



2025 Neuro Benefits Open Enrollment

November 4 – November 15, 2024

Natus Benefits Website

[HOME | Natus Neuro Benefits \(natus-neuro-benefits.com\)](https://natus-neuro-benefits.com)

Highlights for 2025

What's Changing for 2025

Medical - We have some important updates regarding the BRMS/Anthem plans

- **New Plan Option:** The BRMS/Anthem EPO plan is now available to all employees.
- **HDHP Deductible Increase:** Increase to \$3,300 for individuals and \$6,600 for families, per IRS.
- **Wellness Program Incentive:** Employees enrolled in the BRMS/Anthem plan who participate in our wellness program, Peak Health, **will receive a \$150 monthly wellness credit (double last year)** towards their employee contributions.
- **Manufacturer Coupons:** Manufacturer coupons will no longer count towards your deductible or out-of-pocket maximum, as these payments are not made by members.

Health Savings Account – Employees Enrolled in the BRMS/Anthem HDHP Plan

- Starting Jan. 1, 2025, Natus will be contributing annually:
 - \$900 for Employee Only and Employee + Spouse coverage
 - \$1,200 for Employee +Child(ren) and Family Coverage
 - The HSA contribution is split in half and deposited on 1/1 and 7/1
- IRS HSA contribution limits are increasing to \$4,300 for single and \$8,550 for family, which includes the Natus contribution.



Highlights for 2025

What's Changing for 2025

Medical – HMOs

- Dean Health - Out-of-Pocket maximum is decreasing to \$1,500 per individual/\$3,000 for family
- Kaiser California – Emergency care is increasing to \$250 copay
- Kaiser Washington – No changes

Employee Contributions

- Employees continue to contribute a small portion towards the overall cost of healthcare. As healthcare costs continue to rise, employees will also share in a portion of these increased expenses.

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BRMS/Anthem Blue Cross Network High Deductible Health Plan (HDHP)

| | BRMS/ANTHEM BLUE CROSS MEDICAL PLAN | |
|---|--|------------------------------|
| | In-network | Out-of-network |
| Network | Anthem Network | Anthem Network |
| Deductible -Individual/ Individual in family/ Family | Anthem network discounts apply \$3,300 / \$3,300 / \$6,600 | \$3,300 / \$3,300 / \$6,600 |
| Out-of-Pocket Maximum -Individual/ Individual in family/ Family | Anthem network discounts apply \$4,000 / \$4,000 / \$8,000 | \$6,000 / \$6,000 / \$12,000 |
| HSA Contribution from Natus | Employee Only and Employee + Spouse/ Employee:\$900 Employee + Child(ren) and Family: \$1,200 | |
| Preventive Care | Covered in Full | 30% after deductible |
| Primary Care | 10% after deductible | 30% after deductible |
| Specialist Visit | 10% after deductible | 30% after deductible |
| Virtual Visit | 10% after deductible | 30% after deductible |
| Urgent Care | 10% after deductible | 30% after deductible |
| Emergency Room | 10% after deductible | 10% after deductible |
| Inpatient Hospital Care | 10% after deductible | 30% after deductible |
| Outpatient Surgery | 10% after deductible | 30% after deductible |
| Pharmacy Retail (R)-30-day supply Mail-order (MO)-90-day supply Generic Preferred Brand Non-Pref. Brand Specialty | Preventive Medication – Deductible Does Not Apply All Other medications – Deductible Applies 10%, \$10 max (R), \$20 max (MO) 30%, \$75 max (R), \$150 max (MO) 50%, \$100 max (R), \$200 max (MO) 20%, \$200 max (R), N/A (MO) | Not Covered |

All services, except for
and preventive medical
to deductible

Anthem Blue Cross ne
negotiated, discounted
see an Anthem prov
discounted rate is ap
deductible

Health Savings Account - Inspira



Why HSA?

Triple Tax Benefits

- ✓ Contributions to an HSA (from both you and Natus) are tax-free*
- ✓ Interest and investment earnings on the account are tax-free*
- ✓ Funds withdrawn from the account for qualified expenses are tax-free*

How does the Health Savings Account (HSA) work?

