

# Benefits Program Overview

Life Insurance & AD&D

Short & Long term disability insurance

Retirement Plan

Total wellness benefits

Dental & Vision Insurance

Additional Health Benefits

Medical Insurance

Voluntary Life Insurance & AD&D



2020 - 2021



**NORTH COUNTRY**  
**HealthCare**

# Our employees are our most valuable asset...

That's why at North Country Healthcare we are committed to a comprehensive employee benefit program that helps our employees stay healthy, feel secure and maintain a work/life balance. We have taken great care in choosing plans that will support our employees and their families.

Effective September 1, 2020 through August 31, 2021, the following benefit programs will be offered to all North Country benefit-eligible employees:

Medical Insurance

HealthNow with the Blue Cross Blue Shield of AZ network

Guardian and Guardian through VSP providers

Dental & Vision Insurance

Life Insurance & AD&D

(Accidental Death and Dismemberment) Principal Life

Principal Life

Short & Long term disability insurance

Retirement Plan

Ameritas

Total Wellness Benefits

- Employee Assistance Program
- Financial Planning Services
- Health and Wellness Plans
- Travel Assistance Program
- Legal/ID Shield
- Will & Legal Documents
- Employee Discounts & Special Offers
- Other Individual/Family Services

We want to thank you for your contribution to North Country Healthcare and wish you and your family health and prosperity throughout the year.

# Eligibility, Enrollment, and Mid-year Changes

## Eligibility

You are eligible to participate in the company's health related benefits program if you work a minimum of 30 hours or more per week. All employees and their children under the age of 18 are eligible to participate in the Go365 Wellness benefit. In addition, the 401k plan is available to all employees under the rules and guidelines set by the plan document. Most benefits become effective on the first day of the month following 30 days from date of hire.

## Enrollment

All employees are required to complete the enrollment process through the company's online system EVEN IF YOU WANT TO WAIVE COVERAGE. Please remember to have all necessary information available when completing your enrollment. Information that you should have when completing the forms include:

- Social Security numbers for yourself and your dependents
- Dates of birth for yourself and your dependents
- Proper spelling of each dependents first and last name (especially if the last name is different from yours)
- Marriage or divorce certificate, if your marital status has recently changed
- Beneficiaries social security numbers, dates of birth and contact information

## Mid-Year Changes

Outside of your initial, new hire eligibility period and our annual Open Enrollment, the IRS only allows you to change your benefit selections if you experience a "Qualified Life Event", such as marriage, divorce, birth, adoption, death or significant change in the cost or coverage for you or your spouse's health plan. If you experience such an event and would like to change your elections, you will have 30 days from the event to do so.

## Special Enrollment Notice

**Effective April 1, 2009, special enrollment rights also exist in the following circumstances:**

- If you or your dependents experience loss of eligibility for Medicaid or your State Children's Health Insurance Program (SCHIP).
- If you or your dependents become eligible for premium assistance under an optional state Medicaid or CHIP program that would pay the employee's portion of the health insurance program. Note: in the two above listed circumstances only, you or your dependents will have 60 days to request special enrollment group health plan coverage.

# Medical Insurance

## Qualified High Deductible Health Plans (HDHP) \$5,000/\$10,000 Plan & \$2,700/\$5,150 Plan

Plan Feature	In-Network - \$5,000 Plan	In-Network - \$2,700 Plan
Deductible Coinsurance Out-of-Pocket (includes deduct)	\$5,000 Single / \$10,000 Family <i>100% after deductible</i> \$6,500 Single/\$12,100 Family	\$2,700 Single / \$5,150 Family <i>100% after deductible</i> \$5,000 Single/\$10,000 Family
Office Visit	No charge after deductible	No charge after deductible
Preventive Visit (including Pap smear & PSA) Diagnostics, Immunizations, Preventive Drugs including contraceptives	Covered at 100% Deductible waived	Covered at 100% Deductible waived
Emergency Services	\$150 access fee, then no charge after meeting deductible	\$150 access fee, then no charge after meeting deductible
Facility Services	No charge after deductible	No charge after deductible
Outpatient Therapies	No charge after deductible	No charge after deductible
Prescription Drug Coverage	No charge after deductible	No charge after deductible
Lab & X-ray Services	No charge after deductible	No charge after deductible
Mental Health & Substance Abuse	No charge after deductible	No charge after deductible

