Navajo Nation

EMPLOYEE BENEFITS PROGRAM

Presenting to
LOCAL GOVERNANCE ACT CERTIFIED CHAPTERS

May 29, 2015 @ Navajo Nation Museum
Window Rock, AZ
Purpose

The Employee Benefits Program is hereby providing an overview of the process in transitioning employee health and life insurance for approved Governance Certified Chapter
Requirements

The Governance Certified Chapter is required to provide adequate insurance coverage for its employees pursuant to 26 N.N.C. 2003 (c)

The Governance Certified Chapter may participate in the insurance coverage currently available to Navajo Nation employees
Participation

Chapter must submit a written request to participate in the Employee Benefit Program

Employee Benefit Program will assist the Chapter with establishing accounts, enrollment, premium allocation, and collection

The Chapter is responsible for budgeting of positions and fringe benefits adequately
Flow Chart

Request for Participation in the Navajo Nation Insurance Services Department's Programs

1. Submit a Letter of Participation Interest to the NN Insurance Services Department with:
   a. Resource Development Committee (RDC) Resolution with assigned RDC#,
   b. Adopting the Five Management System Resolution, and
   c. Fiscal Year Budget

SUBMISSION INFORMATION:
Department Manager
NN Insurance Services Department
PO Box 1260
Window Rock, AZ 86515
Tele: 928.871.6461/6462
Fax: 928.871.7432

NNISD receives Letter of Interest with all pertinent documents
Executive Review
Participation Agreement is prepared
Administrative Process Orientation by NNISD Programs
Letter of Acceptance from NNISD
Participation Begins

Prepared: 05/21/2015
Non-Participation

Must follow Navajo Business Procurement laws to obtain employee health and life insurance coverage for its employees.

Employee Benefit Program will assist in the procurement process and selection of insurance coverage.

Title 2 requires approval by the Navajo Nation Insurance Commission.
NN Insurance Commission

Commission Members

Bernadette Bernally, Chairperson (Term Continuous)
I. Harlan Charley, Member (nominated by NN employees)
   Linda Youvella, Member (selected by Speaker)
   Linda Bitsoi, Member (selected by Judicial Branch)
Raymond Smith, Vice-Chairperson (Term Continuous)
   Olivia Benally, Alternate for Enterprise

NN Department of Justice & Legislative Counsel
Program Administration
Introduction

*Our Mission...* exists to provide unique, comprehensive and cost-effective benefits through quality management for the health and well-being of plan participants.

*Our Goal...* to provide and administer employee benefit programs for non-occupational causes including life insurance, health care coverage and related medical, dental, and vision plans, disability income, and other benefit plans enacted by the Navajo Nation or federal legislation.

*Our Foundation...* the self-insured Navajo Nation Employee Benefit Plan enacted in 1991 insures employees of the Navajo Nation, its Entities, and Chapters.
Participating Enterprises

Dine Biolta School Board Association
Dine College
Dine Power Authority
Kayenta Township Commission
KTNN Radio Station
Navajo Agricultural Products Industry
Navajo Arts & Crafts Enterprise
Navajo Engineering Construction Authority
Navajo Nation Hospitality Enterprise
Navajo Nation Oil & Gas Company
Navajo Nation Shopping Centers, Inc.
Navajo Nation Gaming Enterprise
Navajo Technical University
Navajo Times Publishing
Navajo Transitional Energy Company, LLC
Navajo Tribal Utility Authority
Participating LGA Chapters

Aneth Chapter
Baahaali Chapter
Baca/Prewitt Chapter
Beclabito Chapter
Bodaway/Gap Chapter
Casamero Lake Chapter
Chilchinbeto Chapter
Chinle Chapter Government
Cornfields Chapter
Cove Chapter
Dennehotozho Chapter
Dilkon Chapter
Ganado Chapter
Greasewood Springs Chapter
Houck Chapter
Kayenta Chapter
Kin Dah Lichii Chapter
LeChee Chapter
Leupp Chapter
Littlewater Chapter
Mexican Water Chapter
NahataDzil Commission Governance

