



2024

PHAU NTAWV QHA KEV PAB CUAM

Cov ntawv tshaj tawm no muaj cov ntaub ntawv tseem ceeb
txug koj qhuv kev pab cuam tsau cov neeg ua drej num.

Thov nyeem kom meej.

ALTOR
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Cov Lus Qha

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Luam **theej** duab sab
cov txaj ntsig kev
nthuav qha



Kev Tsim Nyog (Plan Eligibility)

Cov txaj ntsig muaj tsau txhua qhuv neeg ua drej num puv caij nyug ua drej num tsawg kawg 30 teev hauv ib lub lis piam hab lawv cov neeg tsim nyog tau txais kev pab. Cov txaj ntsig zoo tsau cov neeg ua drej num tshab yuav pib siv tsau thawj lub hli tom qab 30 hnub tsau cov neeg ua drej num ib teev hab siv tau tsau hnub uas ntav tsau cov neeg ua drej num tau nyaj hli. Thov ua kom tav cov txheej txheem tsau npe hauv 30 hnub txij li hnub koj ntav.

Leej twg yog tus tsim Nyog? (Who is Eligible)



Koj tug txij nkawm tsaug cai



Koj cov me nyuam muaj hnub
nyoog 26 xyoo

Kev txav txim sab ntawm cov txaj ntsig

- Tag nrhu cov txaj ntsig dhau los ntawm kev them nyaj tsau lub neej hab kev xiam oob qhab yuav xaus tsau thaum kawg ntawm lub hli tom qab koj hnub txav tawm los sis hloov mus tsau qhuv tsis muaj txaj ntsig tsim nyog. Kev them nyaj yug lub neej hab kev xiam oob khab yuav xaus tsau hnub ntawm koj qhuv kev txav tawm los sis hloov mus tsau qhuv tsis muaj txaj ntsig tsim nyog.
- Kev txav tawm tag nrhu yuav tsaug muab tsau txhua hnub hauv lub caij nyug them nyaj uas koj tau txais kev pab

Kev Tsim Nyog Lub Neej

Koj cov neeg nyob hauv kev tsim nyog tau txais kev pab them nqi suav nrog:

- Koj tug txij nkawm tsaug cai. **Yog tas koj tso npe tsau koj tug txij nkawm tsaws cai, tab sis lawv tsim nyog tau txais kev pab los ntawm lawv qhuv tswv ntiau drej num, koj yuav tsaug them qhuv ntawv.**
- Koj cov me nyuam nyob tsau hnub nyoog 26 xyoo tsis hais cov me nyuam kawm ntawv los sis kev ua txij ua nkawm (xws li cov me nyuam saws tsaug cai, cov me nyuam yug, hab ib cov me nyuam nyob hauv koj lub tsev tsau kev saws me nyuam tsaws cai los sis kev sab xyuas tsaws cai)
- Koj cov me nyuam muaj hnub nyoog tshaj 26 xyoo uas muaj lub cev tsis taus los sis lub hlwb tsis zoo tuaj yeem tsim nyog

Koj tuaj yeem hloov pauv koj qhuv kev xaiv tsa hauv lub xyoo yog tas koj ntsib qhuv xwm txheej tsim nyog. Cov xwm txheej tsim nyog suav nrog, tab sis tsis txww tsau:

- Kev hloov hauv kev txij nkawm, kev sib yuav, kev sib ntsauj, kev sib cais tsaws cai, kev tuag ntawm kev txij nkawm
- Kev hloov pauv hauv cov neeg nyob, kev yug, kev saws me nyuam, kev tsis tsim nyog vim muaj hnub nyoog, lub tsev hais plaub tau txav txim kom tsim nyog tau txais kev pab them nqi khu mob
- Hloov hauv kev ua drej num los sis kev ua drej num tsau koj los sis ib cov neeg nyob nrug koj

Kev tsim nyog lub neej yuav tsum tau ua nyob tsau hauv **30 hnub** ntawm lub neej tshwm sim. Yuav tsum muaj ntaub ntawv pov thawj ntawm qhuv kev tsim nyog lub neej (draim ntawv pov thawj kev sib yuav, tsab cai sib ntsauj, draim ntawv pov thawj yug, los sis draim ntawv poob).



Qhuv txaj ntsig Kev Tsim Nyog

Qhuv ntaub ntawv tsim nyog

Thov npaj los qha cov ntaub ntawv tsim nyog tau txais kev pab cuam thaum lub caij nyug tso npe, suav nrog hnub yug hab qhuv lej Xaus Saus. Lwm cov ntaub ntawv yuav tsum tau ua kom paub tseeb txug kev tsim nyog tau txais kev pab.

Txuj Cai Ua drej num (Working Spouse Policy)

Yog tas koj tug txij nkawm tsim nyog tau txais kev pab cuam los ntawm lawv cov tswv ntiav drej num, tab sis koj xaiv qhuv kev pab cuam tsaws li Altor txuj kev npaj khu mob, koj yuav tsum them \$100 toj ib hli. Yog tas koj tso npe tsau koj tug txij nkawm ntawm Altor txuj kev npaj khu mob, koj yuav tsum ua kom tiav draim ntawv pov thawj yog tas koj qhuv txij nkawm tau txais kev pab los ntawm lawv qhuv chaw ua drej num thaum lub caij nyug sau npe.

Yuav Sau npe li cas

Mus ntsib www.paylocity.com los yog rub tawm lub mobile app. Thaum koj ua tav koj qhuv kev tso npe nkag, peb xav kom koj luam koj cov kev xaiv tsa tsau koj cov ntaub ntawv.

Kev Npaj khu Mob hab Tshuaj khu Mob

Peb koom tes nrog Anthem Blue Cross los muab kev pov hwm khu mob hab tshuaj khu mob.

Cov phiaj xwm tseem ceeb

Koj muaj kev xaiv ib qho ntawm peb txuj kev npaj. Peb cov phiaj xwm muaj ntawm lub PPO network ntawm cov tsev khu mob, cov chaw muab kev pab hab cov chaw. Los ntawm kev siv cov chaw muab kev pab cuam hauv network koj nkag mus tsau cov kws khu mob zoo nrog tsau ntawm cov nuj nqis tawm hauv hnab tshos.

