



Plan Year

2023-2024

Summary of California

**EMPLOYEE
BENEFITS**

About This Guide

Novogradac & Company LLP provides comprehensive employee benefits as part of our total compensation program. Options in cost and plan design are intended to provide you with the opportunity to customize your benefit plan to meet your lifestyle and personal choices, while offering protection, flexibility and security to you and your family. **There are no changes to the benefit plan offerings for the 2023-2024 plan year. Effective 10/1/2023, benefits will be offered through Cigna, Kaiser, Guardian, and Guardian VSP.** The decisions you make regarding your enrollment in benefits deserve your careful consideration. Your choices will be in effect for the plan year. You will only be able to make changes during the plan year in the event of an IRS qualified

Family Status Change. Be sure to review the plan's covered and non-covered services and any restrictions on your choice of providers.

Benefits Eligibility

Regular employees working a minimum of 24 hours per week are eligible to enroll in the medical, dental, vision, basic life, disability insurance benefits and Commuter/Flexible Spending Accounts (FSA). You can enroll in all benefits (except disability insurance) on the first of the month following **date of hire**. Disability insurance begins on your first day of employment at Novogradac. Employees can enroll in the Health Care and Dependent Care FSA benefits once per year, effective January 1. Benefits-eligible employees who do not enroll at the time of their initial eligibility period have the opportunity to enroll in our benefit

plans during our annual open enrollment. You may make changes to your benefits, or add or drop your dependents during this time. Mid-year changes are not permitted unless you experience an IRS qualified Family Status Change. You must notify Human Resources within 30 days of a change in family status.

Employee Costs for the 2023 - 2024 Plan Year

Novogradac will continue to contribute the full cost of the "Employee Only" premium for one medical plan offering for this plan year. Effective 10/1/2023, there continues to be a generous level of employer contributions towards dependent premiums. Please refer to your Employee Contribution Worksheet for employee contribution amounts.

Medical Plan Options

	CIGNA		Kaiser Permanente		
	Novogradac offers all eligible employees a choice of two CIGNA medical plans: A comprehensive Open Access PPO plan and an Open Access Standard plan. Both plans offer employees benefits from the CIGNA Open Access Plus /Open Access Network and Non-Network physicians and facilities as described in the plan design below. The OAP Standard plan is designed more closely to an HMO plan.		Kaiser Permanente is offered to all eligible California employees. The Kaiser plan features a \$15 co-pay for office visits and no annual deductible. As a Kaiser member you can receive medical care at any Kaiser facility. Additionally, Kaiser members can take advantage of online services from appointment scheduling to Rx refills.		
	CIGNA		Kaiser Permanente		
	Open Access Plus (PPO)		Open Access Plus Standard (CAP HMO Look alike)		HMO 15
Plans	Network	Non-Network	Network	Non-Network	In-Network Only
Coinsurance	80%	60%	100% / 80%	50%	100%
Individual Deductible	\$250	\$750	\$0	\$2,000	None
Family Deductible	\$500	\$2,250	\$0	\$4,000	None
Individual Out-of-Pocket Max	\$4,000	\$7,500	\$1,500	Unlimited	\$1,500
Family Out-of-Pocket Max	\$8,000	\$15,000	\$3,000	Unlimited	\$3,000
Office Visit	\$20 PCP/\$40 Spec.	40% after ded.	\$20	50% after ded.	\$15
Lab Work / X-rays (Facility)	20% after ded.	40% after ded.	20%	50% after ded.	\$0
Well Baby	\$0	40% after ded.	\$0	50% after ded.	\$0
Preventive	\$0	40% after ded.	\$0	50% after ded.	\$0
Inpatient Hospital	\$250 + 20% ¹	\$500 + 40% ¹	\$200 / admit	\$500 + 50% ¹	\$250 per admission
Outpatient Hospital	\$250 + 20% ¹	\$500 + 40% ¹	\$100 + 20%	\$500 + 50% ¹	\$150 per procedure
Emergency	\$150 + 20% (waived if admitted)	\$150 + 20% (waived if admitted)	20% (waived if admitted)	20% (waived if admitted)	\$75 (waived if admitted)
Prescriptions - Tier 1	\$10	50%	\$10	50%	\$10 (Generic)
Prescriptions - Tier 2	\$20	50%	\$20	50%	\$30 (Brand)
Prescriptions - Tier 3	\$40	50%	\$40	50%	Not Covered
Maximum Benefits	Unlimited		Unlimited		Unlimited

