NRECA EMPLOYEE BENEFITS

NRECA America's Electric Cooperatives

BASIC BENEFITS TRAINING COURSE

AGENDA DAY ONE – TUESDAY, MAY 5

7:00 – 8:00 am	**Registration/Breakfast**
8:00 – 8:20 am	**Welcome** | EMCEE **Amy Tedja** Amy sets the stage to help you get the most out of this three-day training course! She'll summarize the evolution of NRECA's employee benefits program—designed specifically for co-op families. She will also provide an overview of the departments working together to support you and share some resources to help make benefits administration easier.
8:20 – 9:30 am	**Overview of NRECA's Group and Pension Plan Offerings** | PRESENTERS **Erik Hayes and Michael Haire** Hear from two NRECA field representatives about NRECA's Group Benefits Program offerings (medical, prescription drug, dental, vision, life, disability, and business travel accident). We'll highlight the value of benefits of the Retirement Security Plan and 401(k) Pension Plan. We'll also share how your local field representative can offer ways to help you design an employee benefits program that works best for your co-op and its employees.
9:30 – 10:30 am	**Prevention, Well-Being and Care Management Programs Overview** | PRESENTER **Jess Sheffield** We will provide you with an overview of resources the NRECA Medical Plan offers to assist co-op employees and their dependents in optimizing their health. The programs offered include prevention, FutureMe well-being (in partnership with WebMD), First Steps Maternity Program, Centers of Excellence, Life Strategy Counseling (in partnership with TELUS Health), Telehealth (in partnership with Teladoc) and Care and Condition Management.
10:30 – 10:45 am	**Break**
10:45 – 11:30 am	**Life Insurance** | PRESENTER **Roger Wilson** This session will include a discussion of administration reminders for the group life insurance products offered by NRECA, including the options available for participants during annual enrollment, administrative and life events.
11:30 am – 12:15 pm	**Pharmacy** | PRESENTER **Roger Wilson** Learn about NRECA's prescription drug benefit designs, the pharmacy network (retail, mail and specialty) and CVS Caremark®, NRECA's partner in providing these benefits.
12:15 – 1:30 pm	**Lunch Onsite with Attendee Introductions**
1:30 – 2:15 pm	**Claims** | PRESENTER **Tony Rodriguez** Cooperative Benefit Administrators handle all claims for NRECA group medical, dental and vision plans. We'll review claims flows, customer and provider service, preauthorization requirements and the appeals process.
2:15 – 2:30 pm	**Break**
2:30 – 3:15 pm	**Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule** | PRESENTER **Eunice Whitted** The HIPAA Privacy Rule requires health plans to secure and safeguard protected health information (PHI). This session provides an overview of the privacy rule, individual rights under HIPAA and the regulations, sanctions and enforcement. Topics include the use of NRECA's HIPAA-related forms and resources for BAs.
3:15 – 4:00 pm	**Tax-Advantaged Accounts** | PRESENTER **Jen Hageman** Learn about the various options available under the Cooperative Benefit Administrators (CBA)–administered 125 Plan (health flexible spending account options, dependent care assistance program and the limited-use health flexible spending account options), and how they are administered. We'll also review the CBA-administered health reimbursement arrangement.
4:00 – 4:30 pm	**Case Studies (Round One)** Put what you've learned to the test in the group case studies! You and your peer group will work on case studies that help you apply the information you've learned to real-life scenarios.
4:30 – 4:45 pm	**Day One Wrap-Up** | EMCEE **Amy Tedja** Day one is in the books! Amy will summarize today's activities and what's ahead for day two.

NRECA America's Electric Cooperatives

BASIC BENEFITS TRAINING COURSE

AGENDA DAY TWO – WEDNESDAY, MAY 6

7:00 – 8:00 am **Breakfast**

8:00 – 9:15 am **Group and Retirement Plans Eligibility & Administration** | PRESENTER **Scott Black**
Learn how to get your employees off on the right foot by adding a new employee to benefit plans and new plan enrollment. We'll also talk about changes that affect eligibility, how to keep your employee records up to date with event maintenance and what happens if record corrections should occur.