Anthem tus tswv cuab li vev xaib (Anthem Member Site)

Mus ntsib www.anthem.com mus tsau:

- Tshawb nrhiav hauv cov chaw muab kev pab cuam hab chaw muag tshuaj
- sab draim ntawv teev cov tshuaj tiv thaiv
- sab koj draim npav ID los sis thov ib qho tshab
- Tshawb xyuas cov ntaub ntawv thov

Mus hauv Xov Tooj

Anthem ua kom yooj yim tsau koj nrhiav tug kws khu mob, tsev khu mob, sab koj draim npav ID, nkag mus tsau hauv xov tooj, hab ntawm koj lub xov tooj ntawm tes. Tsuas yog rub tawm Anthem lub xov tooj dawb hu ua Sydney los ntawm App Store los sis Google Play™.

Yuav Nrhiav qhuv Muab Kev Pab

Mus ntsib www.anthem.com/findadoctor

1. Qhuv tuav cia tsau ntawm nplooj ntawv mus tsau **Tshawb tsaws li hauv qab** hab nyem tsau ntawm **Nrhiav los ntawm Xaiv Kev khu Mob (Tsoom fvw-Kev pab cum)**
2. Siv cov ntawv qha zaub mov los xaiv **Kev khu mob** tsaws li hom kev sab xyuas koj tab tom nrhiav
3. Xaiv lub **xeev** koj nyob hauv los ntawm cov ntawv qha zaub mov
4. Xaiv koj txuj kev npaj / network los ntawm cov ntawv qha zaub mov:
 - Hauv Missouri**, nyob tsau hauv **Medical Networks**, xaiv **Blue Access Choice Network**
 - Sab ntsaum Missouri** xaiv **National PPO (BlueCard PPO)**
5. Nyem **Txuas ntxiv**
6. Sau cov txheej txheem tshawb nrhiav ntxiv kom nqaim koj qhuv kev tshawb nrhiav.

Cov ntsab lus tseem ceeb ntawm kev pov hwm

- **Txav Tawm (Deductible):** qhuv nqi ntawm cov nyaj uas koj tau them ua ntej koj txuj kev npaj qha koj cov nqi.
- **Nyab pab (Coinsurance):** feem pua koj hab cov phiaj xwm them; hauv peb cov phiaj xwm, koj them ib feem me me hab cov phiaj xwm them feem pua uas loj dua.
- **Copay:** qhuv nqi tas tsau qee qhuv kev pab cuam uas koj them thaum lub caij nyug ua drej num los sis tsau cov ntawv sau.
- **Tawm ntawm hnab tshos uas siab tshaj plaws (Out-of-pocket):** Thaum koj ncav cuag qhuv kev txwv no, txuj kev npaj yuav them tag nrhu cov nuj nqis tsim nyog tsau cov nyaj seem ntawm lub xyoo.



Cov Ntsiab Lus Kev Npaj khu Mob Summary

	Kev Npaj PPO 5000 Hauv-Network	Kev Npa HSA 3200 Hauv-Network	Kev Npa PPO 1500 Hauv-Network
Xyoo txav Txim Qhov Teev	Qhuv npog	Qhuv npog	Qhuv npog
tug kheej	5000	3200	1500
Tsev neeg	10000	6400	3000
Tawm ntawm hnab tshos			
tug kheej	7500	5000	5000
Tsev neeg	15000	10000	10000
Tug Kws khu Mob Chaw Ua Drej Num Sab Xyuas			
Mus ntsib kws khu mob thawj zaug	\$25 kev them nyaj	20% tom qab txav tawm	\$25 kev them nyaj
qhuv mus tsib tug kws tshaj lij	\$75 kev them nyaj	20% tom qab txav tawm	\$50 kev them nyaj
Kev Tiv Thaiiv Kev khu Mob	Npog tag nrhu	Npog tag nrhu	Npog tag nrhu
Pab cuam nyob dreb	Npog tag nrhu	Npog tom qab txav tawm	Npog tag nrhu
Kev khu mob ceev	\$25 kev them nyaj	20% tom qab txav tawm	\$25 kev them nyaj
Kev Pab cuam Tsev khu Mob			
qhuv neeg mob nyob hauv	30% tom qab txav tawm	20% tom qab txav tawm	20% tom qab txav tawm
qhuv neeg mob sab ntsauv	30% tom qab txav tawm	20% tom qab txav tawm	20% tom qab txav tawm
Chav thaum muaj xwm ceev	\$250 them rov qab tom qab txav tawm	20% tom qab txav tawm	\$400 kev them nyaj
Draim Ntawv qha Tshuaj (30-hnub)			
Tshuaj tiv thaiv	Tsis siv tau	Them tag nrhu, deductible zam	Tsis siv tau
Zoo ib yam	\$10 kev them nyaj	\$ 20 qhuv nqi them tom qab txav tawm	\$20 kev them nyaj
Qhuv quav qha (Preferred Brand Formulary)	\$75 kev them nyaj	\$50 qhuv nqi them tom qab txav tawm	\$50 kev them nyaj
Qhuv Hom Phiaj Tsis Txaus Sab	\$125 kev them nyaj	\$100 qhuv nqi them tom qab txav tawm	\$100 kev them nyaj
Tshwj xeeb	25% coinsurance txug \$250 ib Rx	Nws txawv tsaws qib	Nws txawv tsaws qib
Xa ntawv xaj			
Zoo ib yam	\$25 kev them nyaj	\$40 them nyaj tom qab txav tawm	\$40 kev them nyaj
Qhuv quav qha (Preferred Brand Formulary)	\$188 copay	\$100 qhuv nqi them tom qab txav tawm	\$100 kev them nyaj
Qhuv Hom Phiaj Tsis Txaus Sab	\$313 copay	\$200 qhuv nqi them tom qab txav tawm	\$200 kev them nyaj
Tshwj xeeb	25% nyaj pab txug \$625 toj Rx	Nws txawv tsaws qib	Nws txawv tsaws qib

Thov nco ntsoov: draim ntawv qha saum toj no qha koj cov txaj ntsig kev khu mob tsau kev pab them nqi hauv network nkaus xwb. Koj txuj kev npaj muab cov txaj ntsig tawm ntawm lub network; Txawm li cas los xij, cov txaj ntsig tsaug txa qis thaum muab kev sab xyuas tawm ntawm lub network. Yog xav paub meej hab nqe lus ntawm koj cov kev pab khu mob hab chaw muag tshuaj, xa mus tsau koj draim Ntawv Pov Thawj Pov Hwm. Yog tas muaj qhuv tsis sib haum xeeb ntawm cov ntsab lus nuav hab cov ntawb ntawv npaj ua drej num / draim ntawv pov thawj ntawm kev pov hwm, draim ntawv npaj / draim ntawv pov thawj ntawm kev pov hwm yueej.