- HSA is a tax advantaged **employee-owned** savings account that can be used to pay for qualified medical, dental or vision expenses not covered by the health plans
- An HSA account is automatically paired with enrollment in the high-deductible health plan, regardless of EE contribution
- An HSA account is easy to use – it works like a debit card that is linked to the funds in your account
- Natus makes significant contributions to employee's HSA account each January and July
- **HSA funds roll over each year**, allowing you to build a savings account for health care expenses or for retirement
 - Once your HSA balance reaches \$1,000, you are offered the opportunity to invest these funds and let them grow tax-free
 - After age 65, you can spend HSA money on unqualified expenses without paying a tax penalty, but are subject to applicable income taxes

*** HSA funds are not taxed at a federal income tax level when used appropriately for qualified expenses. Most states recognize HSA funds as tax-free with few exceptions. Consult a tax advisor for more information.**





Health Savings Account

- Natus makes a **contribution** to employee HSA accounts **each January and July**
- **HSA** contributions are subject to the IRS limit
- Participants cannot have disqualifying coverage such as other non-HDHP health plan, spouse's FSA plan, Medicare etc.

| Annual Contribution by Tier | From Natus | From Employee | 2025 IRS Limit* |
|-----------------------------|------------|---------------|-----------------|
| Employee Only | \$900 | Up to \$3,400 | \$4,300 |
| Employee + Spouse | \$900 | Up to \$7,650 | \$8,550 |
| Employee + Child(ren) | \$1,200 | Up to \$7,350 | \$8,550 |
| Employee + Family | \$1,200 | Up to \$7,350 | \$8,550 |

Are you eligible for an HSA?

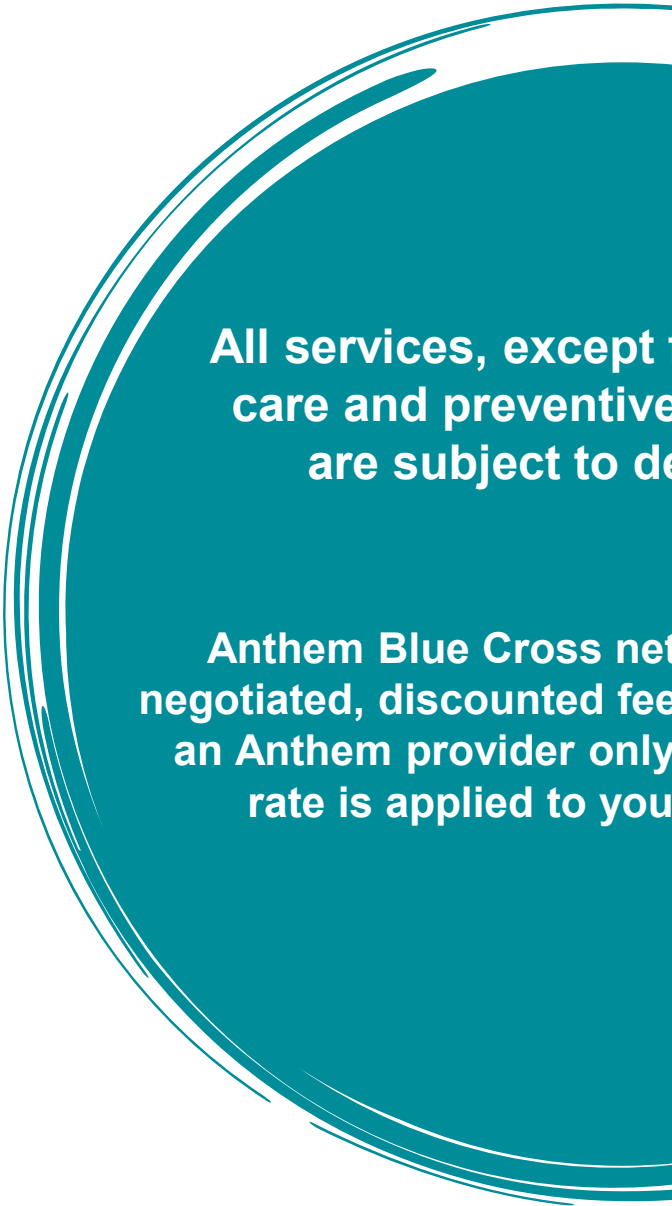
You're eligible once you're enrolled in a qualified high-deductible health plan, with a few exceptions. You may not have:

- Medicare or TRICARE®
- Other health coverage that pays out-of-pocket health care expenses before you meet your plan deductible
- A general-purpose health care flexible spending account or health reimbursement arrangement in the same year
- Veterans Affairs medical benefits used in the last three months, unless the hospital care or medical services were for a service-connected disability
- Someone claim you as a dependent on their tax return

* **Individuals aged 55 or older are allowed to make a catch-up contribution of \$1,000 over the 2025 IRS limit.** In addition, individuals enrolled in Medicare are not eligible to contribute to HSA.