9:15 – 10:00 am **Disability** | PRESENTER **Becky Bell**
This session will cover short- and long-term disability plan options, as well as plan administration, the claims review process and follow-up procedures. We'll also share how other benefits coverage or income can affect disability payments, rehabilitation and return-to-work strategies.

10:00 – 10:15 am **Break**

10:15 – 11:00 am **Consolidated Omnibus Budget Reconciliation Act (COBRA)** | PRESENTER **Michelle Page**
What's involved in making sure employees get the COBRA coverage they need? We'll cover qualified beneficiaries and qualifying events, continuation periods, notification requirements and termination of COBRA coverage. Additionally, we'll review UMR's COBRA administration process.

11:00 am – 12:00 pm **Billing Process for Group & Retirement Plans** | PRESENTER **Eugene Hunter**
Learn how invoice amounts are calculated and when to pay invoices. We'll also share other common questions related to the billing process.

12:00 – 1:30 pm **Lunch on Your Own**

1:30 – 2:00 pm **Employee Disclosures** | PRESENTER **Jeremy Stone and Briana Smith**
This overview will focus on compliance matters relating to summary plan descriptions and other employee disclosures for your group and retirement plans.

2:00 – 2:45 pm **Retirement Security Plan Administration** | PRESENTER **Alaina Schrager**
The Retirement Security (RS) Plan is a robust defined benefit plan with several unique features. We'll review the RS Plan's structure, how to understand the benefits and share a timeline for successfully retiring an employee. We'll also review tips on how and when to complete option forms, projections and the critical data co-ops provide.

2:45 – 3:00 pm **Break**

3:00 – 3:45 pm **401(k) Plan Loan Administration and Distributions** | PRESENTER **Sarah Lempka**
NRECA's 401(k) Plan is another way for participants to build retirement savings by setting aside money from their paychecks. This session will cover how to administer contributions, account rollovers, participant account loans, in-service and retirement distributions, recordkeeping requirements and plan features.

3:45 – 4:00 pm **Day Two Wrap-Up** | EMCEE **Amy Tedja**
Two days are complete and one more to go. Amy will summarize day two highlights and what to expect on the BBTC's final day.

5:00 – 7:30 pm **Bus to Cooperative Benefit Administrators, Lincoln Operations for a Reception and Tour**

NRECA America's Electric Cooperatives

BASIC BENEFITS TRAINING COURSE

AGENDA DAY THREE – THURSDAY, MAY 7

7:00 – 8:00 am	**Breakfast**
8:00 – 8:45 am	**Pension Benefits Compliance** | PRESENTER **Whitney Rader** NRECA's retirement compliance unit works to help your co-op follow all federal regulations when it comes to pension plan administration. Learn about some of the services this unit provides and the types of tests your plans must undergo.
8:45 – 9:15 am	**Amending Your Retirement Plans** | PRESENTER **Brad Wilson** The RS Plan and the 401(k) Pension Plan enable your co-op to help employees maintain financial security during their retirement years. From time to time, your co-op may be interested in changing the options that are available to participants in those plans. This session will discuss how to amend your retirement plans. Topics include board resolutions, adoption agreements and 204(h) notices, as well as the timeline for completing the process.
9:15 – 10:15 am	**Website Tools for Group, RS and 401(k) Plans Processing** | PRESENTER **Emily Ross** Take a closer look at the website tools and resources available to you and your employees. Learn how to process life and employment events for your employees, send retirement contributions, report salaries, view reports, use the Group Plan Management system (formerly Benefit Plan Rating and Renewal) and more.
10:15 – 10:30 am	**Break**
10:30 – 11:00 am	**Case Studies (Round Two)** We're going to apply what you've learned in this round of the group case studies. You and your peer group will work on case studies that help you apply the information you've learned to real-life scenarios.
11:00 – 11:30 am	**Personal Investment & Retirement Consulting (PIRC) Services** | PRESENTER **Jason Parolek** PIRC planners provide financial education through onsite or virtual seminars, individual employee consultations and personal retirement plans. These services are available to participants in the 401(k) and RS Plans at no additional cost. Learn about the wide range of education and planning services PIRC offers to help your employees plan for their financial future and maximize their retirement plan benefits.
11:30 – 11:45 am	**That's a Wrap!** | EMCEE **Amy Tedja** Don't miss the end of the course as we review some key messages and reminders from this three-day training.