Qhuv tawm ntawm hnab tshos uas siab tshaj plaws yog qhuv npog. Yog tas koj tso npe tsau hauv cov neeg ua drej num + cov kev pab them nqi khu mob, qhuv neeg txav tawm hab tawm hauv hnab tshos siv tsau txhua qhuv neeg tau txais kev pab kom txug tsau thaum tsev neeg muaj kev txuw.

Kev noj qab nyob zoo

Nrhiav kev pab tu kom tav, ntawm koj lub caij nyug, los ntawm Sydney Health app

Mus ntsib kws khu mob ntawm koj qhuv yooj yim

Kev nkag mus sab xyuas koj li kev xav tau, thaum koj xav tau, tseem ceeb. Yog vim li cas Sydney Health mobile app txuas koj mus tsau pab pawg kws khu mob npaj los pab koj tsaws caij nyug. Muaj ob txuj hauv kev nyab xeeb los nrhiav kev sab xyuas qhuv nqi qis los ntawm peb lub app:

- 1. Tham nrog tug kws khu mob 24/7 yam tsis tau teem caij nyug**
 - Kev them nyaj ceev tsau cov teeb meem kev noj qab haus huv, xws li kev ua xua, mob, los sis mob khaub thusa
 - draim ntaww tshuaj tshab tsau kev txhawj xeeb xws li hnoos los sis kab mob sinus
- 2. Teem lub caij nyug sab xyuas thawj zaug hauv virtual**
 - Kev sab xyuas niaj hnub, suav nrog kev sab xyuas kev tiv thaiv ib xyoos ib zaug (kev noj qab haus huv) mus ntsib hab cov ntaww sau tshuaj
 - Cov phiaj xwm sab xyuas tug kheej tsau cov mob ntev, xws li mob hawb pob los sis mob ntshav qab zib

Ntsuam xyuas koj cov tsos mob nrog qhuv Symptom Checker

Thaum koj muaj mob, koj tuaj yeem siv Symptom Checker ntawm Sydney Health los teb ob peb nqe lus nug txug koj tus kheej li cas. Cov ntaub ntaww ntaww yog khiav tawm tsam ntau lab cov ntaub ntaww khu mob los muab cov lus qha txug kev khu mob tsau koj.

Txuag nyaj hab caij nyug nrog Virtual Care

Sydney Health coj kev sab xyuas tsau koj nyob txhua qhuv chaw, txhua lub caij nyug. Cov Kws Tshuaj Ntsuam Xyuas Kab Mob yog ib txwm siv dawb, thaum lub caij nyug kev sab xyuas thawj zaug hauv virtual hab kev xav tau ceev los ntawm lub app muaj nyob ntawm qhuv nqi los sis tsis muaj nqi ntxiv.

Rub lub Sydney Health mobile app hnub no.

Teem koj qhuv account tam sim ntaww hab nws yuav npaj siv thaum koj xav tau.



draim Ntawv qha Tshuaj

Nrog Anthem Blue Cross koj muaj ntawv qha tshuaj.

- Nco ntsoov tas txhua lub tsev muag tshuaj uas koj siv yog nyob tsau hauv-network los pab txo koj cov nqi. Nrhiav lub tsev muag tshuaj hauv lub network ntawm Anthem tug tswv cuab portal los sis rub lub app.
- Siv cov cuab yeej nqi tshuaj los sib piv cov nqi ntawm koj cov tshuaj ntawm cov khw muag tshuaj kom pom tas koj tuaj yeem txuag tau nyaj.
- Nug koj tug kws khu mob txug cov tshuaj generic ntawm cov npe sib npaug ntawm cov nqi qis los txav txim seb nws puas yog tsau koj.
- Xyuas seb cov tshuaj twg muaj nyob tsau hauv draim ntawv teev npe tshuaj khu mob los pab koj hab koj tug kws khu mob kom nrhiav tau cov tshuaj uas muaj nqi tshaj plaws.

Kev xa ntawv xa tuaj

Koj tuaj yeem txuag nyaj hab caij nyug los ntawm kev xaj 90-hnub muab tshuaj los ntawm Anthem Blue Cross uas xa mus tsev. Koj yuav tau txais peb lub hli ntawm tug nqi ntawm 2.5 lub hli. Txaus siab tsau ghuv yooj yim ntawm koj cov tshuaj uas xa tuaj tsau koj lub tsev hab tsis txhob tos hauv kab.



Health Savings Account (HSA)

Ib qho nyaj khaws nyaj noj qab haus huv (HSA), uas muaj los ntawm Optum Bank, yog ib qho nyaj tau txais txaj ntsig tsau qhuv kheej uas ua drej num nrog koj cov phiaj xwm kev noj qab haus huv uas tau txav tawm sab. Koj tuaj yeem siv nws los them cov nqi khu mob tsim nyog xws li kev txav tawm, kev them nyaj, kev khu hnav, hab kev sab xyuas qhuv muag. Koj yuav tsum tso npe tsau hauv HSA qhuv tsim nyog tau txais kev pab them nqi khu mob kom tsim nyog tau txais kev pab qhib hab pab txhawb tsau lub txhab nyaj khaws nyaj ntawm kev noj qab haus huv. **Koj yuav tsum qhib qhuv Account nrog Optum Bank yog tas koj xav siv kom zoo dua cov nyaj them ua ntej them se yooj yim.**

tsau cov npe tag nrhu ntawm cov nqi khu mob tsim nyog, sab IRS Publication 502 ntawm www.irs.gov.

Qhov Zoo Ntawm HAS (HSA Advantages)

- Koj qhuv account ib txwm yog tsau koj; koj tuaj yeem nqa nrog koj thaum koj tawm los sis so drej num.
- Koj qhuv nyaj tshuav rov qab los ntawm xyoo mus tsau xyoo.
- Kev koom tes los ntawm kev txav nyaj ua ntej them se yooj yim txo qis koj cov nyaj tau los.
- qhuv Account pab koj tsim cov nyaj khaws cia kev noj qab haus huv los pab them nyaj tsau kev sab xyuas tam sim no los sis tom qab ntawv hauv cov nyaj laus.

Triple Tax Savings

- Kev txav se tawm thaum koj pab nyaj tsau koj qhuv account.
- Cov nyaj tau los tsis muaj se.
- Kev ru tawm tsis muaj se tsau cov nuj nqis tsim nyog.