BRMS/Anthem Blue Cross Network EPO

| | BRMS/ANTHEM BLUE CROSS MEDICAL PLAN |
|---|---|
| | In-network |
| Network | Anthem Network |
| Deductible -Individual/ Individual in family/ Family | Anthem network discounts apply \$2,000 / \$4,000 |
| Out-of-Pocket Maximum -Individual/ Individual in family/ Family | Anthem network discounts apply \$4,000 / \$8,000 |
| Preventive Care | Covered in Full |
| Primary Care Visit | \$30 copay |
| Specialist Visit | \$50 copay |
| Virtual Visit | \$30 copay |
| Urgent Care | \$50 copay |
| Emergency Room | \$125 copay |
| Inpatient Hospital Care | \$500 copay + 20% coinsurance after deductible |
| Outpatient Surgery | 20% after deductible |
| Pharmacy Retail (R)-30-day supply Mail-order (MO)-90-day supply | Deductible Does Not Apply |
| Generic | \$10 copay (R), \$20 copay (MO) |
| Preferred Brand | \$40 copay (R), \$80 copay (MO) |
| Non-Pref. Brand | \$75 copay (R), \$150 copay (MO) |
| Specialty | 20%, \$20 min & \$200 max (R), N/A (MO) |



How to Find an Anthem Provider

Step 1: Visit <https://www.anthem.com/ca/find-care/>

- Select “Basic search as a guest”
- Panel with question will open. Answer questions to narrow your search

Step 2: Basic Search as Guest Questions:

- Type of Plan – Medical plan or Network
- Select the state where the plan is offered - **California**
- How you get insurance – **Medical (Employer-Sponsored)**
- Select a Plan - **Prudent Buyer PPO/EPO.**

Step 3: Location – Use Zip Code, City, County

- Enter in the Physician's Name, Specialty, NPI or License Number in the Search Box. The results will appear below the Search Box.
- You may either click on the name provided or you may click on the View All text.

Basic search as a guest

Select the type of plan or network

Medical Plan or Network (may also include dental, vision, or pharmacy benefits)

Care Providers for Behavioral Health & Substance Use Disorder Services are listed under Medical plan or network.

Select the state where the plan or network is offered. (For employer-sponsored plans, select the state where your employer's plan is contracted in. Most of the time, it's where the headquarters is located.)

California

Select how you get health insurance

Medical (Employer-Sponsored)

Select a plan or network

Prudent Buyer PPO/EPO

Natus Benefits Website

Your Benefits - BRMS/Anthem Blue Cross

[HOME | Natus Neuro Benefits \(natus-neuro-benefits.com\)](https://natus-neuro-benefits.com)

Pharmacy - RxBenefits and OptumRx

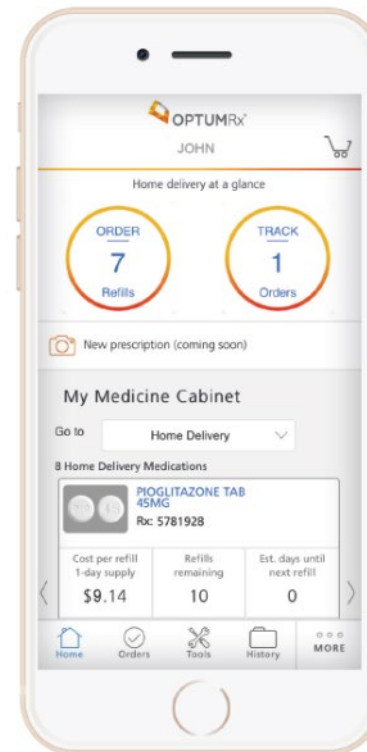


The OptumRx® App makes the online pharmacy experience as simple as possible. You can easily:

