

MEMO: Important Insurance Benefit Information
TO: All Staff
FROM: NLCS Benefits Department
DATE: November 2016

This is to inform the NLCS staff that our insurance plan year will begin on January 1, 2017. Since the new plan year begins on January 1, 2017, the new premium rates will be deducted on the December 2016 payrolls for January coverage.

The following is a breakdown of the payrolls in which insurance premiums are deducted from your check per month :

Medical	1 st payroll	2 nd payroll
Dental	1 st payroll	2 nd payroll
Vision	1 st payroll	2 nd payroll
NLCS Group Life Insurance	1 st payroll	
NLCS LTD Insurance		2 nd payroll
HSA	1 st payroll	2 nd payroll
American Fidelity	1 st payroll	2 nd payroll
American Fidelity Flex	1 st payroll	2 nd payroll
Voluntary Life	1 st payroll	2 nd payroll
403B, Roth 403B, 457B, Annuities	1 st payroll	2 nd payroll

When there are three payrolls in a month, premiums will be deducted from two of the three pays. The Director of Business will determine the two payroll dates for these deductions.

2017 Benefit Changes

- All Medical and vision premiums were increased for the 2017 plan year.
- Some employees will have an increase on their Voluntary Life premiums due to the five-year age increase rule (ages ending in a 0 or 5) for the employee and/or the employee's spouse effective for January 1, 2017. Voluntary Life premiums are now being deducted two payrolls in a month time period.
- Since there will be only two payrolls in January 2017, The second payroll will not be taking permanent deductions for the support and food service staff. The payroll deduction date will be made up on June 9, 2017.