Tam sim no muaj HSA?

Yog tas koj tam sim no muaj HSA los ntawm lwm qhuv kws khu mob, koj tuaj yeem xaiv los siv cov nyaj no los yog hloov cov nyaj mus tsau koj lis HSA tshab los ntawm Optum Bank. Txhawm tsau pib txheej txheem hloov pauv, ua tsaws cov kauj ruam hauv qab no:

1. Download tau draim ntawv hloov HSA Thaum koj lub txhab nyaj Optum HSA qhib, koj cov kauj ruam tom ntej yog rub tawm hab ua tiav draim ntawv hloov HSA.
2. Xa ntawv HSA txhawm tsau hloov draim foos
Xa koj draim ntawv xa mus tsau koj tug kws khu mob HSA tam sim no. (Tsis txhob xa mus tsau Optum Bank.)
3. Koj qhuv kev thov hloov pauv tau ua tiav
Koj tug kws khu mob HSA tam sim no yuav ua koj qhuv kev thov hloov pauv hab xa Optum koj cov nyaj, feem ntaw hauv 3-6 lub lis piام.

2024 HSA Cov kev pab cuam ntawm	
Kev pab Theem	Ntau yam
Cov neeg ua Drej num nkaus xwb	4150
Cov neeg ua drej num + qhuv neeg nyob	8300
Hnub nyog 55 xyoos los sis laus dua	Koj tuaj yeem pab nyaj ntxiv \$1,000

sab koj qhuv account ntawm Optum Bank los sis rub tawm lub Mobile App

- **sab** koj tug account
- Kev xas nyaj
- Ua lag luam ntawm qee qhuv sib npaug
- Rov qab them koj qhuv kheej tsau cov nuj nqis uas tshwm sim

HSA Kev Tsim Nyog

Koj tuaj yeem qhib hab pab txhawb tsau HSA yog tas koj tau tso npe tsau hauv HSA Plan hab koj:

- Tsis tau tso npe tsau hauv ib txuj kev npaj PPO ib txwm muaj los ntawm koj tug txij nkawm los sis lwm qhuv kev txhawb nqa ntawm chaw ua drej num.
- Tsis tau tso npe tsau hauv ib qho kev pab cuam los ntawm tsoom fwv (Kev khu mob (Medicare), Kev kuab mob (Medicaid), Kev sab xyuas (Tricare), hab lwm yam).
- Tsis tau txais VA cov txaj ntsig hauv peb lub hlis dhau los (tshwj tsis yog tsau qhuv kev pab cuam cuam tshuam txug kev tsis taus).
- Tsis tau thov tsaws li ib tug nyob ntawm lwm tug neeg cov se rov qab.
- Tsis muaj FSA kev khu mob; koj tug txij nkawm kuj tsis tuaj yeem muaj FSA lis kev khu mob los ntawm lawv qhuv tswv ntiau drej num.

Kev xas Account kom yooj yim (Flexible Sending Accounts) (FSAs)

Lwm txuj kev daw teeb meem (Altor Solutions) muab cov nyaj siv tau yooj yim (FSA) los ntawm Optum Bank, uas tso cai tsau koj tso tseg cov nyaj ua se ua ntej ntawm koj draim tshev them tsau cov nqi khu mob uas tsim nyog los sis kev sab xyuas uas koj ib txwm them tawm ntawm koj lub hnab ris nrog cov nyaj se tom qab.

Cov Nqi Tsim Nyog

Kev sab xyuas nrug cev (Healthcare FSA)

- tug kws khu mob mus ntsib qhuv nqi them
- Kev them nqi tshuaj noj
- Kev khu mob hab khu hnav txav tawm
- Cov khuom pab hnov lus
- Tsom iav

FSA Kev sab xyuas nrug cev

- Cov khuom pab hnov lus
- Tsom iav
- Kev ntxuav hnav kom dawb
- Kev kuaj qhuv muag

FSA Kev kuaj xyuas

- Kev zov me nyuam los yog neeg laus*
- Tsev kawm ntawv Nursery
- Ua ntej kawm ntawv (tsis suav tsev kawm ntawv me nyuam yau)

* Qhuv neeg txais kev pab tsim nyog yog qhuv me nyuam muaj hnub nyooq qis dua 13 xyoos los sis qhuv txij nkawm, niam txiv, los sis qhuv me nyuam tsis tuaj yeem sab xyuas lawv qhuv kheej.

Kev sab xyuas nrug cev (Healthcare FSA)

FSA kev khu mob pab koj them cov nqi khu mob uas tau pom zoo los ntawm IRS. Qhuv nyaj pab ntau tshaj txhua xyoo yog \$3,050*. Txuj Kev khu Mob FSA tsis muaj nyob yog tas koj los sis koj qhuv txij nkawm tau pab nyaj tsau Health Savings Accounts.

FSA Kev sab xyuas nrug cev

Cov kev khu mob tsawg FSA zoo ib yam li kev khu mob FSA, tab sis nws tsuas yog them tsau cov kev khu hnav hab qhuv muag. Qhuv nyaj pab ntau tshaj txhua xyoo yog \$3,050*. FSA kev khu mob txwv tsis pub muaj yog tas koj los sis koj tug txij nkawm tau pab nyaj tsau Health Savings Account.

FSA Kev kuaj xyuas

Kev sab xyuas nyob tsau FSA pab koj them tsau cov nuj nqis xws li kev zov me nyuam. qhuv nyaj pab ntau tshaj txhua xyoo yog \$5,000 (\$2,500 yog tas sib yuav hab ua se cais). Cov nyaj hauv kev sab xyuas FSA tuaj yeem muaj tsau kev siv thaum koj pab txhawb txhua lub caij nyug them nyaj.

* FSA qhuv nyaj pab ntau tshaj yuav tsaug hloov pauv tsau xyoo 2024.

Lub caij nyug Zoo

Lub Chaw sab Xyuas Kev Noj Qab Haus Huv hab Kev Noj Qab Haus Huv FSA muaj lub caij nyug muaj txaj ntsig kom txug tsau thaum Lub Peb Hli Hnub Tim 15 txhawm tsau siv nyaj los ntawm xyoo dhau los.

Siv Nws los sis Poob Nws

Ib qho nyaj uas tsis tau siv yuav tsaug muab pov tseg thaum kawg ntawm lub caij nyug muaj txaj ntsig los sis yog tas koj tawm hauv tuam txhab los sis so drej num. Nco ntsoov ua tib zoo xav txug koj cov nyaj pab FSA tsau xyoo npaj.