- Managed by RxBenefits with OptumRx
- You can still visit your local retail pharmacy.
[PHARMACY SEARCH](#)
- OptumRX will manage your In-pharmacy, Mail-Order and Specialty medications
- Mail Order is more convenient and saves you money!
- Visit www.optumrx.com

Who do I call with pharmacy questions?
RxBenefits at 1-800-334-8134

- Refill or renew a home delivery prescription
- Transfer a retail prescription to home delivery
- Find drug prices and lower-cost options
- View your prescription claim history or order status
- Locate a pharmacy
- Access your ID card, if your plan allows
- Set up refill reminders
- Track your order



Wellness Credit

Natus employees who enroll in the BRMS/Anthem Blue Cross medical plan are eligible to receive a \$150 monthly wellness incentive credit (double the 2024 amounts!) to lower your total medical premium.

That’s up to \$1800 in incentive credits – a significant savings in employee premiums!

- **Monthly wellness incentive has doubled to \$150 for 2025 – take advantage!**
- If you are NOT current participating in the Peak Health Program, now is the time to start.
- If you are currently participating in the Peak Health Program, it is important to stay current with your appointments and activities based on your nurses recommendations for you.
- Newly enrolled into the BRMS/Anthem plan will receive the credit for the first 90 days to allow you time to complete all 4 steps by March 15.

Participation in Peak Health is strictly voluntary. If you do not wish to participate, fail to complete the enrollment requirements by the noted deadlines, or fail to meet ongoing participation requirements, you will default to the full employee cost-share premiums. The deadline for the incentive credit is the 15th of each month.



| Activity Required | Deadlines |
|---|---|
| Step 1 Enroll in Peak Health Platform | New enrollees: You will receive the credit for your first 90 days. You have until March 15 to complete all steps |
| Step 2 Complete Online Annual Health Assessment | |
| Step 3 Obtain free Lab-Work from Labcorp | Current BRMS/Anthem Members: You must continue to engage to receive the \$150 in 2025 |
| Step 4 Attend your telephonic Nurse Visit(s) as advised | |

*Employees can upload qualifying lab work already completed

Peak Health Program – How to Register



Natus Benefits Website

[HOME | Natus Neuro Benefits \(natus-neuro-benefits.com\)](https://www.natus-neuro-benefits.com)

[Wellness Connection: Peak Health | Natus Neuro Benefits \(natus-neuro-benefits.com\)](https://www.natus-neuro-benefits.com)

1. Go to www.peak-health.net/wellness
2. Click **Register** under **New Users**, then read and accept the Program Acknowledgment Form
3. Enter your Peak Health Username:
 “nm” then your **PlanSource ID** (the first letter of your first name, the first 6 letters of your last name, and the last 4 digits of your Social Security number)
 e.g. nmsanders6789
4. Enter your **date of birth** (for verification purposes)
5. Enter your **work email address**
6. Click **Register**

If username and date of birth match what is on file, you will be accepted and asked to enter a new password.

4. Click **Sign In**



Teladoc Health and Resources



BRMS/Anthem Blue Cross members have access to Teladoc.

Telemedicine is convenient way to access qualified doctors. It is an affordable alternative to costly urgent care and emergency room visits when you need care now.

It also allows for private appointments from your home.

Teladoc Health and Resources include:

- **General Medical:** members have access to U.S. board-certified adult and pediatric doctors on demand by phone or video, they have easy access to the care they need from wherever they are.
- **Mental Health:** members conveniently speak with board-certified psychiatrists, licensed psychologists or therapists by video or phone from wherever they feel most comfortable. After time for first visit – 7 days



\$55 copay



Offered 7 days a week by phone or video



Network of board- certified psychiatrists and psychologists and licensed therapists

Wellness Coaching and Support:

- **Pre-Diabetes & Diabetes:** Members can expect an integrated and personalized approach to diabetes management.
- **Cardiovascular:** Members can track progress and receive personalized interventions for hypertension as well as dyslipidemia, weight management and mental health.
- **Tobacco Cessation:** Tobacco Cessation is a program that combines health coach support, physician treatment and smoking cessation content to help members break their tobacco habit once and for all.



