this service?

- When you need care now
- If you are considering the ER or urgent care center for a non-emergency issue
- On vacation, on a business trip, or in the middle of the night
- For short-term prescription refills
- Your doctor or pediatrician is not available on your schedule
- When it is not convenient to leave your home or work

## Common Conditions Treated by Telemedicine Physicians

Allergies	Insect Bites	<b>Pediatric Care:</b>
Asthma	Joint Aches & Pains	Cold & Flu
Bronchitis	Poison Ivy	Constipation
Cold & Flu	Rashes	Ear Infections
Constipation	Respiratory Infections	Fever
Diarrhea	Sinus Infections	Nausea
Ear Infections	Skin Inflammations	Pink Eye
Fever	Sore Throat	Vomiting
Headache	Sports Injuries	

## How to access telemedicine benefits if you are enrolled in the HDHP Blue health plan:

**Phone:** 1-855-477-4549

**Mobile App:** [Teladoc.com/mobile](https://teladoc.com/mobile)

**Website:** [Teladoc.com/Alabama](https://teladoc.com/Alabama)

**Facebook:** [Facebook.com/Teladoc](https://facebook.com/Teladoc)

## What is the cost?

**HDHP Blue** plan participants will pay \$45 per consult.

# Retirement - TIAA

All full-time employees, who will work 1,000 hours within the current plan year (July through June), are eligible for a 5% employer contribution to the TIAA retirement plan. This contribution is equal to 5% of regular monthly earnings and is added to the employee's TIAA Defined Contribution (RA) plan at the end of each pay period.

The college also offers a voluntary retirement plan through TIAA. Tax-deferred monies can be contributed to a Defined Contribution Plan (RA) or a Tax Deferred Annuity plan (SRA). The 2023 contribution limit is \$22,500 for employees. If you are age 50 or older you may contribute an additional \$7,500 as a "catch up" allowance. You can enroll in the plan or change your current retirement election at any time during the year. To do this, please complete a Salary Reduction Agreement, located here:

<https://www.bsc.edu/administration/humanresources/pdfs/benefits/retirement/salary-reduction-sheet.pdf>

**\*\* Visit [tiaa.org/bsc](https://tiaa.org/bsc) to create a profile and view your personal account information. The site also includes useful tools and resources to assist you in planning for your financial future.**

# Tuition Remission and Exchange

All full-time employees and their eligible dependents may participate in the tuition remission and / or tuition exchange programs. The tuition remission program applies to courses taught at BSC and the tuition exchange program applies to courses taught at other eligible colleges and universities.

**The Tuition Remission/Exchange Application/Certification forms must be submitted to Human Resources annually during open enrollment for eligibility determination for the upcoming academic year.**

For more information and eligibility requirements, please see the Tuition Remission and Exchange Policy here: <http://www.bsc.edu/policies/index.cfm>. The Tuition Remission/Exchange Applications can be found in the benefits section of the BSC HR website:

<https://www.bsc.edu/administration/humanresources/benefits.html>



# Dental Insurance – Delta Dental – 2023

Coverage	Basic Plan	Buy-Up Plan
Annual Deductible	\$50 per member, \$150 max per family <i>Waived for Preventive</i>	\$50 per member, \$150 max per family <i>Waived for Preventive</i>
Annual Maximum Benefit	\$1,000 per covered family member	
Preventive Services <i>Exams, Cleanings, X-rays</i>	Covered 100%	Covered 100%
Basic Services <i>Fillings, Extractions, Oral Surgery</i>	Covered 80%	Covered 80%
Endodontic Coverage <i>Root canals</i>	Covered 80%	Covered 80%
Major Services <i>Crowns, Dentures, Bridges</i>	NOT COVERED	Covered 50% <b>12 month waiting period removed</b>
Periodontics Coverage <i>Gum treatments</i>	NOT COVERED	Covered 50% <b>12 month waiting period for new enrollees</b>

<b>Delta Dental</b>				
Coverage Level	Basic Plan		Buy-Up Plan	
	Bi-Weekly	Monthly	Bi-Weekly	Monthly
<i>Employee</i>	\$9.37	\$18.73	\$12.73	\$25.45
<i>Employee +1</i>	\$19.47	\$38.93	\$25.19	\$50.37
<i>Family</i>	\$32.93	\$65.86	\$48.77	\$97.54

## To Find an In-Network Provider with Delta PPO Network:

- Got to: [www.deltadentalins.com](http://www.deltadentalins.com)
- Call: 800.521.2651
- You DO NOT need a Delta Dental ID Card when you visit the dentist.
- Just provide you name, birth date and social security number.
- You can also view and print a card online.

