



yourbenefits 2014



TARPEYGROUP



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Note: *This guide provides you with a comprehensive overview of Celebrate the Children's benefits program. Full details of these benefits are contained in the legal documents governing the plans. If there is any discrepancy or conflict between the plan documents and the information presented here, the plan documents will govern. In all cases, plan documents are the exclusive source for determining rights and benefits under the plans.*

our benefits program

Elections you make during open enrollment will become effective **October 1, 2014**.

Celebrate the Children offers you and your eligible family members a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

- ▶ Medical
- ▶ Dental
- ▶ Life and AD&D
- ▶ Voluntary Term Life
- ▶ Long-Term Disability
- ▶ Vision
- ▶ Employee Assistance Program

ELIGIBILITY

All full-time employees are eligible for the benefits listed within this summary. Medical benefits are effective 90 days after your date of hire. All other benefits are effective on the first of the month following 3 months after date of hire.

DEPENDENT COVERAGE

In addition to electing coverage for yourself, you may elect medical, dental, and vision coverage for your spouse and your dependent children up to age 26 regardless of student status. For Voluntary Child Term Life coverage, you can cover children up to age 23 if not a full time student and 25 if a full time student.

medical insurance benefit program

Medical insurance represents one of the largest aspects of the Benefits Program. It is for this reason Celebrate the Children offers eligible employees two Cigna Open Access Plus Plans. Under the Base Plan, you may receive care from In-Network providers only. Under the High Plan, you may receive care from In-Network or Out-of-Network providers. These plans do not require referrals.

CIGNA WEBSITE PROVIDER ACCESS

For information, you can visit www.cigna.com. To search online for a participating provider, members can go to: hcpdirectory.cigna.com. Enter your search criteria and select **Open Access Plus, OA plus, Choice Fund OA Plus** for both plan options.

CIGNA CONTACT PHONE NUMBERS

Cigna Member Services: 1-800-244-6224

The following summaries are not complete lists of available benefits. For detailed information, please refer to the Summary Plan Description.

medical insurance benefit program

CIGNA – OAP BASE PLAN (NON-GATED) – NO REFERRALS REQUIRED

Medical Coverage	In-Network
Annual Deductible Individual Family	\$1,500 \$3,000
Coinsurance	Plan pays 70% Member pays 30%
Benefit Period	Calendar Year
Annual Maximum Out-of-Pocket Individual Family	\$4,000 \$8,000
Preventative Care & Services	Plan pays 100%, no copay or deductible applies
Office Visit Primary Care Physician Specialist	\$20 \$40
Prescription Drug	\$15/\$40/\$70
Mail Order Prescription Drug Cigna Home Delivery Pharmacy	Home Delivery 2.5x copay (90-Day supply)
Emergency Room	\$100 copay
Inpatient Hospital Care	Plan pays 70% after deductible
Hospital Outpatient Surgery	Plan pays 70% after deductible

medical insurance benefit program

CIGNA – OAP HIGH PLAN (NON-GATED) – NO REFERRALS REQUIRED

Medical Coverage	In-Network	Out-of-Network
Annual Deductible		
Individual	N/A	\$2,000
Family	N/A	\$4,000
Coinsurance	Plan pays 100%	Plan pays 60% Member pays 40%
Benefit Period	Calendar Year	
Annual Maximum Out-of-Pocket		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
Preventative Care Services	Plan pays 100%	Plan pays 60% (after deductible)
Office Visit		
Primary Care Physician	\$20	Plan pays 60% (after deductible)
Specialist	\$40	
Prescription Drug	\$10/\$20/\$35	Plan pays 40%
Mail Order Prescription Drug Cigna Home Delivery Pharmacy	Home Delivery 2.5x copay (90-Day supply)	Plan pays 40%
Emergency Room	\$100 copay	
Inpatient Hospital Care	Plan pays 100% after \$500 copay	Plan pays 60% (after deductible)
Hospital Outpatient Surgery	Plan pays 100% after \$500 copay	Plan pays 60% (after deductible)

dental insurance benefit program

Celebrate the Children offers eligible employees a triple option Dental plan. Option 1 is the DHMO plan, option 2 is the NAP PPO plan, and option 3 is the Value PPO plan. Under the option 1 DHMO plan you can only access In-Network care. You also have to declare your primary dentist in order to utilize care. Under the PPO dental options 2 and 3, you may receive care from In-Network or Out-of-Network providers.

YOUR GUARDIAN DENTAL PPO PLAN ALSO OFFERS:

- ▶ Coverage of ViziLite Plus - early cancer detection screening exams
- ▶ Maximum Rollover – If a member submits at least one claim and stays under the claims threshold, a part of the unused maximum will be rolled over for use in future years.
- ▶ Reliable claims payment – four days on average
- ▶ National PPO Network of over 70,000 dentist locations

GUARDIAN WEBSITE PROVIDER ACCESS

To search online for a participating provider members can go to www.guardiananytime.com and select the **Find a Provider** icon. Enter the Dental Plan, search criteria and select the Network.

