

Eligibility

- Part-time: 20 – 29 hrs. per week
- Full-time: 30 hrs. or more per week

Benefits apply to the Employee, Employee Spouse (either married or common law, where allowed by state), Employee Child(ren) up to age 26 or disabled (if disability occurred before age 26), Family

Dependent Verification Methods

- Spouse: Marriage license
- Child: Birth certificate or most recent tax document with dependents listed.

Qualifying Events

Action required within 30 days

- Marriage
- Divorce
- Birth – adoption – foster care
- Death
- Change in you or your spouse’s work status that affects benefit eligibility such as from full-time to part-time
- Gain or loss of coverage

Carved Out of Network (OON)

- Mercy Clinics & Hospitals: Carthage, Joplin, Springfield, Pittsburg (formerly Via Christi), Columbus, Aurora, Cassville, Northwest Arkansas, and Mercy Specialty Hospital Southeast (formerly Stateline Surgery Center and Orthopedic Specialists of the Four States)
- Integris Grove and Miami Hospitals
- Washington Regional Hospital

About Carved OON:

While these hospitals and their affiliated physicians are in-network for Anthem, they are considered Carved Out of Network under the Freeman Plan

Please also note that an Anthem “Tier 1” designation does not mean the provider is on the Freeman Preferred Provider list—this tiering is an Anthem classification only.

Benefit	Eligibility	Options
Anthem – Health Benefits w/ Prescription Drug Coverage	Day 1	Base or Buy-Up Plan
Delta Dental		High or Low Plan
Blue View Vision		
Health Care Flexible Spending Account		Annual Limit of \$3,400
Dependent Care Flexible Spending Account		Annual Limit of \$7,500
Basic Life & ADD – Employer Paid	NWA employees hired on June 1 – Day 1 coverage	1 x salary up to \$50,000
Voluntary Life – Employee		3 x basic annual earnings or up to \$400,000 Guarantee Issue – Over 3 x with EOI
Voluntary Life – Spouse		Up to \$50,000
Voluntary Life – Child		\$2,000 or \$5,000
Voluntary Accidental Death and Dismemberment (ADD)		\$10K increments up to \$500K not to exceed 3 x salary
Short-Term Disability – 3 or 6 month	NWA employees hired on June 1 – Day 1 coverage	\$100 minimum; \$50 increments up to 60% salary
Long-term Disability		60% salary (limitations)
Accident Insurance		\$50/member Wellness Benefit each Accident or Critical Illness
Critical Illness Insurance		\$75/member Cancer Screening Benefit
Cancer Insurance		\$500 1 day/year, \$150 31 days/year
Hospital Indemnity Insurance		Coverage up to age 70, premiums based on issue age.
The Standard Whole Life with Long-Term Care (LTC)		
Nationwide Pet Insurance	Enroll anytime	Freeman discount only, not available through payroll deduction
Lincoln Financial Group		
403(b) Retirement Account, Pretax & ROTH	18 years of age	Passive enrollment, requires enrollment card completion
401(a) Retirement Match	1,000 hours service, 21 years of age, employed on 12/31, 5 years vesting	100% match up to 3%, not to exceed Federal annual compensation limits; Annual contribution on or before 3/31
457(b) Retirement	Certain eligible employees only	Pretax, contribution changes occur the first of the month