# Vision Insurance – VSP Vision

Coverage	Copay
<b>Well Vision Exam</b> <i>Focuses on eyes and overall wellness</i> <i>Every 12 months</i>	\$10
<b>Prescription Glasses</b>	
<b>Frames</b> <i>Every 24 months</i>	Included in Prescription Glasses
<b>Prescription Lenses</b> <i>Single vision, lined bifocal and trifocal</i> <i>Polycarbonate lenses for dependent children</i> <i>Every 12 months</i>	Included in Prescription Glasses
<b>Lens Enhancements</b> <i>Progressive lenses</i> <i>Average savings of 35-40% on other enhancements</i> <i>Every 12 months</i>	\$0
<b>Contacts (Instead of glasses)</b> <i>\$130 allowance; copay does not apply</i> <i>Contact lens fitting and evaluation</i> <i>Every 12 months</i>	Up to \$60

VSP Vision		
Coverage Level	Bi-Weekly	Monthly
Employee	\$4.74	\$9.47
Employee + 1	\$6.87	\$13.73
Family	\$12.31	\$24.62

## To Find an In-Network Doctor with VSP Signature Plan Network:

- Got to: [www.deltadentalins.com](http://www.deltadentalins.com)
- Call: 800.877.7195
- **Out of Network Benefits also available.**
- NO VSP ID Card needed for a doctor visit.
- Just provide you name, birth date and social security number.
- Online you can view and print a card too.

# BSC Basic Life and AD&D Insurance – Mutual of Omaha

The College provides each benefit eligible employee with Basic Life and AD&D Insurance coverage at ***no cost to you.***

College Life Insurance	
<b>Basic Life and AD&amp;D</b>	<ul style="list-style-type: none"> <li>• \$50,000 benefit</li> <li>• \$50,000 benefit</li> </ul>
<b>Benefit Reduction Schedule</b>	<ul style="list-style-type: none"> <li>• At age 65 the benefit reduces to \$33,500 (33% of original amount);</li> <li>• At age 70 the benefit reduces to \$17,000(66% of the reduced amount).</li> </ul>

# Voluntary Life and AD&D Insurance – Mutual of Omaha

In addition to the Basic Life and AD&D insurance provided by Birmingham-Southern, all benefits eligible employees have the option to voluntarily purchase additional life insurance and AD&D coverage for yourself and your dependents.

Voluntary Life and AD&D Insurance	
<b>Employee Coverage</b> <ul style="list-style-type: none"> <li>• Benefit Amount</li> <li>• Maximum Benefit</li> <li>• Guarantee Issue Amount</li> </ul>	<ul style="list-style-type: none"> <li>• \$10,000 Increments (\$20,000 minimum) 5 X Base Annual Earnings or \$500,000</li> <li>• \$150,000* New hires only</li> </ul>
<b>Spouse Coverage</b> <ul style="list-style-type: none"> <li>• Benefit Amount</li> <li>• Maximum Benefit</li> <li>• Guarantee Issue Amount</li> </ul>	<ul style="list-style-type: none"> <li>• \$5,000 Increments</li> <li>• \$250,000, not to exceed 50% of Employee's Benefit Amount</li> <li>• Up to \$30,000</li> </ul>
<b>Child Coverage</b> <ul style="list-style-type: none"> <li>• Benefit Amount</li> <li>• Maximum Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• \$1,000 increments (\$2,000 minimum)</li> <li>• \$10,000</li> </ul>
<b>Accidental Death &amp; Dismemberment Coverage</b>	<ul style="list-style-type: none"> <li>• Same as Life Amount</li> </ul>

# Long-Term Disability (LTD)– Mutual of Omaha

LTD insurance is designed to replace a portion of your salary in the event of a covered disability.