Kaiser - California

| | Kaiser HMO in California |
|---|--|
| Network | In-network only Kaiser California |
| Deductible -Individual/ Individual in family/ Family | \$0 / \$0 / \$0 |
| Out-of-Pocket Maximum -Individual/ Individual in family/ Family | \$3,500 / \$3,500 / \$7,000 |
| Preventive Care | Covered in Full |
| Primary Care Visit | \$30 copay |
| Specialist Visit | \$50 copay |
| Virtual Visit | Covered in Full |
| Urgent Care | \$30 copay |
| Emergency Room | \$250 copay |
| Inpatient Hospital Care | \$500 copay / day |
| Outpatient Surgery | \$250 copay / procedure |
| Retail Pharmacy (30 days) Generic Preferred Brand Non-Pref. Brand Specialty | Deductible does not apply \$15 copay \$30 copay \$35 copay \$70 copay \$35 copay \$70 copay 30%, up to \$250 |



Kaiser - Washington

| | Kaiser HMO in Washington |
|---|---|
| | In-network only |
| Network | Kaiser Washington |
| Deductible -Individual/ Individual in family/ Family | \$0 / \$0 / \$0 |
| Out-of-Pocket Maximum -Individual/ Individual in family/ Family | \$3,500 / \$3,500 / \$7,000 |
| Preventive Care | Covered in Full |
| Primary Care Visit | \$25 copay |
| Specialist Visit | \$50 copay |
| Virtual Visit | Covered in Full |
| Urgent Care | \$25 copay |
| Emergency Room | \$150 copay |
| Inpatient Hospital Care | \$500 copay/day up to \$2,500/admission |
| Outpatient Surgery | \$250 copay |
| Retail Pharmacy (30 days) Generic Preferred Brand Non-Pref. Brand Specialty | Deductible does not apply \$10 copay \$20 copay \$35 copay \$70 copay \$70 copay \$140 copay Copays above apply |



Dean Health Plan – Wisconsin Only

| | Dean Health Plan |
|---|---------------------------|
| | In-network only |
| Network | Dean Health Plan |
| Deductible -Individual / Family | \$1,500 / \$3,000 |
| Out-of-Pocket Maximum -Individual / Family | \$1,500 / \$3,000 |
| Preventive Care | Covered in full |
| Primary Care Visit | \$30 copay |
| Specialist Visit | \$50 copay |
| Virtual Visit | Covered in full |
| Urgent Care | \$30 copay |
| Emergency Room | \$125 copay |
| Inpatient Hospital Care | \$500 copay/admission |
| Outpatient Surgery | \$500 copay/admission |
| Retail Pharmacy (30 days) | Deductible does not apply |
| Tier 1 | \$10 copay \$20 copay |
| Tier 2 | \$30 copay \$60 copay |
| Tier 3 | \$50 copay \$150 copay |
| Tier 4 | 30% coinsurance |



Enhanced EAP services through Resources for Living

Free, confidential 24/7 support for all Natus employees at www.resourcesforliving.com or 1-800-342-8111.

- Confidential counseling and referral services for up to **10 visits per issue with unlimited issues**
- Available at **no cost to you and all members of your household**. Includes dependent children up to age 26, whether or not they live at home.

Resources for Living (RFL) clinicians provide support for:

- Work/life balance challenges
- Parenting issues
- Child and elder care referrals (Daycare, special needs, assisted living)
- Disaster support (i.e., COVID-19, wildfires, hurricanes)
- Dealing with depression
- Drug & substance abuse
- Legal counseling + referrals (**free 30-minute consultation per issue**)
- Financial counseling + referrals (**free 30-minute consultation per issue**)
- Self-improvement
- Convenience Services (Realtors, plumbers, etc.)