Kev khu hnnav

Peb koom tes nrog Anthem Blue Cross los muab kev pov hwm khu hnnav tsau koj hab koj tsev neeg. Mus sab www.anthem.com txhawm tsau nrhiav cov chaw muab kev pab cuam hauv network hab nkag mus tsau ntawm cuab yeej hauv online hab cov kev pab cuam. Koj yuav tau txais kev pab them nqi ntawm tshaj thaum koj tau txais kev sab xyuas los ntawm cov kws khu mob hauv network. Yog tas koj mus ntsib tug kws khu mob sab ntsauv koj yuav tsaug them nyaj sib npaug.

	Kev Npaj Tsawg	Kev Npaj Siab
Xyoo txav Txim Qhov Teev		
tug kheej	50	50
Tsev neeg	150	150
Xyoo Ntau Tshaj Qhov Teev		
	1000	2000
nyaj pab		
Tiv thaiv	100% tsis muaj kev txav tawm	100% tsis muaj kev txav tawm
Qhuv pib	80% tom qab txav tawm	80% tom qab txav tawm
Yam keev (Major)	50% tom qab txav tawm	50% tom qab txav tawm
Kev cog hnnav	Tsis npog	50% tom qab txav tawm
Tshuaj kho hnnav (Orthodontia)		
nyaj pab		50% tom qab txav tawm
Lub neej siab tshaj	Tsis npog	2000
Cov txaj ntsig siv tsau		Cov neeg laus hab me nyuam yaus

draim duab saum toj no qha txug koj qhuv kev pab them nqi khu hnnav tsau cov kev pab them nqi hauv network nkaus xwb. txuj kev npaj suav nrog kev pab them nqi khu mob sab ntsauv, sab draim ntawv pov thawj ntawm kev npaj kom paub meej ntxiv.

Kev pab cuam khu hnnav (Orthodontia Services)

Lub neej ntev tshaj plaws tsau kev khu hnnav yog cais los ntawm draim ntawv qha hnub xyoo siab tshaj plaws. Tsau cov kev pab cuam khu hnnav, qhuv siab tshaj plaws tsis rov pib dua txhua xyoo. Lub neej ntev tshaj plaws yog qhuv feem ntawm txuj kev npaj yuav them tsau koj cov kev pab cuam khu hnnav thaum koom nrog txuj kev npaj.

Yuav Nrhiav Tau qhuv Kws khu hnnav Thaum Koj Xav Tau Kev khu Mob

- Txhawm tsau nrhiav qhuv kws khu hnnav hauv koj txuj kev npaj, nkag mus tsau ntawm www.anthem.com los sis siv Sydney Health mobile app. Tom qab ntawv, siv lub cuab yeej Nrhiav Kev khu Mob.
- Tom qab koj xaiv ib tug kws khu hnnav, teem caij nrog lawv lub hoobkas.
- Thaum koj teem caij nyug, qha tsau cov neeg ua drej num hauv koj draim npav ID.
- Tom qab koj mus ntsib, them koj cov phiaj xwm txav tawm los sis them nyaj.

Qhu piv txwv ntawm Kev Pab cuam

- **Kev tiv thaiv**—kev tshuaj xyuas, ntxuav, tshuaj fluoride, X-rays, hab sealants
- **Qhu pib**—sau, Kev nro (extractions), kab mob (periodontics), khu, hab phais qhuv ncauj
- **Yam keej**—ntug hnnav, kau hnnav (inlays), hnnav cuav (dentures), hab puas hnnav (dental implants)





Lub zeem muag

Peb koom tes nrog Anthem Blue Cross los muab kev sab xyuas tsis pom kev tsau koj hab koj tsev neeg. Mus sab www.anthem.com txhawm tsau nrhiav cov chaw muab kev pab cuam hauv network hab nkag mus tsau ntau yam cuab yeej hauv online hab cov kev pab cuam.

	Hauv-Network	Tawm-ntawm-Network
Copay		
Kev xeem	\$10 kev them nyaj	Mus txug \$42
Coj leej (Lenses)		
Ib leeg (Single)	\$20 kev them nyaj	Mus txug \$40
Tsom iav (Bifocal)	\$20 kev them nyaj	Mus txug \$60
Trifocal	\$20 kev them nyaj	Mus txug \$80
Ncej (Franmes)		
	Mus txug \$180	Mus txug \$45
Tiv tauj		
Xaiv	Mus txug \$180	Mus txug \$105
Kev khu Mob Yuav Tsum Tau	Npog tag nrhu	Mus txug \$210
Ntau zaus		
Kev xeem	12 hli	
Coj leej (Lenses)	12 hli	
Tiv tauj (nyob tsau ntawm tsom iav)	12 hli	
Ncej (Franmes)	24 hli	

Nrhiav Hauv-Network Qhuv kev pab cuam

Nco ntsoov mus ntsib cov chaw muab kev pab cuam hauv network kom tau txais qhuv luv nqi loj tshaj plaws.

Txhawm tsau nrhiav cov chaw muab kev pab cuam hauv network, mus sab www.anthem.com los sis hu tsau **833.578.4436**.

Kev pov hwm lub neej hab kev tsis taus

Kev tuav pov hwm lub neej hab kev tsis taus yog muab los ntawm Lincoln Financial Group.

Lub neej yooj yim thiab raug mob tuag thiab kev puas tsuaj (Basic Life and Accidental Death and Dismemberment AD&D)

Lwm txoj kev daws teeb meem (Altor Solutions) cia li muab cov txaj ntsig ntawm 1 npaug ntawm koj cov nyaj hli txhua xyoo mus txug qhuv siab tshaj plaws, tsis muaj nqi tsau koj. Koj tsim nyog tau txais kev pab them nqi khu mob yog tas koj ua drej num tsawg kawg 30 teev hauv ib lub lis piam. qhuv kev pab cuam AD&D yuav them cov txaj ntsig yog tas muaj xwm txheej ua tsau koj tsaug mob hnyav los sis yog tas koj tuag yog qhuv tshwm sim ntawm kev sib tsoo.

Yog tas koj tuag thaum them los ntawm txuj kev npaj no, cov txaj ntsig tau them tsau qhuv neeg tau txais txaj ntsig taws li qhuv koj xaiv. Thov xyuas kom koj cov ntaub ntaww tau txais txaj ntsig yog qhuv tseeb. Koj tuaj yeem hloov koj qhuv neeg tau txais txaj ntsig txhua lub caij nyug.