Long-Term Disability Details	
<b>Eligible Employees</b>	<ul style="list-style-type: none"> <li>• Full time employees</li> </ul>
<b>Benefits Begin</b>	<ul style="list-style-type: none"> <li>• After 90 days of disability</li> </ul>
<b>Benefits Payable</b>	<ul style="list-style-type: none"> <li>• 60% of your monthly earnings up to \$10,000</li> </ul>
<b>Maximum Benefit</b>	<ul style="list-style-type: none"> <li>• \$10,000 per month</li> </ul>
<b>Duration of Benefits</b>	<ul style="list-style-type: none"> <li>• Own Occupation: 2 years</li> <li>• Any Occupation: To SSNRA</li> </ul>
<b>Pre-existing Condition Limitation</b>	Any disability relating to treatment that you received in the 3 months prior to coverage beginning will not be covered for the first 12 months of coverage
<b>RATES</b>	<b>\$.79 per \$100</b>
<p><b>FORMULA FOR CALCULATING PREMIUM:</b></p> <p>100% of monthly earnings (not to exceed \$10,000) ÷ 100 = _ x \$.79 = Total Monthly Cost</p> <p>Total Monthly cost * 12 Months / 24 (benefit deductions in a year) = Bi-weekly Rate</p> <p><b>Example:</b></p> <ul style="list-style-type: none"> <li>• <i>Monthly earnings of \$4,000 ÷ 100 = 40 x \$.79 = \$31.60 monthly premium</i></li> <li>• <i>Monthly cost = \$31.60 * 12 / 24 (benefit deductions in a year) = \$15.80 Bi-weekly Rate</i></li> </ul>	

# Critical Illness – Mutual of Omaha

Critical Illness insurance provides benefits for you, your spouse, and dependent children in case of a critical illness diagnosis. These benefits are paid out in lump sum amounts directly to you, the member. Benefit amounts are based on the schedule of benefits laid out in the policy documents and include things like heart attack, cancer, ALS, Alzheimer's, and more. Please refer to the summary plan description (coming soon) for a complete listing of all covered critical illnesses.

Critical Illness Coverage	
<b>Eligible Employees</b>	<ul style="list-style-type: none"> <li>• Full time employees</li> </ul>
<b>Amount(s) of Insurance</b>	<ul style="list-style-type: none"> <li>• <b>Member:</b> Increments of \$5,000 to a maximum of \$20,000</li> <li>• <b>Spouse:</b> Increments of \$5,000, not to exceed 100% of member's benefit, up to \$20,000</li> <li>• <b>Child:</b> 50% of member benefit, up to \$5,000</li> </ul>
<b>Health Screening Benefit</b>	A health screening benefit of \$50 is payable once per calendar year for each insured person who has a health screening test performed while insurance is in effect for the insured person.

Age Band	Employee/Member or Spouse Rates per \$1,000 (child included)	
	Bi-Weekly	Monthly
<30	\$0.19	\$0.37
30-39	\$0.33	\$0.65
40-49	\$0.68	\$1.36
50-59	\$1.38	\$2.76
60-69	\$2.85	\$5.69
70-79	\$5.30	\$10.59
80-99	\$7.36	\$14.72

# Accident – Mutual of Omaha

Accidents can happen at any time. Mutual of Omaha's Accident Insurance policy pays you funds when there's been an accident on or off the job. This coverage pays lump sum benefits based on the injury and includes coverage for items such as ER visits, fractures, dislocations, burns, lacerations, medical devices including prosthetics, and more. You may choose to cover yourself and your eligible dependents. Please refer to the summary plan description (coming soon) for a complete listing of all covered accidents.

Accident Insurance	
<b>Eligible Employees</b>	<ul style="list-style-type: none"> <li>Full time employees</li> </ul>
<b>Amount(s) of Insurance</b>	<ul style="list-style-type: none"> <li>Benefits are scheduled with a value assigned to the various covered injuries resulting from accident and also vary based on the method used to correct the injury. Example: a broken collar bone is a \$600 benefit, however, if your collarbone must be set surgically (an open reduction), then the benefit</li> </ul>
<b>Health Screening Benefit</b>	<ul style="list-style-type: none"> <li>A health screening benefit of \$50 is payable once per calendar year for each insured person who has a health screening test performed while insurance is in effect for the insured person.</li> </ul>

Coverage Level	Bi-Weekly	Monthly
Employee	\$6.53	\$13.05
Employee + Spouse	\$10.35	\$20.69
Employee + Child(ren)	\$12.70	\$25.39
Employee + Family	\$17.24	\$34.47

# Flexible Spending Accounts – Now with WEX!

Medical Reimbursement and Dependent Care Reimbursement are the two types of Flexible Spending Accounts (FSA's) offered.