Connect with a Counselor

Counseling Services

- Unlimited telephone support
- 10 free therapy sessions (per issue) with unlimited issues. Sessions can be in-person or televideo

TalkSpace (Chat Therapy)

- Send text, audio, or video messages directly to your therapist. One week of therapy is equal to one counseling session
- No need to set up an appointment, your counselor will respond daily (HIPPA-compliant)

Username: Natus
Password: EAP



Aetna Dental - DMO and PPO Dental Plans

| | DMO | PPO |
|---|-------------------|----------------------|
| Annual Deductible (Waived for preventive) | N/A | Yes |
| Individual | None | \$50 |
| Family | None | \$150 |
| Annual Maximum (for Preventive, Basic, and Major) | None | \$1,500 |
| Preventive (Exams, Cleanings, Fluoride, X-Rays) | 100% | 100% |
| Basic (Fillings, Extractions) | 100% | DED then you pay 20% |
| Major (Inlays, Crowns, Dentures) | 50% | DED then you pay 50% |
| Orthodontia (Adult and Child) | 50% | 50% |
| Orthodontic Lifetime Maximum | See plan schedule | \$1,500 |

Aetna offers two dental plans administered by Aetna (Aetna DMO and PPO).

Note that dental benefits are bundled with vision and may not be elected separately.

Learn More & Find a Provider:

- Visit www.aetna.com for a more detailed description of how to use the dental plans and locate DMO and PPO providers.
- **DMO:** DMO/DNO/Managed Dental > DMO/DNO
- **PPO:** Dental PPO/PDN with PPOII Network >Dental PPO/PDN with PPO II

Vision - VSP

| | VSP Provider | Non-VSP Provider |
|--------------------------------------|-------------------------------|---|
| Annual Eye Exam (every 12 months) | \$20 copay | Covered up to \$50 |
| Materials Copay (lenses & frames) | \$20 copay | NA |
| Lenses (every 12 months) | Included in materials copay | Single: Covered up to \$50 Bifocal: Covered up to \$75 Trifocal: Covered up to \$100 Lenticular: Covered up to \$125 |
| Frames (every 24 months) | \$150 allowance, 20% discount | Covered up to \$70 |
| Contact Lenses (every 12 months) | Elective: \$150 allowance | Elective: Covered up to \$105 |

Additional Benefits with VSP

- **Affiliate Providers:** VSP has contracts with **affiliate providers such as Costco**. Check with Costco for member pricing on frame and lens options.
- **Discounted Frames:** VSP offers a \$20 discount on featured frame brands like Calvin Klein, Diane von Furstenberg, Valentino, Sean John, and many more. To find a doctor who carries the discounted brands, visit www.vsp.com.



Bi-Weekly Contributions for Health Plans

| 2025 Health Plans | Bi-weekly Contributions for Health Plans | | | | | | | |
|--|--|--------------------|-----------------------|--------------------|-----------------------|--------------------|-----------------------|--------------------|
| | Employee Only | | Employee + Spouse | | Employee + Child(ren) | | Employee + Family | |
| | Employee Contribution | Natus Contribution | Employee Contribution | Natus Contribution | Employee Contribution | Natus Contribution | Employee Contribution | Natus Contribution |
| BRMS/Anthem Blue Cross HDHP with HSA <i>WELLNESS</i> | \$56.71 | \$315.18 | \$199.31 | \$673.50 | \$131.40 | \$440.72 | \$298.69 | \$953.59 |
| BRMS/Anthem Blue Cross HDHP with HSA <i>NO CREDIT</i> | \$125.94 | \$245.94 | \$268.54 | \$604.27 | \$200.63 | \$371.49 | \$367.92 | \$884.36 |
| BRMS/Anthem Blue Cross EPO <i>WELLNESS</i> | \$70.52 | \$350.70 | \$287.08 | \$710.41 | \$162.22 | \$488.32 | \$428.14 | \$1,003.04 |
| BRMS/Anthem Blue Cross EPO <i>NO CREDIT</i> | \$139.75 | \$281.47 | \$356.31 | \$641.18 | \$231.45 | \$419.09 | \$497.37 | \$933.81 |
| Kaiser CA HMO (CA Only) | \$66.54 | \$358.96 | \$173.09 | \$656.65 | \$136.38 | \$735.91 | \$274.86 | \$1,044.21 |
| Kaiser WA HMO (WA Only) | \$57.59 | \$338.03 | \$149.79 | \$621.67 | \$118.02 | \$693.00 | \$237.86 | \$988.57 |
| Dean Care HMO (WI Only) | \$41.49 | \$238.60 | \$107.63 | \$438.54 | \$84.85 | \$489.33 | \$171.27 | \$697.01 |
| Aetna Dental HMO + Vision | \$5.22 | \$9.05 | \$11.58 | \$22.73 | \$13.25 | \$25.38 | \$18.19 | \$36.99 |
| Aetna Dental PPO + Vision | \$9.27 | \$11.73 | \$21.37 | \$30.35 | \$24.21 | \$34.39 | \$33.73 | \$49.38 |