Yog tas koj muaj hnub nyoop 65 xyoos los sis laus dua, cov nyaj pab them nqi yuav tsaug tso tsau qee tsaw lub hnub nyoop.

Lub neej yeem hab AD&D

Lwm yam (Altor) paub tsis yog txhua qhuv neeg xav tau nyaj txiag zoo ib Yam uas yog vim li cas kev yeem lub neej hab kev pab AD&D muaj tsau koj hab koj tsev neeg. Yog tas koj yuav kev pab them nqi khu mob tsau lub neej, koj yuav tau txais qhuv sib npaug ntawm kev yeem AD&D kev pab them nqi khu mob.

tsau Koj tug kheej

nyaj pab	\$10,000 nce ntxiv
Cov txaj ntsig siab kawg	\$500,000 los sis 5 × nyaj tau los txhua xyoo (qhuv twg tsawg dua)
Kev txais qhuv nyaj	250000

Lub Neej Ua drej num Li Cas hab AD&D

Yog tas koj xaiv qhuv kev pab them nqi khu mob tsau koj tug kheej, koj tuaj yeem xaiv kev pab them nqi khu mob tsau koj cov neeg. qhuv neeg ua drej num tau tsaug xaiv los ntawm tug neeg txais txaj ntsig thaum them qhuv txij nkawm los sis cov me nyuam.

tsau koj tug txij nkawm

nyaj pab	\$5,000 nce ntxiv
Cov txaj ntsig siab kawg	\$250,000 los sis 50% ntawm koj cov nyaj (qhuv twg tsawg dua)
Kev txais qhuv nyaj	50000

tsau Koj Cov Me Nyuam

nyaj pab	10000
Kev txais qhuv nyaj	10000

Pov thawj ntawm kev tuav pov hwm (Evidence of Insurability EOI) yog dab tsi?

EOI yog cov ntaub ntaww hais txug koj txuj kev noj qab haus huv, uas lub tuam txhab pov hwm yuav xav tau kom pom zoo tsau koj.

Yog tas koj tab tom tso npe thaum tsim nyog thawj zaug, koj tuaj yeem xaiv qhuv kev pab them nqi mus txug qhuv lav qhuv teeb meem yam tsis tau xa EOI. Tej zaum koj yuav tsaug xa mus tsau EOI yog tas koj zam qhuv kev pab them nqi tam sim no hab xaiv ib qho nyaj twg thaum lub caij nyug qhib tsau npe nkag tsau yav tom ntej, los sis yog tas koj xaiv qhuv nqi ntawm qhuv teeb meem.



Qhuv tsi tau lub caij nyug luv (Short Term Disability STD)

Koj muaj peev xwm yuav nyaj pov hwm kev tsis taus nyob tsau lub caij nyug luv (STD) los ntawm Lincoln Financial los hloov ib feem ntawm koj cov nyaj tau los txug thaum koj rov qab los ntawm koj txhais taw hab rov qab mus ua drej num. txuj kev npaj them tsau 66.7% ntawm koj cov nyaj tau los ua ntej kev tsis taus mus txug 13 lub lis piam. Cov txaj ntsig tsaug them tom qab 7 hnub tshem tawm tsau kev sib tsoo hab mob. Yog tas tsim nyog, koj tuaj yeem tau txais txug \$1,000 txhua lub lim tiام.

Kev tsi tau lub sij hawm ntev (Long Term Disability LTD)

Koj muaj kev xaiv los yuav kev pov hwm thaum lub caij nyug ntev (LTD) los ntawm Lincoln Financial los hloov ib feem ntawm koj cov nyaj tau los thaum koj tsis tuaj yeem ua drej num tsau lub caij nyug ntev. Yog tas koj tsi tau koj yuav tau txais ib feem ntawm koj cov nyaj tau los ua ntej kev xiam oob khab mus txug qhuv nyaj pab ntawm tshaj txhua hli. Cov txaj ntsig pib them tom qab lub caij nyug tshem tawm 90-hnub. Yog tas tsim nyog, cov txaj ntsig txuas ntxiv mus txug thaum rov qab los los sis thaum muaj hnub nyooq 65 xyoos, uas yog hnub nyooq Cov neeg laus (Social Security Retirement).



Kev pab dawb

Cov nyaj pab dawb tswj hwm los ntawm Lincoln Financial Group muab cov txheej txheem ntxiv ntawm kev tiv thaiv nyaj txiag tsau koj hab koj tsev neeg. Cov txaj ntsig no yuav pab them tsau cov nuj nqis tawm hauv hnab tshos ntxiv yog tas koj tsaug mob hnyav los sis tsaug xwm txheej tsim nyog.

Koj tuaj yeem xaiv qhuv xwm txheej, mob hnyav, hab kev tuav pov hwm tsev khu mob thaum koj tso npe. Thov xa mus tsau Lincoln Schedule ntawm Benefits kom paub meej txug cov txaj ntsig tshwj xeeb hab kev txuag nqi.

Kev pov hwm xwm txheej

Kev tuav pov hwm xwm txheej muab kev them nyaj ncaj qha tsau hauv rooj plaub ntawm kev sib tssoo ntawm txuj drej num uas ua tsau:

- Kev sab xyuas xwm txheej ceev hab/los sis kev sab xyuas tom qab
- Tsev khu mob qhab
- Tsev khu mob kaw
- Kev tuag

Tsev khu Mob Kev pab them

Tsev khu Mob pab them nqis muab nyaj ncaj qha yog tas koj mus pw hauv tsev khu mob. Nws suav nrog cov nyaj cais tsau cov xwm txheej xws li:

- Tsev khu mob qhab
- Tsev khu mob kaw
- Tsev khu mob mob hnyav

Koj tuaj yeem siv cov txaj ntsig nyaj ntsuab los ntawm qhuv kev pab them nqi no los pab ua kom tau tsaws li kev them nyaj, them rov qab cov nuj nqis los sis txhua txuj hauv kev uas koj pom zoo.