Employee Pays Per Pay Period:	<i>Deducted Pre-tax (26 pays)</i>	
Employee ONLY	\$43.15	\$67.22
Employee + SPOUSE	\$138.06	\$189.76
Employee + CHILD(REN)	\$120.15	\$189.29
Family	\$209.25	\$336.69

North Country matches up to \$46.15 per pay period of employee contribution to an H.S.A bank account monthly IF enrolled in the \$5,000 Deductible H.S.A. plan.

Out-of-Network benefits not shown. Services are covered at 50% vs. 100%, except preventive services. Full benefit plan designs are provided via the company's iSolved site.

# Medical Insurance

## PPO COPAY Plan: \$1,000/\$2,000

### Plan Feature

### In-Network - \$1,000 Copay Plan

Deductible	
Coinsurance - insurance/member	\$1,000 Single / \$2,000 Family
Out-of-Pocket (includes deductible, co-payments and coinsurance)	80% / 20% \$7,150 Single/\$14,300 Family
Office Visit	\$25 up to \$250 of covered services, then deductible and 20% coinsurance
Routine Office Visit (including Pap smear & PSA) Diagnostics, Immunizations, Preventive Drugs including contraceptives	Covered at 100% Deductible waived
Emergency Services	\$200/Visit then deductible and 20% coinsurance
Facility Services	20% Coinsurance after deductible
Home Health Care	20% Coinsurance after deductible
Outpatient Therapies	20% Coinsurance after deductible
Laboratory Services	At freestanding, independent labs - No charge. Other facilities - 20% Coinsurance after deductible
Mental Health & Substance Abuse Services	Outpatient: \$25 Copay/visit Inpatient: 20% Coinsurance after deductible
Prescription Drug Coverage	Copays: \$25/\$45*/\$65*/\$120 *Tier 2 and Tier 3 prescription drugs are subject to a \$250 deductible before copays apply effective 1/1/2020

### Employee Pays Per Pay Period: *Deducted Pre-tax (26 pays)*

Employee ONLY	\$93.88
Employee + SPOUSE	\$238.98
Employee + CHILD(REN)	\$238.49
Family	\$386.03

\*Tier 2 and Tier 3 prescription drugs are subject to a \$250 deductible before copays apply effective 1/1/2021

# Additional Health Benefits (FSA) and (HSA)

Flexible Spending Accounts provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pretax basis. By anticipating your family's health care and dependent care costs for the next year, you can lower your taxable income.

## Health Care Reimbursement Flexible Spending Account (FSA)

FSA dollars can be used to pay for out of pocket medical, dental and vision expenses incurred during the plan year that are not reimbursed by insurance companies, on a pre-tax basis. Medical expenses covered under this account include insurance copays and deductibles, prescription drugs, diabetic supplies, eyeglasses, dental services orthodontics/braces and more. You determine how much you want to contribute to the FSA at the beginning of the plan year. If there are funds left in the account at the end of the plan year, the money is forfeited back to your employer. The current limit on salary reduction contributions to a health FSA offered in 2020 is \$2,700 and is applicable to both grandfathered and non-grandfathered health FSAs. This limit will potentially be indexed for cost of living adjustments for later years. A limited purpose FSA is also available for dental and vision expenses for those participating in a high deductible HSA plan.