Health Care Flexible Spending Account

- Allows you to set aside a portion of your income on a pre-tax basis to pay for qualified health expenses
- You must use your elected Health Care FSA dollars during the year, or you will lose them
- Must pro-actively enroll in the plan each year; your election from the prior year does not automatically rollover
- There are two types of Health Care FSA

| | General Purpose Health FSA | Limited Purpose Health FSA |
|-------------------|---|---|
| Purposes | To pay for qualified medical, dental, vision expenses | To pay for qualified dental and vision expenses |
| HSA Restriction | Not allowed if enrolled in HSA | Allowed if enrolled in HSA |
| Rollover Maximum* | \$660 | \$660 |
| Maximum Election* | \$3,300 in 2025 | \$3,300 in 2025 |
| Eligible Expenses | Medical, dental and vision Deductibles, copays, co-insurance Over the counter medications | Dental and vision only |

You can search for eligible expenses at : [Explore Your Health Care FSA & Eligible Items | Inspira Financial](#)



* Limit is required by the IRS.

Dependent Care Flexible Spending Account

- Used to pay for qualified dependent care expenses, such as preschool, summer day camp, before / after school programs and child or adult daycare
- You must use your elected Dependent Care FSA dollars during the year, or you will lose them
- **Must pro-actively enroll in the plan each year**; your election from the prior year does not automatically rollover

| | Dependent Care FSA |
|--------------------|---|
| Purposes | To pay for qualified child and elder care expenses |
| Maximum Election** | \$2,500 if you file taxes as married and filing separately \$5,000 if you file as married and filing on a joint tax return |

*** Limit is required by the IRS. In addition, if you make more than \$130,000/year, you may be subject to a lower annual limit on the Dependent Care FSA election according to IRS rules.*



Natus Provided Income Protection Plans

| | Benefits |
|--|---|
| Life Insurance | Two times your annual salary to \$500,000 |
| Accidental Death & Dismemberment Benefit | Two times your annual salary to \$500,000 |
| Short-Term Disability | 60% of total weekly earnings to a maximum of \$3,000, beginning the 8th day of illness or injury and payable for up to 12 weeks |
| Long-Term Disability | 50% of total monthly earnings to a maximum of \$8,500, beginning 90 days from the date of disability |



Life, AD&D, and Disability Benefits
Natus covers 100% of premium cost for employees

Voluntary Life Insurance



Buying life insurance is an important element of sound financial planning. Open Enrollment is an opportunity to assess if you have sufficient life insurance to take care of your loved ones and pay for expenses should you become disabled or pass away.

Voluntary Life Benefits

- **Employee Benefit:**
 - Increments of \$10,000 up to \$500,000.
- **Spouse Life:**
 - Any multiple of \$5,000 to a maximum of \$250,000, but not to exceed 100% of the employee's approved election. You may not elect coverage for your spouse if you do not elect coverage for yourself. You may not elect coverage for your spouse if your spouse is covered as an employee under this policy.
- **Child Life:**
 - Coverage of \$10,000 is available for your child(ren) to age 26 as long as you elect supplemental life coverage for yourself.

Evidence of Insurability is required for any new or increased coverage during open enrollment.



Voluntary Benefits that Provide Financial Protection

Travel Assistance Services

- Provided by **The Hartford**
- **Multilingual assistance, 24/7**, in US or 200 other countries **at no cost**
- Provides emergency and non-emergency services when **traveling >100 miles from home for <90 days**
- Services include pre-trip information, emergency medical assistance or personal assistance
[Travel Assistance](#)

Buy-up Short-Term Disability, Accident, Critical Illness, Hospital Indemnity

- Provided by **The Hartford**
- Insurance to protect you financial if you are unable to work, or when you experience unexpected illness or medical emergencies
[Natus Benefits](#)

Long-Term Care

- Provided by **Chubb**
- Coverage to help plan for the high cost of long-term care.