For option 1, the member should select:

- ▶ Dental Plan – DHMO/MDG/Pre-Paid
- ▶ Network – Managed Dental Guard – NJ and NY

For option 2 and 3, the member should select:

- ▶ Dental Plan – PPO
- ▶ Network – Dental Guard Preferred

GUARDIAN CONTACT PHONE NUMBER

Guardian DHMO Member Services: 1-888-618-2016

Guardian NAP and VALUE PPO Member Services: 1-800-541-7846

dental insurance benefit program

GUARDIAN OPTION 1 - DHMO

Dental Coverage	In-Network	Out-of-Network
NETWORK	MANAGED DENTAL GUARD – NJ AND NY	
Annual Deductible		
Individual	\$0	n/a
Family	\$0	
Office Visit Copay	\$5	n/a
Preventive/Diagnostic Care (routine exams, most x-rays and cleanings)	You pay a copay for each covered procedure. Please refer to fee schedule	n/a
Basic Treatment (fillings, etc.)	You pay a copay for each covered procedure. Please refer to fee schedule	n/a
Major Treatment (crowns, etc.)	You pay a copay for each covered procedure. Please refer to fee schedule	n/a
Usual Customary Rate	Fee Schedule	
Calendar Year Maximum Benefit	Unlimited	
Orthodontia	Please refer to fee schedule	

GUARDIAN OPTION 2 - NAP - PPO

Dental Coverage	In-Network	Out-of-Network
NETWORK	DENTAL GUARD PREFERRED	
Annual Deductible		
Individual	\$50	
Family	\$150	
Preventive/Diagnostic Care (routine exams, most x-rays and cleanings)	100%	100%
Basic Treatment (fillings, etc.)	80%	80%
Major Treatment (crowns, etc.)	50%	50%
Usual Customary Rate	80th Percentile	
Calendar Year Maximum Benefit	\$1,000	
Orthodontia	50% to \$1,000 lifetime max	

dental insurance benefit program

GUARDIAN OPTION 3 - VALUE - PPO

Dental Coverage	In-Network	Out-of-Network
NETWORK	DENTAL GUARD PREFERRED	
Annual Deductible		
Individual		\$0
Family		\$0
Preventive/Diagnostic Care (routine exams, most x-rays and cleanings)	100%	100%
Basic Treatment (fillings, etc.)	100%	100%
Major Treatment (crowns, etc.)	60%	60%
Usual Customary Rate	Fee Schedule	
Calendar Year Maximum Benefit	\$1,000	
Orthodontia	50% to \$1,000 lifetime max	

life, ad&d, voluntary term life and long-term disability insurance

BASIC LIFE AND AD&D INSURANCE

Celebrate the Children provides Guardian Basic Life Coverage for all eligible employees in the amount of \$25,000. Your Basic Life coverage includes Accidental Death and Dismemberment coverage equal to one times the employee's life benefits.

VOLUNTARY TERM LIFE INSURANCE

You may elect Guardian Voluntary Term Life coverage.

Premiums increase in five-year increments.

Employee Benefit: \$25,000 increments to a maximum of \$250,000

Spouse Benefit: 50% of employee coverage to a maximum of \$125,000
(cost based on employee age and terminates at age 70)

Child Benefit: 10% of employee coverage to a maximum of \$10,000.
Coverage limits are based on child age.

LONG-TERM DISABILITY INSURANCE (LTD)

Guardian Long-Term Disability coverage provides important financial protection for your family in the event of an extended recovery from accident or illness. After you have been disabled for a period of 180 days from at least one duty of your own occupation, you are eligible to receive Long-Term Disability benefits. The benefit is calculated at 60% of your salary to a maximum of \$5,000 monthly.

vision plan

VISION PLAN

Celebrate the Children offers VSP vision coverage through Guardian.

Guardian Member Services: 1-800-877-7195

Plan Details	In-Network	Out-of-Network
NETWORK	VSP NETWORK (SIGNATURE PLAN)	
Exams Copay		\$10
Materials Copay (waived for elective contact lenses)		\$20
Eye Exams (every 12 months)	Copay applies	Amount over \$46
Single Vision Lenses (every 24 months)	Copay applies	Amount over \$47
Lined Bifocal Lenses (every 24 months)	Copay applies	Amount over \$66
Lined Trifocal Lenses (every 24 months)	Copay applies	Amount over \$85
Frames (every 24 months)	\$120, 20% discount on amount over \$120	Amount over \$47
-OR-		
Contact Lens Care (every 24 months)	Amount over \$120	Amount over \$120

employee assistance program

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Celebrate the Children offers confidential EAP coverage through WorkLifeMatters.