Kev mob hnyav

Kev faj seeb khu mob tseem ceeb muab kev them nyaj ncaj qha yog tas koj tsaug kuaj pom tas muaj mob hnyav xws li:

- | | |
|--|---|
| <ul style="list-style-type: none"> ■ Mob qog noj ntshav ■ Lub plawv nres ■ Mob stroke | <ul style="list-style-type: none"> ■ Kev cog qoob loo loj ■ Thaum kawg ntawm lub tsaut tsis ua drej num |
|--|---|

Koj muaj kev xaiv los yuav \$10,000, \$20,000, los sis \$30,000 qhuv nqi them, ntxiv tsau cov kev pab them nqi khu mob. Tom qab kuaj mob, koj tuaj yeem siv cov txaj ntsig nyaj ntsuab no txawm li cas los xij koj xav tau, txawm tas nws yog kev khu mob los sis sab xyuas tug kheej.

Kev Them nyaj Kev Noj Qab Haus Huv

Yog tas koj xaiv txuj kev npaj them nqi khu mob hauv tsev khu mob, cov nyaj them no muaj nyob tsau txhua xyoo thaum koj hab koj cov neeg tau txais kev pab cuam ua tiav qhuv kev kuaj mob.

Tsev khu Mob Kev pab them	
Cov neeg ua drej num	50
tug txij nkawm	50
Me nyuam	50

Yog xav paub ntxiv, mus sab hauv mylincolnportal.com
los sis hu tsau Lincoln ntawm **800.423.2765**.

Tub Sab Ntsau hab tsaug cai

Qhuv ID tub sab

Txawm hais tas lub ntiaj teb digital hloov pauv tas li, Lwm txuj koj dawm teeb meem (Altor Solutions) xav kom lawv cov neeg ua drej num muaj kev nyab xeeb. Nrog tsau peb lub neej ntiaj hnub muaj kev sib txuas ntau dua li yav dhau los, cybercriminals hmoov tsis muaj peev txheej ntawm lub caij nyug los ntawm kev coj mus tsau hauv peb cov khuom siv hab kev sib txuas WiFi los sau cov ntaub ntawv qhuv kheej. Cov kev ua no uas tuaj yeem ua tsau tub sab nyiag tug kheej, nyem cov nuj nqis tseem ceeb, ua tsau cov qhab nia credit hab ntau dua tuaj. Yog li thaum cov neeg sab xyuas kev ruaj tseg muaj txuas ntxiv mus, peb xav kom koj hab koj tsev neeg muaj kev yooj yim paub tas koj muaj kev tiv thaiv nyob tsau hauv kev ntseeg sab hauv koj lub neej digital.

draim phiaj xwm thaum pib

- LifeLock qha txug tug kheej
- Niam txiv li kev tswj
- Kev sab xyuas credit
- Kev sab xyuas kev sib tsaug zoo
- Kev ruaj ntseg ntawm VPN
- Kev ruaj ntseg huab thaub qab
- **txug** li 3 yam khuom siv ruaj ntseg
- hab ntxiv!

Qhov sab dua (Cov txaj ntsig ntxiv)

- Kev sab xyuas lub npe hauv tsev
- Tsev hais plaub cov ntaub ntawv kev sab xyuas
- Kev txheeb xyuas hab kev ceeb toom
- **draim** ntawv qha txug kev xav tau
- **txug** li 5 yam khuom siv ruaj ntseg

Tsaws li txuj cai

Lub neej yog tag nrhu ntawm cov xwm txheej tsaug cai. Qee qhuv koj npaj tsau, xws li tsim lub siab nyiam, hab lwm qhuv yog qhuv xav tau ntau dua - xws li kev sib ntaus sib tua draim pib tsheb los sis tau txais koj cov nyaj rov qab los ntawm qhuv tswv tsev nyuaj. Kev pov hwm kev cai lij choj ua tsau nws pheej yig kom tau txais kev pab tsaws li txuj cai uas koj xav tau: qhuv uas kws lij choj hauv network yog 100% them-hauv-tag nrhu tsau feem ntau ntawm cov teeb meem. Xaiv ntawm ob txuj kev npaj kom tau txais kev pab them nqi zoo tshaj plaws tsau koj hab koj tsev neeg li kev xav tau.

Cov Kev Pab Cuam Tseem Ceeb Tshaj Tawm los ntawm ARAG txuj Cai

draim phiaj xwm thaum pib

- Teeb meem tsheb
- Kev xav hab kev npaj vaj tse
- Kev sib ntsauj hab kev saws me nyuam
- Cov nuj nqis tseem ceeb
- Kev txav txim plaub ntug
- Kev puas tsuaj
- **hab ntxiv!**

Qhuv txiv (Cov txaj ntsig ntxiv)

- Nqi sab xyuas
- Kev sab xyuas me nyuam yaus, kev txhawb nqa, hab kev mus ntsib
- Cov kev pab cuam
- Kev ua txhaum cai lij coj
- Kev kawm txug nyaj txiag

Txuj drej num Pab Neeg Ua drej num (EAP)

Peb koom tes nrog Empathia los muab kev txuj drej num Pab uam Neeg Ua drej num los pab koj hab koj tsev neeg nrhiav kev daws teeb meem hab cov peev txheej los daws cov teeb meem hauv lub neej. Los ntawm cov ncauj lus yooj yim xws li txuj hauv kev ceev kom tsis txhob muaj kev ntxhov siab los sis yuav ua li cas thiaj nrhiav tau caij nyug ntxiv hauv koj lub caij nyug, mus tsau cov teeb meem nyuaj xws li nrhiav kev txhawb nqa tom qab poob ntawm ib qhuv neeg hlub - qhuv kev pab cuam no nyob ntawm no los muab kev txhawb nqa, kev xaiv, hab cov ntaub ntawv.

EAP cov kws tshaj lij yuav tham tsis pub lwm qhuv paub txug cov teeb meem uas koj yuav ntsib hab muab kev sab laj, ntaub ntawv, phiaj xwm nqis tes ua, hab cov peev txheej. Kev nkag sab muab kev nkag mus tsis txwv tsau cov kws pab tswv yim hauv xov tooj, cov peev txheej hab cov cuab yeej hauv online, hab txug li **tsau kev mus ntsib tim ntsej tim muag hauv ib xyoos.**

Nkag mus tsau EAP

- Kev sib tham hauv xov tooj: **800.634.6433**; hu tau txuas lub caij nyug, 24/7
- Cov cuab yeej online hab cov peev txheej: www.mylifematters.com. Sau npe siv lub tuam txhab lis tug zauv: **ALTOR 1**
- Kev sib tham tim ntsej tim muag: tsau lub caij nyug ib xyoos, hu los sis mus sab hauv online txhawm tsau kom pib

Cov qauv nruj ntawm kev ceev ntiag tug yog nyob tsau hauv qhuv chaw los tiv thaiv koj qhuv kheej. Cov ntaub ntawv khu mob tsis muab qha tsau leej twg yam tsis tau koj draim ntawv tso cai.