[Home | Natus Medical Inc. \(myltcguide.com\)](#)

Identity Theft Protection, Legal Advice

- **IdentityForce/Sontiq** (ID Theft) provides cyber internet surveillance & child social network monitoring [IdentityForce](#)
- **ARAG** (Legal Advice) provides access to network of qualified attorneys via phone or office consultation.
[ARAGlegal.com/myinfo](#)
Access Code: 18659nm.

Retirement Savings Plan

Set your future self up for financial stability with a 401(k) through Fidelity 401(k) Plan.

The Basics

- Choose from pre-tax (traditional) or after-tax (Roth) contributions, depending on your need. You can change your contribution amount or pre- or after-tax election at any time.
- The employer matching contributions are subject to a two-year vesting schedule, as noted below.

Natus matches \$0.75 per dollar to a maximum of \$2,500 annually

| Vesting Schedule | |
|------------------|------|
| Less than 1 | 0% |
| 1 | 50% |
| 2 | 100% |

Contributions

- The IRS maximum 401(k) contribution for 2025 is \$23,500. If you’re over age 50, or will be turning 50 during 2025, you can contribute a catch-up contribution of \$7,500 in addition to the maximum limit.*
- Not sure whether to select pre-tax (traditional) or after-tax (Roth)? Check with your financial advisor to determine the best choice for you. The basic differences:
 - Pre-tax: your contributions come out of your paycheck before Federal and state taxes but after FICA (Medicare and Social Security) taxes. You’ll pay regular income tax when you withdraw your money at retirement.
 - Roth (after-tax): your contributions come out of your paycheck after taxes. When you withdraw your funds at retirement, they’re tax-free.



Medicare Plans – OneDigital is here to help

- If you or a spouse are age 65 and/or eligible for Medicare, you may want to explore individual Medicare plans to compare pricing and plan benefits.
- Even if you are actively working, you can still enroll in a Medicare plan.
- For more information you can go to onedigital.com/solutions/medicare/

Scan the QR code to book an appointment with a trusted licensed agent today

Hours of Operation(M-F 8am – 5pm CST)

Scan Code to Book an Appointment



How to Enroll for Benefits

EVERYONE MUST LOG-IN!

- Make Open Enrollment elections through the PlanSource enrollment platform
- Log in: [Log into PlanSource](#) between November 4 and November 15, 2024
- Locate **your username**:
 - Your username will be the **first initial of your first name**, followed by **first six letters of your last name** (or less for last names with fewer than six letters) and the **last four digits of your SSN**
- Use **your unique password**:
 - Your password is your birthdate in the format YYYYMMDD

Do I need to login?

Yes!

Participants will need to make a new medical plan election for 2025. FSA elections do not rollover. If you'd like to enroll in the FSA, you must re-enroll each year.

Complete your enrollment by **November 15, 2024**

Resources



Carrier Customer Service

BRMS/Anthem: 1-844-747-9717
 Optum Rx through RxBenefits: 1-800-880-1188
 Kaiser CA: 1-800-464-4000
 Kaiser WA: 1-888-901-4636
 Dean Care: 1-800-279-1301
 Aetna Dental: 1-877-238-6200
 Vision Service Plan (VSP): 1-800-877-7195



OneDigital Advocate

Mercedes Urbina
 Monday – Friday
 8:00 am – 5:00 pm PT
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[Book Time With Me](#)



Natus Benefits Website

[HOME | Natus Neuro Benefits](#)
 [\(natus-neuro-benefits.com\)](https://natus-neuro-benefits.com)

Questions?



Additional Mental Health Support

If you exhaust the 10 virtual or in-person visits (per issue) with Resources for Living, you may **obtain additional care from your medical plan providers**. In some cases, your counselor will help you transition care with your medical provider

- In-network providers charge lower, in-network fees
- Out-of-network providers charge higher fees, and they may bill you for the amounts not covered by your medical carrier.

Mental health resources through your medical provider:



- Virtual care through Teladoc
- Behavioral health programs to fit your specific needs
- Condition management
- Member discounts
- Robust online portal



- Virtual care
- Behavioral health with case management
- WebMD wellness portal
- Living Healthy wellness program



- Virtual care
- Behavioral health coaching
- Healthy Lifestyle and wellness coaching
- Member discounts
- Robust online portal