WorkLifeMatters provides support and guidance for matters that range from personal issues you might be facing to providing information on every day topics that affect your life. This program is made available to all enrolled employees, through The Guardian Life Insurance Company of America and Integrated Behavioral Health.

You have unlimited access to consult with a professional counselor via telephone. Face to face counseling sessions are available if needed. Up to 3 sessions are free of charge as part of WorkLifeMatters. When you call 1-800-386-7055 the counselor will arrange a sessions with a professional who is part of the IBH network of providers.

You can also access the website by visiting www.ibhworklife.com.

BELOW IS THE LOG IN INFORMATION:

User Name: Matters

Password: wlm70101

contributions

MEDICAL CONTRIBUTIONS

Cigna Medical - Effective 10/1/14	OAP BASE PLAN	OAP HIGH PLAN
Single Monthly Premium	\$433.41	\$604.77
Employer Monthly Portion	\$391.40	\$439.80
Staff Contribution Per Month	\$42.00	\$165.00
Staff Contribution Per Paycheck (Sept-June)	\$25.20	\$99.00
Husband/ Wife Monthly Premium	\$1,061.87	\$1,481.69
Employer Monthly Portion	\$798.90	\$971.70
Staff Contribution Per Month	\$263.00	\$510.00
Staff Contribution Per Paycheck (Sept-June)	\$157.80	\$306.00
Parent/Child Monthly Premium	\$819.16	\$1,143.02
Employer Monthly Portion	\$614.20	\$740.00
Staff Contribution Per Month	\$205.00	\$403.00
Staff Contribution Per Paycheck (Sept-June)	\$123.00	\$241.80
Family Monthly Premium	\$1,434.31	\$2,001.79
Employer Monthly Portion	\$1,051.30	\$1,330.80
Staff Contribution Per Month	\$383.00	\$671.00
Staff Contribution Per Paycheck (Sept-June)	\$229.80	\$402.60

** For staff hired after October 1, 2014, please see revised schedule of contributions per paycheck.*

DENTAL & VISION CONTRIBUTIONS

Guardian Dental & Vision	Contribution Per Paycheck (September 2014 - June 2015)	
	DHMO	PPO - NAP + Value
Single	\$13.16	\$33.08
Husband/Wife	\$24.74	\$61.57
Parent/Child	\$26.14	\$76.25
Family	\$39.04	\$106.05

WHEN IT COMES TO MEDICARE, YOU HAVE CHOICES.

Are you or a loved one enrolling in Medicare this year? Are you thinking about retiring? Tarpey Group can offer you Medicare plans from dozens of private insurance companies.

No matter your situation, we can help you get answers to your Medicare questions, like:

- ▶ What is Original Medicare and are there other healthcare options?
- ▶ What do Medicare Parts A, B, C, and D mean?
- ▶ What are the differences between Medicare and other health coverage?
- ▶ Is Original Medicare enough health coverage for me?
- ▶ Are my prescriptions covered?
- ▶ How much will it cost?
- ▶ Do I have deadlines to enroll?



PART A
Hospital Stay



PART B
Doctor Visit



PART C
Medicare Advantage



PART D
Prescription Drugs



MED SUPP
Medicare Supplement

Choosing Medicare coverage can be very difficult. Your choice is important to your health and your budget. If you are an employee who is eligible for Medicare, Tarpey Group can help you understand your options.

Contact **Jamie Mossey** at Tarpey Group at **(973) 244-6080** for assistance.

benefit resources

Tarpey Group Advocates & Benefit Counselors are an additional resource available to assist with benefit issues, questions and concerns. Our team of healthcare benefits experts offer another level of support for you and your family to help navigate the insurance maze!

This toll-free line is staffed by benefit professionals from 9:00 am to 5:00 pm, Monday through Friday (EST).

Our advocates are here to provide:

- ▶ Personalized service for complicated insurance questions
- ▶ Assistance with sensitive benefit issues
- ▶ Help facilitating resolution of claims
- ▶ **...AND MUCH MORE!**

If your attempts to resolve an issue have been unsuccessful or if you have experienced difficulty in dealing directly with the insurance carrier, contact our service team. We will work with your doctor, insurance carrier, hospital and all necessary parties to coordinate resolution of your benefit concerns.

Your dedicated Account Manager is **Michelle Qally**.

For all benefit inquiries, contact:

Michelle Qally

mqually@tarpeygroup.com

(973) 244-6080 x7012



TARPEYGROUP

310 Passaic Ave, Suite 202 • Fairfield, New Jersey 07004
Toll Free: (888) 389-7346 • Local: (973) 244-6080 • Fax: (973) 244-6086
www.tarpeygroup.com