Kev Pab Tswv Yim hab Kev Pab Cuam Lub Neej Ua drej num

- Kev tswj kev ntxhov siab
- Kev ua drej num hab kev sib tsaug zoo hauv tsev
- Kev nyuaj siab hab kev tu siab
- Cawv hab yeeb tshuaj
- Kev sab xyuas me nyuam yaus, neeg laus, hab cov laus
- Kev sib tham txug kev cai lij choj hab nyaj txiag
- Tub sab ntsauv



Kev Npaj txaj Ntsig 401(k)

Koj qhov kev tsuaj ntseg ntawm nyaj txag tseem ceeb tsau koj. koj tsev neeg thiab peb yog koj qhuv chaw ua drej num Peb xav kom koj muaj kev nyab xeeb hab npaj tsau lub neej tom qab koj txuj drej num. Hauv kev koom tes nrog Voya, peb txuj kev npaj 401 (k) yog tsim los pab koj npaj ua ntej hab npaj txhij.

Txuj Kev Npaj Li cas Tsau Kev Ua Drej Num

- Cov neeg ua drej num tsim nyog los koom nrog txuj kev npaj ua drej num thawj hnub ntawm lub hli tom qab lawv hnub ua drej num yog tas lawv yog cov neeg ua drej num puv caij nyug uas ua drej num tsawg kawg 30 teev hauv ib lub lis piam.
- Txhua tug neeg ua drej num tshab yuav tsaug tso npe tsau ntawm 3% qhuv nyaj pab tsau hnub tim 1 ntawm lub hli tom qab 30 hnub ua drej num.
- Koj tuaj yeem pab nyaj tam sim ua ntej them se tsau koj qhuv lej 401 (k) los ntawm kev txav nyaj them poob drej num (txug li IRS txhua xyoo).
- Koj tuaj yeem pab nyaj tam sim tom qab them se tsau koj tug account Roth 401(k) los ntawm kev txav nyaj them poob drej num (txug li IRS txhua xyoo txwy). Koj cov nyaj khaws cia tsis tsaug them se thaum koj rho tawm thaum so drej num.
- Lub tuam txhab tuaj yeem sib tw txug 25% ntawm thawj 6% ntawm koj qhuv kev koom tes pib ntawm koj ib xyoos ua drej num.
- Koj xaiv seb yuav ua li cas los nqis peev koj cov nyaj hauv ntau yam kev xaiv peev.
- Koj yeej ib txwm 100% li txaw tsau koj tug kheej.
- Koj qhuv kev koom tes hauv tuam txhab yog nyob tsau lub caij nyug kev sim ntawm:
 - 2 xyoos - tsau li ntawm 20%
 - 3 xyoos - tsau li ntawm 40%
 - 4 xyoo - tsau li ntawm 60%
 - 5 xyoo - tsau li ntawm 80%
 - 6 xyoo - tsau li ntawm 100%
- Koj tau 100% thaum so drej num, xiam oob qhab, los sis tuag.

Voya 401 (k)

Txhawm tsau taug qab tsau kev so drej num los sis tswj koj li 401(k) mus saib ntawm

www.voyareirementplans.com. Ua kom zoo dua ntawm cov cuab yeej npaj nyaj txag hab cov peev txheej nrog Voya.

Nco ntsoov ntxiv tug neeg txais txaj ntsig tsau koj 401(k) ntawm www.voyareirementplans.com los sis hu tsau **800.584.6001**. Thov nco ntsoov, koj yuav tsum xaiv cov neeg tau txais txaj ntsig sib cais tsau kev pov hwm lub neej hab koj li 401(k).

IRS 401 (k) qhuv siab tshaj plaws

tsau xyoo 2024, koj tuaj yeem pab txhawb txug 22,500 tsau koj tug lej 401 (k). Yog tas koj muaj hnub nyoog 50 xyoo los ntawm Lub Kaum Ob Hli Hnub Tim 31, koj tuaj yeem pab nyaj ntxiv kom "caum cuag" li ntawm \$6,000.



Cov ntaub ntawv tiv tauj



KEV KHU MOB HAB TSHUAJ

Anthem
822.578.4436
anthem.com



HEALTH SAVINGS ACCOUNT (HSA)

Optum Bank
866.864.2417
optumfinancial.com



FLEXIBLE SPENDING ACCOUNT (FSA)

Optum Bank
866.864.2417
optumfinancial.com



KEV KHU HNAV

Anthem
844.729.1565
anthem.com



LUB ZEEM MUAG

Anthem
866.723.0515
anthem.com



LUB NEEJ HAB KEV TSIS TAUS

Lincoln Financial Group
800.423.2765
mylincolnportal.com



LUB CAIJ NYUG LUV HAB LUB CAIJ NYUG NTEV NTAWM KEV TSIS TAUS

Lincoln Financial Group
800.423.2765
mylincolnportal.com



KEV HUAM YUAJ

Lincoln Financial Group
800.423.2765
mylincolnportal.com



KEV MOB HNYAV

Lincoln Financial Group
800.423.2765
mylincolnportal.com



TSEV KHU MOB KEV PAB THEM

Lincoln Financial Group
800.423.2765
mylincolnportal.com



TUB SAB NTSAV

LifeLock
800.607.9174
norton.com/benefitplans



TSAWS LI TXUJ CAI

ARAG
800.247.4184
ARAGlegal.com/authenticate
Tus Zaus Nkag: 1 9090as



TXUJ DREJ NUM PAB NEEG UA DREJ NUM (EAP)

Kev nkag sab
800.634.6433
mylifematters.com



401 (K)

Voya
800.584.6001
voyaretirementplans.com



Phau ntaww qha txug cov txaj ntsig no tsuas yog npaj los qha txug qee qhuv txaj ntsig tseem ceeb ntawm lub tuam txhab txuj kev npaj hab yuav tsum tsis txhob tso siab tsau ua tiav qhuv sawv cev ntawm cov phiaj xwm. Thov xa mus tsau draim phiaj xwm Cov Lus Qha Txog Cov Ntsiab Lus Qha kom paub meej ntxiv. Yog tas phau ntaww qha no txaww ntawm Cov Lus qha txug Cov Ntsiab Lus Qha, cov lus pav Cov Lus Qha Txog Cov Ntsiab Lus Qha.