¹ Inpatient Hospital Physician Services: Coinsurance applies after plan deductible.

As a CIGNA member, you have access to the www.mycigna.com website to review your claim utilization information as well as access their online services; nurse help line, provider directory, wellness information and much more!

As a Kaiser member, you can email with your doctor, manage prescriptions, get lab results, schedule appointments and more when logging in as a member on the Kaiser website at www.kp.org.

Dental and Vision Plan Options

Guardian Dental PPO	
Benefits	In-Network and Out-of-Network
Preventive Care	100%
Basic Care	80% after deductible
Major Care	50% after deductible
Deductible	\$50 per member/ \$150 per family
Calendar Year Maximum	\$1,500 per member
Orthodontic Services	Not Covered

The Guardian Dental PPO plan provides benefits from both In-Network and Out-of-Network dentists, as described in the plan design above. In-Network dentists charge the contracted rates they have in place with Guardian and employees will pay less for dental services by using In-Network providers. You are responsible for the difference between the contracted rate and the actual charge if you use an Out-of-Network dentist. You can find a list of In-Network professionals by visiting the Guardian website at www.guardiananytime.com.

Life & Disability Insurance

Novogradac continues to offer Life & Accidental Death through Mutual of Omaha. Additionally, Long Term Disability insurance is made available to all eligible employees. A summary of these benefits is outlined below:

Mutual of Omaha	
Plan Offered	Benefit Amount
Life and Accidental Death	Employee: Flat \$50,000
Short Term Disability	Through state of CA
Long Term Disability	60% of earnings up to \$15,000 per month (90 day elimination period)

Employee Assistance Program (EAP)

Novogradac employees enrolled in the Mutual of Omaha Life benefits automatically have an Employee Assistance Program (EAP) available at no additional cost. You and eligible dependents have confidential access to EAP professionals 24/7! The Mutual of Omaha EAP includes:

- Unlimited phone access 24/7.
- Assistance and Referral services.
- Three face-to-face sessions with a counselor (*per household/per year*).
- Legal & Financial assistance.
- Resources for work/life balance, substance abuse, dependent/elder care & more!

Travel Assistance

Mutual of Omaha enrolled members also have access to Travel Assistance via AXA Assistance -- no additional cost. Assistance is available to you and your immediate family members 24/7 when traveling 100+ miles away from. Get help with:

- Passport & other documentation
- Travel / Health advisories
- Medical emergencies including obtaining prescriptions, transportation home and lodging.
- Lost luggage, legal services, identity theft and more!

Guardian VSP Choice Network Vision		
Benefits	In-Network	Out-of-Network
Exam/Materials Copay	\$10 / \$25	See Below
Examination (1x every 12 months)	100%	Plan pays up to \$39
Lens Replacement (1x every 12 months)	Covered	Covered
Single Vision	Covered	Plan pays up to \$23
Bifocal	Covered	Plan pays up to \$37
Trifocal	Covered	Plan pays up to \$49
Frame Replacement (1x every 12 months)*	Covered up to \$200	Plan pays up to \$46
Contact Lens (1x every 12 months)*	Covered: Up to \$60 for Fitting Up to \$200 for Lenses	Elective up to \$100 Necessary up to \$210

* Members choose between glasses or contact lenses; only one option is covered per plan year.