## Dependent Care FSA

The Dependent Care FSA allows employees to use pretax dollars toward qualified dependent care such as caring for children under the age of 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or outside of the home
- Nursery schools and preschools (excluding kindergarten)

## Health Savings Account (HSA)

If you are enrolled in the \$5,000 or \$2,700 HD Health Plans, you are eligible to open a Health Savings Account (HSA). North Country Healthcare partners with Fidelity to open and manage your account. Once you establish your account, you can set aside pre-tax dollars through payroll contributions into this account to use for qualified health expenses. The IRS maximum allowable amounts for 2020 are \$3,550 **for individuals** and \$7,100 **for families**, unless otherwise stated by the IRS. The IRS maximum allowable amounts for 2021 are \$3,600 **for individuals** and \$7,200 **for families**, unless otherwise stated by the IRS. There is a \$1,000 "catch-up" amount for persons age 55 years or older for 2020 and 2021. Eligible expenses are those expenses that pay for health care, dental, and vision services not reimbursed by insurance. A current list of eligible expenses can be located on the company's iSolved site. Fidelity will issue you a VISA debit card with which you can use the funds from your HSA to directly pay for expenses at time of service. This account also allows you to save funds for future medical expenses. The money you contribute is tax-free and earns interest. There is also an investment option for accounts that maintain a \$1,000 balance or more.

If enrolled in the \$5,000 Deductible plan, North Country will match your dollar contribution UP TO \$46.15 per pay period into your HSA bank account.

# Dental Insurance

**North Country Healthcare** provides dental benefits through Guardian. You have two plan options available at the same cost: The Value Plan and the NAP Plan. The main difference between the plans are the out of network reimbursements. If the providers you currently use are contracted with Guardian, the VALUE Plan may be the plan for you. With this plan you will receive increased benefits for Basic and Major services in network. Services provided out-of-network on the Value Plan are paid per a limited fee schedule and it is not recommended to use out-of-network providers if enrolled in this plan. If your provider is not contracted with Guardian, the NAP Plan may be right for you. The NAP Plan pays for services out-of-network at the 90th percentile of Usual and Customary charges, so you'll pay less for your services. Both plan options utilize the same network of providers. North Country Healthcare dentists are included in the Guardian Network. *North Country pays the full cost of the employee premium for this benefit.* Locate an in-network provider at [www.guardiananytime.com](http://www.guardiananytime.com).

## Value Plan

Type of Service	In-Network	Out-of-Network
Preventive Services	100%	100%
Basic Services	100%	100%
Major Services	60%	60%
Annual max benefit	1,000%	1,000%
Max rollover	Yes - claims threshold is \$500, \$250 max rollover per year, up to an additional \$1,000 of rollover funds. You must have a paid claim in the benefit year.	

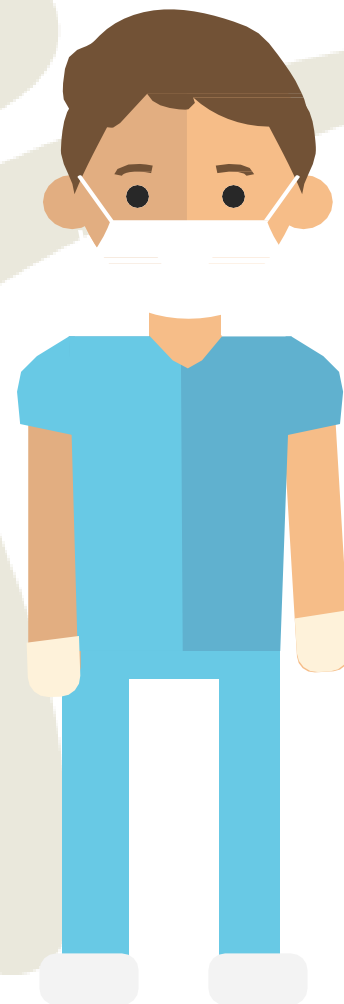
## NAP Plan

*(Recommended if using an out-of-network provider)*

Type of Service	In-Network	Out-of-Network
Preventive Services	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Annual max benefit	1,000%	1,000%
Max rollover	Yes - claims threshold is \$500, \$250 max rollover per year, up to an additional \$1,000 of rollover funds. You must have a paid claim in the benefit year.	