- **Dependent Care Reimbursement** may be elected within the first thirty (30) days of employment or during the annual open enrollment period and enables you to tax-shelter up to \$5,000 for eligible dependent care expenses. The dependent care must be necessary for you (or you and your spouse) to work or for your spouse to attend school full-time.
- **Medical Reimbursement** may be elected only during the annual open enrollment period and enables you to tax shelter up to \$3,050 for eligible medical, dental, and vision expenses.

A rollover provision of up to \$610 is allowed for Medical Reimbursement. The rollover provision allows you to continue to use remaining 2023 plan year funds, up to \$610, for the entire 2023 plan year. At the end of 2023 any remaining balance exceeding the \$500 rollover limit will be lost.

**You must enroll to participate in 2023. Enrollments do not carry forward from year to year.**

## Will Preparation – Mutual of Omaha

Having a will is arguably one of the most important things you can do for yourself and your family. Not only can a will legally protect your spouse, children, and assets, it can also spell out exactly how you would like things handled after you have passed on. Will preparation services are offered to all benefits eligible employees, their spouse and dependents at no cost.

- Log on to [www.willprepservices.com](http://www.willprepservices.com) and use the code MUTUALWILLS (case sensitive) to register
- Answer the simple questions and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding - Check with your state for requirements

## Employee Assistance Program – Uprise Health

Our new and robust Employee Assistance Program (EAP) through Uprise Health is available to keep your concerns confidential and help guide you through difficult situations. This EAP is technology driven care with a human touch. assists employees and their eligible dependents with personal and job-related concerns, including:

- 3 face-to-face visits per issue per year
- Childcare and parenting
- Elder care & disabled adult care
- Adoption assistance
- School selection
- College assistance
- Health and wellbeing
- Online peer support groups
- Tess, AI Chatbot
- Legal and mediation services
- Financial and tax planning services

As a benefits eligible employee of BSC your EAP benefits include; unlimited telephone access to EAP professionals 24 hours a day, seven days a week and three face-to-face sessions with a counselor (per issue per calendar year) as well as recommended self-directed online portal with triage to EAP as needed. Unlimited access to Tess, the AI chatbot, as well as unlimited access to online tools and forms.

Uprise Health: [www.uprisehealth.com](http://www.uprisehealth.com) or call: 800.395.1616  
Access Code: BSC.



# Employee Assistance Program – Mutual of Omaha

The basic Employee Assistance Program (EAP) is available to keep your concerns confidential and help guide you through difficult situations. The work-based program assists employees and their eligible dependents with personal and job-related concerns, including:

- Emotional well-being Family and relationships
- Legal and financial (including Will preparation)
- Healthy Lifestyles
- Grief
- Work and life transitions
- Stress and resiliency
- Depression
- Gambling and other addictive behavior

As a benefits eligible employee of BSC your EAP benefits include; unlimited telephone access to EAP professionals 24 hours a day, seven days a week and three face-to-face sessions with a counselor (per household per calendar year) as well as access to a Resource Library of educational articles concerning many topics. These benefits are provided at no cost to you. If you need additional resources, your EAP will help locate appropriate providers in your area. Available anytime: 1-800-316-2796 or [mutualofomaha.com/eap](http://mutualofomaha.com/eap).

# Worldwide Travel Assistance – Mutual of Omaha

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip up to 90 days in length, and more than 100 miles from home. Services offered below are available to all benefits eligible employees at no cost.

- Pre-trip Assistance –Help minimize travel hassles by calling pre-departure.
- Immediate Attention for Emergencies while Traveling – Call Travel Assistance toll-free 24/7 for immediate help at 1-800-856-9947 or call collect if outside the U.S. to 312-935-3658.
- Emergency Travel Support Services - Including translation and interpreter services, locating legal services, assistance with lost, stolen or baggage claims, etc.
- Medical Assistance – Help in locating medical providers for local sources of care, Case communication on your medical status, Emergency evacuation if medical facilities are not available locally including payment of covered expense, transportation home for further treatment and in the case of death, we'll assist in the return of mortal remains.

Brochures and a card to place in your wallet with your ID number and toll-free number are available in the HR Office.

## Questions?

For more information on the plans outlined in this guide or for full benefit summaries, forms or applications please refer to the HR section of the BSC website below or call the Human Resources Department at 205-226-4646 or [humanresources@bsc.com](mailto:humanresources@bsc.com).

<https://www.bsc.edu/administration/humanresources/benefits.html>

*The information in this Benefits Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this guide, contact Human Resources.*