Guardian VSP is available to all eligible employees, and provides benefits for eye exams and eye wear as described above. The VSP Choice provider network is one of the largest, most diverse nationwide. It consists of ophthalmologists, optometrists, opticians and optometric chain locations in every state. VSP includes almost ALL retail chain locations. Members are free to choose different providers for exams, glasses or lenses, hence maximizing their preferences and budget concerns.

Finding a network provider is easy!

<https://mybenefits.cc/novogradac/>



Flexible Spending Accounts (FSA)*

Novogradac is proud to offer employees a Flexible Spending Account (FSA) administered by Navia. The FSA is a voluntary plan established to allow you to pay for various employee benefits on a non-taxable basis through payroll deductions. Additional benefits of the plan include:

- Insurance Premium Account: Employee pay period premium contributions are automatically paid with pre-tax dollars.
- Health Care Spending Account: Participants elect to set aside up to \$3,050 per year for out-of-pocket health care expenses (co-pays, prescriptions, doctor visits, vision care, dental costs, etc.). Dependent Care Spending Account: Participants may set aside up to \$5,000 per year for dependent care expenses.
- Commuter Spending Account: Participants may set aside up to \$300 per month for parking expenses, and up to \$300 per month for transit expenses. You may enroll in this plan any time throughout the year.

* Elections for the Health Care and Dependent Care plans are made once a year. Any unclaimed balances remaining in your Health Care or Dependent Care FSA at the end of the year will be forfeited and do not roll over into the following year. Budget wisely!

* Elections run on a calendar year: January 1, 2023 to December 31, 2023.

* FSA amounts subject to change prior to annual 2024 Open Enrollment.

Retirement Services

Employees of Novogradac have the option to participate in a self-directed 401K retirement plan. ShareBuilder 401k allows you the ability to plan and manage your retirement assets. For more information:

Log onto <https://myaccount.ascensus.com/Sharebuilder401k/account/login> or call (800) 215-4679

Novogradac's Benefit Website

A personalized benefits website is available for all Novogradac employees:

<https://mybenefits.cc/novogradac/>

This website houses direct links to all the carriers' web sites, group numbers, detailed plan descriptions, and contact information. You can search for in-network doctors and dentists by following the links to directories for each carrier. You can also review plan details and benefit coverage information, or download forms to enroll/make changes to your benefits coverage.

All documents relating to the Novogradac's Employee Insurance Benefits Program, including the Summary Plan Descriptions, HIPAA Privacy Notice, General COBRA Notice and any other relevant Plan Documents or Notices, are available to employees and their dependents electronically through Novogradac's website. You may receive a paper copy of any of the above documents free of charge by contacting the Human Resources Department.

Important Benefit Contact Information			
Carrier / Vendor	Group Number	Phone	Website
CIGNA Medical	359212	866.494.2111	www.mycigna.com
Kaiser Permanente	N. CA 36459 S. CA 236261	800.464.4000	www.kp.org
Guardian Dental	00449948	888.600.1600	www.guardiananytime.com
Guardian VSP	00449948	888.600.1600	www.vsp.com
Mutual of Omaha Life & Disability	G000599E	800.228.7104	www.mutualofomaha.com
Employee Assistance Program (EAP)	N/A	800.316.2796	www.mutualofomaha.com/eap
Travel Assistance via AXA		U.S. 800.856.9947 Other: 312.935.3658	www.mutualofomaha.com
Navia Flexible Spending	NA	800.669.3539	www.naviabenefits.com
ShareBuilder 401k	NA	800.215.4679	https://myaccount.ascensus.com/Sharebuilder401k/accountlogin
Acrisure West Insurance Account Manager Michelle Rumberg		925.299.7200	mrumberg@acrisure.com

If you have eligibility questions or unresolved claim issues and need assistance, please contact your Human Resources department or your Acrisure Account Manager noted above. This summary is intended for reference only.
Please refer to your official plan documents for more information.