## Dental Rates

Deducted Pre-Tax (24 Pay)	Employee Pays Per Pay Period
Employee Only	\$0.00
Employee + Spouse	\$14.00
Employee + Child(ren)	\$15.87
Family	\$32.10





# Vision

Healthy eyes and clear vision are an important part of your overall health and quality of life. Your eyes say a lot about you and can even tell your VSP doctor about you. During your Well Vision Exam, your VSP doctor will look for vision problems and signs of health conditions too. This benefit is provided for you through Guardian using the VSP CHOICE network. Locate an in-network provider at [www.vsp.com](http://www.vsp.com).

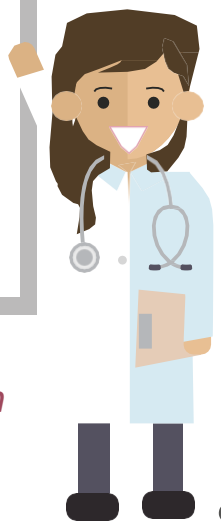
Benefits	In-Network	Out-of-Network
Frequency for: Exams	Once Every 12 Months	
Lenses or Contacts	Once Every 12 Months	
Frames	Once Every 24 Months	
Exam	\$10 Copay	\$39 max
Lenses Single Bifocal Trifocals	\$25 Copay	\$23 max \$37 max \$49 max
Frames	\$130 Allowance + 20% off balance	Up to \$46
Contact Lenses	Medically necessary - Covered after \$25 copay Elective - Copay waived, \$130 max	Medically necessary - \$210 max Elective - \$100 max, copay waived

## Employee Pays Per Pay Period: *Deducted Pre-tax (24 pays)*

Employee ONLY	\$0.00
Employee + 1 Dependent	<b>\$1.85</b>
Employee + 2 or more dependents	\$5.97



*North Country HealthCare pays the full cost of the employee premium for this benefit.*





# Life Insurance/ AD&D

## Basic Term Life & AD&D Insurance

Life and Accidental Death and Dismemberment (AD&D) Insurance offers protection for your family in the event that you are no longer able to provide for them. North Country Healthcare provides full-time employees with \$35,000 Life and AD&D insurance through The Principal.

*North Country HealthCare pays the full cost of the employee premium for this benefit.*

## Voluntary Life and AD&D Insurance

You also have the option to purchase additional coverage for yourself, spouse and/or children. You pay the full cost through bi-monthly payroll deductions. Rates are available via the company's iSolved system.

- Employee - \$10,000 increments up to \$300,000; the Guarantee Issue amount is \$100,000 (no medical questions asked)
- Spouse - \$5,000 increments up to \$300,000 or 50% of employee election; the guarantee issue amount is \$30,000 (no medical questions asked)
- Children - \$10,000 is the Guarantee Issue amount (no medical questions asked)

Both the Basic Term Life and Voluntary Life Insurance policies have portability provisions available.

# Disability Insurance

Short-term Disability (STD) insurance protects you if you are unable to return to work after a period of 30 days due to illness or injury. This coverage will provide you with a weekly benefit for up to 9 weeks, or for as long as you are disabled, whichever is less.

Long-Term Disability (LTD) Insurance protects you should you become unable to work for an extended period of time due to illness or injury. Long term disability benefits pick up where your STD benefits leave off.

*North Country HealthCare pays the full cost of the employee premium for this benefit.*

	Short-Term Disability	Long-Term Disability
Benefits Begin	Day 31 of illness or injury	Day 91 of illness or injury
Benefits Payable	Weekly, max 9 weeks	Monthly to age 65 or 5 years
Percentage of Income Replaced	60% of pr-disability earnings	60% of pre- disability earnings
Maximum Benefit	\$1,000 per week	\$10,000 or \$5,000 <small>(based on employee "class". Contact HR for details.)</small>

# 401k Retirement

Everyone dreams of a carefree retirement, but you'll need to plan – and save now – to have the retirement you want. Social Security alone may not meet all your future financial needs. You may have to dig into personal savings. Fortunately, your 401(k) retirement savings plan lets you save for retirement easily and offers many tax advantages. Here are guidelines and helpful information for you to start contributing to your financial future:

