

2023 BENEFIT OPTIONS

Health Insurance	Life, Accident & Disability Plans	Wealth Accumulation Plans	Other North Wind Benefits
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Medical Plan (Pretax, an average of 75% employer paid)—Federal Employee Health Benefit (FEHB)

- North Wind participates in the Federal Employee Health Benefits (FEHB) medical (including prescription drugs) insurance program. FEHB has national plans that are open to employees in all fifty (50) states. In addition, states have plans that are considered regional plans with specific service areas:
www.opm.gov/healthcare/insurance/indian-tribes
- To access different Summary Plan Descriptions and review the network for each plan available under FEHB login to
www.opm.gov/healthcare/insurance/indian-tribes/plan-information
- Eligibility for medical coverage begins the first (1st) pay period following hire and submitting of enrollment form.

North Wind offers employees the opportunity to purchase additional term life and accidental death & dismemberment insurance for thei(l)-1.4 v0.0T2(is,d)463 (t)6.2 (h)-1.2 (e)0.9 idsses and dden r13 (e)-5.1 (n) th-r13.1 (e)-6.2 ua a luntaryfe r(o)6.9 gta

Dental (Pretax, 60% employer paid)—Delta Dental of Idaho
www.deltadentalid.com

Vision (Pretax, 60% employer paid)—VSP Vision Care
www.vsp.com

Flexible Spending Accounts (Pretax, 100% employee paid)— PlanSource

A maximum annual amount of **\$3,050** may be contributed to an Healthcare Flexible Spending Account (FSA) and a maximum annual amount of \$5,000 may be contributed to a Dependent Care Flexible Spending Account.