- All employees are eligible to participate in the plan the 1st of the month following 30 days of service and that are 18 years of age or older.
- All employees will be automatically enrolled at a 1% contribution rate unless an enrollment form is received with an alternate percentage amount selected or waiver indicated for all first-time participants.
- Employees can make pre-tax contributions to the Plan through payroll deductions up to the maximum allowed by the IRS for the calendar year.
- Participants can modify their contribution percentage at any payroll via the company's online enrollment system.
- After 1 year of eligible service, North Country will match contributions dollar for dollar up to 4% of compensation per pay period.
- Participants have a well-diversified investment lineup to create a personalized portfolio to help meet individual needs.
- 24/7 online access to your account at ameritas.com.
- Rollovers are accepted into your Plan.
- Under certain circumstances you may be able to borrow money from your account through the Loan Option.
- Local representatives available at Benefit & Financial Strategies, LLC in Flagstaff.

*Contact info on pages 14 & 15*

Representatives offer products and services using the following business names: Benefit & Financial Strategies, LLC – insurance and financial services | Ameritas Investment Company, LLC (AIC), Member FINRA/SIPC – securities and investments | Ameritas Advisory Services (AAS) – investment advisory services. AIC and AAS are not affiliated with Benefit & Financial Strategies, LLC.

“Benefit & Financial Strategies is not Affiliated with North Country Healthcare.”

# Total Health & Wellness Benefits

## Employee Assistance Program

This program is offered at *no cost to all benefit eligible employees and immediate family members* of North Country Healthcare through Magellan Health Services. It is a completely confidential counseling program that covers issues such as marital and family concerns, depression, substance abuse, grief and loss, financial entanglements, and other personal stressors. You can contact Magellan Services toll free 24 hours a day, seven days a week by calling 1-800-356-7089 or you can visit their website at [www.magellanhealth.com/member](http://www.magellanhealth.com/member).

## Travel Assistance Program

You, your spouse & dependent children have access to travel, medical, legal and financial assistance plus emergency medical evacuation benefits when traveling domestically or internationally, 100 or more miles away from home. Provided by AXA Assistance through Principal: [www.principal.com/travelassistance](http://www.principal.com/travelassistance).

Though AXA Assistance arranges for these services for free, the participant is responsible for any fees incurred.

## Will & Legal Document Center

You have free access to resources from the Will and Legal Document Center provided by ARAG Services at [www.aragwills.com/principal](http://www.aragwills.com/principal). You can draft one or all of the following documents: Will/Living Will/Healthcare Power of Attorney/Durable Power of Attorney/Medical Treatment Authorization for Minors. You can also download IDENTITY THEFT PREVENTION KIT to help protect you from becoming a victim of identity theft and a VICTIM ACTION KIT to help speed your recovery should you become a victim of identity theft.

LegalShield gives you the power to talk to an attorney about any personal or legal issue. Whether it's big, small or in between, the LegalShield Provider Law Firm will be there to offer advice or assistance on a variety of issues such as: child support, divorce, bankruptcy, death of a family member, tax disputes, lawsuits, traffic tickets, vendor disputes, etc. They can assist with document preparations such as wills, living wills, and health care power of attorney.

Identity theft affects millions of Americans each year. It causes financial damage and emotional harm that can take years to recover from. IDShield identity theft protection will equip you with the information and expertise you need to help protect yourself and your family against identity theft and resolve issues related to it.



Legal/ID Shield has partnered with Kroll, the world's leading identity theft consulting company, to work with you to restore your identity, if identity theft occurs.

You can enroll in this benefit directly through the employee company intranet under Human Resources/Employee Discounts and Special Offers.

# Total Health & Wellness Benefits

## Discounts and Special Offers

You can always benefit from saving money as well as giving back to your community! In an effort to support the financial sustainability of the communities North Country Healthcare serves, we partner with various businesses to provide staff discounts in exchange for promotion services. From banking and accounting services to travel and entertainment, there is surely a little something for everyone. In addition, employees have the ability to make charitable donations through payroll deductions. A complete list of all of the great discounts and special offers are provided on the employee company intranet under Human Resources/Employee Discounts and Special Offers.

## Holiday Pay:

All employees working 20 hours a week or more receive the following paid holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.

## Paid Time Off Leave (PTO and PST):

All employees shall accrue Paid Time Off (PTO) and Paid Sick Time (PST) according to their length of service with NCHC, hours worked per pay period and position classification. Accruals are calculated on hours worked including other approved leave unless otherwise stated. For accrual rates and additional information on these benefits, please refer to the detailed benefit description contained in the online NCHC employee handbook.

## Continuing Education for Providers:

All providers will be reimbursed to defray costs attendant to the approved continuing medical education activity up to a maximum of \$2,000 per year, pro-rated based upon schedule, as budget resources are available. Dual-boarded Physicians are allowed an extra \$1,000 (pro-rated based upon schedule) in expense reimbursement in recognition of higher continuing medical education requirements.

## Other Provider Professional Costs:

In addition to continuing medical education activity, all eligible providers will be reimbursed for job related professional subscriptions, journals and membership dues. Reimbursement for these expenses will follow established CME guidelines.

## Professional Development/Advanced Education Reimbursement:

All eligible employees working at least 30 hours per week and having completed one year of service may apply for tuition reimbursement for advanced education.





# Say hello to Go365.

It's your personalized wellness and rewards program.

North Country Healthcare is committed to providing the support and resources necessary to provide a healthier life to its employees. In partnership with Humana and Benefit & Financial Strategies, a wellness and rewards program is provided to all employees and their children under the age of 18 at **NO COST!**

Getting healthier is easier – and lots more fun – with Go365™. When it comes to health and wellness, you have your own approach. One that works for you. Go365 makes it easier to get moving along your path with more ways to start, more Activities to unlock, and more ways to rack up rewards.



### Unlock activities

Go365 is all about you. You'll receive activities personalized to help you reach your health goals, no matter where you are on your journey to better health. Just unlock your activities and earn Points for higher Status.



### Earn rewards

Making healthier choices is a lot more fun with Go365. The more you move up in Status, the more Bucks you can earn and spend on great items in the Go365 Mall. Plus, Bonus Bucks, surprise rewards and monthly Jackpot drawings make getting healthy more fun!



### Stay inspired

Getting healthier can be hard. Go365 makes it easier by connecting you to all the tools and resources you need to get there. Tracking your activity is a breeze—just connect your compatible apps or fitness devices and earn Points for all your healthy activities.



### More Points, higher Status

Earning Points pays off big with higher Status levels. Plus, you'll earn Bonus Bucks when you reach Silver, Gold and Platinum Status.

## Unlock activities to earn more Points and move up to a higher Status

### 3 ways to get to Bronze

1. Complete at least one Health Assessment section online or on the Go365 App
2. Get a biometric screening
3. Log a verified workout

Start here and move up



Earn **Bonus Bucks** when you reach Silver Status or higher

500 Bonus Bucks

1,500 Bonus Bucks

5,000 Bonus Bucks

Earn **Double Bonus Bucks** when you achieve your prior year highest Status

1,000 Bonus Bucks

3,000 Bonus Bucks

10,000 Bonus Bucks

# Financial Services and Retirement Planning

**Benefit & Financial Strategies** has a team of financial advisors that provides comprehensive financial management services including investment management, estate planning, and insurance and tax strategies. From individuals just starting to plan their financial future to individuals who have accumulated assets and need experienced counsel and highly individualized strategies, **Benefit & Financial Strategies** is your local agency and we're here to help!

## Other services include:

- Retirement Planning – Traditional or Roth IRA's
- College Savings Plans
- Insurance Planning – Life Insurance or Disability Insurance
- Financial\* & Estate Planning

Call **928-774-0695**,  
e-mail [info@benefitandfinancial.com](mailto:info@benefitandfinancial.com)  
or visit [www.benefitandfinancial.com](http://www.benefitandfinancial.com)  
for more information

William G. Morrison\*  
ChFC, Managing Partner



Veronica Mueller\*  
Group Benefit Specialist



Brandi Boudreaux  
401(k) Account Manager



## Insurance for Individuals/Families

- Medical – On or off the exchange, we can help find the right plan.
- Dental Insurance
- Medicare Supplement - Turning 65? Need help determining if you should stay on the North Country group plan or move to a supplemental plan?
- Medicare Drug Plans - Is your plan "creditable"? Should you enroll now?
- Disability Insurance
- Long Term Care Insurance – Neither Medicare nor your group plan will pay for Long Term Care. When is the right time to buy? Get information about home care services and/or facility services in order to preserve your assets!

Call **928-774-0695** or e-mail [info@benefitandfinancial.com](mailto:info@benefitandfinancial.com) for more information.

Representatives offer products and services using the following business names: Benefit & Financial Strategies, LLC – insurance and financial services | Ameritas Investment Company, LLC (AIC), Member FINRA/SIPC – securities and investments | Ameritas Advisory Services (AAS) – investment advisory services. AIC and AAS are not affiliated with Benefit & Financial Strategies, LLC.

"Benefit & Financial Strategies is not Affiliated with North Country Healthcare."

# Vendor Contacts

## Medical

GROUP #: NTH001  
1-855-581-1810  
[www.myhnas.com](http://www.myhnas.com)

## Dental

GUARDIAN  
GROUP #: 470100  
1-800-459-9401  
[www.guardiananytime.com](http://www.guardiananytime.com)

## Vision

GUARDIAN (VSP Network)  
GROUP #: 470100  
1-800-459-9401  
[www.guardiananytime.com](http://www.guardiananytime.com)  
[www.vsp.com](http://www.vsp.com)

## HSA and FSA Bank Account

FURTHER  
GROUP #: 201420  
1-800-859-2144  
<https://group.hellofurther.com/eClient/>

## Voluntary Life/AD&D

PRINCIPAL  
GROUP #: 1034968  
1-800-843-1371/Claims: 1-800-245-1522  
[www.principal.com](http://www.principal.com)

## Basic Life /AD&D

PRINCIPAL  
GROUP #: 1034969  
1-800-843-1371/Claims: 1-800-245-1522  
[www.principal.com](http://www.principal.com)

## Legal/ID Shield

Member Services  
1-800-654-7757  
[www.legalshield.com/info/nchcaz](http://www.legalshield.com/info/nchcaz)

## Short-term Disability

PRINCIPAL  
GROUP #: 1034969  
1-800-843-1371/Claims: 1-800-245-1522  
[www.principal.com](http://www.principal.com)

## Long-term Disability

PRINCIPAL  
GROUP #: 1034969  
1-800-843-1371/Claims: 1-800-245-1522  
[www.principal.com](http://www.principal.com)

## Travel Assistance Services

Principal  
[www.principal.com/travelassistance](http://www.principal.com/travelassistance)

## HUMANA – GO365

Humana  
GROUP #771338  
1-800-708-1105  
[www.go.365.com](http://www.go.365.com)

## Ameritas – 401k

AMERITAS  
ACCOUNT: 246541  
1-800-745-9995

## Human Resources

CASSIE HALL-BECK, SHRM CP  
PI ANALYST  
HUMAN RESOURCE MANAGER  
[chall@nchcaz.org](mailto:chall@nchcaz.org)  
928-522-9518  
928-522-9519 (Fax)

## Benefits Consultant

BENEFIT & FINANCIAL STRATEGIES  
Veronica Mueller  
[veronica@benefitandfinancial.com](mailto:veronica@benefitandfinancial.com)  
928-774-0695

## Will & Legal Documents

PRINCIPAL  
[www.aragwills.com/principal](http://www.aragwills.com/principal)





Benefit & Financial Strategies, LLC.  
*Strategies for Life*™

Providing Insurance and Financial Services in Northern AZ since 1988

Please Note: North Country HealthCare has made every effort to accurately report the information in this Guide. Full details of these benefits are contained in the legal documents governing the plans. If there is a discrepancy or conflict between the plan documents and the information presented here, the plan documents will govern. The company reserves the right to modify, amend or terminate any benefit plan.