Naschitti Chapter
Nazlini Chapter
Newcomb Chapter
Ojo Encino Chapter
Pinon Chapter
San Juan Chapter
Sheep Springs Chapter
Shonto Community Governance
Steamboat Chapter
Teesto Chapter
Tiis Tsoh Sikaad Chapter
Toadlena/Two Grey Hills Chapter
Tonalea Chapter
Tolikan Chapter
To’Nanees’Dizi Chapter
Tse Daa K’aan Chapter
Tse Si Ani Chapter
Tsi’Dii To’ii Chapter
Upper Fruitland Chapter
White Rock Chapter
Whippoorwill Springs Chapter
Plan Information

Tribal Self-Funded Plan for employees working more than 20 hours per week on a regular basis

Employers and employees fund the Plan by contribution of monthly premiums

Employees – 7,885     Total Members – 19,744
(COBRA Participants – 59)

As of 04/01/2015
Plan Administrator

Administer the self-insured group health and disability plans and the life insurance plans

Review and recommend plan design

Allocate and Collect Premium
Third Party Administrator

Claims Management (Health and Disability)
Customer Service
Account Management
Network Management
Health Services
Recovery Services
Other Services (Pharmacy, COBRA, Stop Loss Policies, Life Insurance, Voluntary Benefits)
Group Health, Life & Disability Insurance
What are the Benefits

Health Insurance Plan
Medical Program (includes Native Healing Benefits)
Dental Program (includes Orthodontic Benefits)
Vision Program (includes Lasik Surgery)
Pharmacy Benefit Program

Short Term Disability Plan
Maximum 52 weeks of Indemnity
What are the Benefits

Stop Loss Insurance
Medical Claims exceeding $600,000 per insured member based on calendar year paid claims

Reimbursement to the Plan from the stop loss carrier
What are the Benefits

Basic Life and Accidental Death & Dismemberment Insurance

Employee: Range $48,000 - $125,000
Elected Chapter Official: $5,000 (voluntary)

Basic Life Insurance
Dependent Spouse: $7,500
Dependent Child: $5,000
What are the Benefits

Voluntary Term Life Insurance (optional)
Employee: Min $10,000-Max 5X Annual Salary ≤ $300,000

Spouse: Minimum $5,000-Maximum $100,000-no more than 50% of Employee’s amount

Dependent Child: $5,000

Supplemental Insurance (optional)
Premium Rate
Monthly Premium Rates

Employee Rate (Stop Loss/Reinsurance Fee)
$4.64 per Employee

Dependent Rate (Stop Loss/Reinsurance Fee)
$9.99 per Family

Employee Aggregate Amount (Health & Disability)
$172.24 or $8.59 (New Hire or Dual Spouse)

Dependent Aggregate Amount (Health)
$273.98
Monthly Premium Rates

Employee Basic/AD&D Life
Salary Code ranging from $13.66 - $35.58

Dependent Basic Life
$3.16

TPA Administrative Fee
$21.24 or $17.49 (New Hire or Dual Spouse)

PPACA Fee (Transitional Reinsurance Fee)
$9.93
Enrollment
Waiting Period

For compliance with the Affordable Care Act, effective January 1, 2014, health benefits become effective for New Hires and eligible dependents the first of the following month following a sixty (60) day waiting period.

Personnel documentation (i.e. PAF) must be completed and provided to our office for immediate enrollment.
Automatic Enrollment

Contributory – Employee and Employer Pay

Automatic enrollment for New Hires after January 1, 2014

Written notification must be given to the employee of the automatic enrollment with the option to opt out and 31 days to add dependents otherwise Annual Open Enrollment Period applies
Optional Term Life Insurance

Employee: $10,000 up to 5x Annual Salary ≤ $300,000
Spouse: $5,000 up to $100,000 ≥ 100% Employee’s amount
Child: $5,000 each

Online Enrollment ONLY - www.mybenefits.metlife.com
Enter “Navajo Nation” as the company name
Select “First Time User?” to register a User Name and Password which is employee specific
Once all information is set up, the employee will be given the option to elect coverage
All Changes, Terminations and Beneficiary Designation must be done Online
Process-Enrollment

New Hires and Active Employees (transfer of coverage)

Termination of Coverage from Navajo Nation

Enrollment of New Hire with New LGA Chapter Location

Activate New Hire Employee payroll deductions

If new hires submit their applications beyond 31 days from their date of hire, a written request must be submitted to Employee Benefits requesting approval to enroll outside the timely enrollment period

Access MetLife Web Enrollment (MyBenefits) for any Optional Term Life enrollments
Process-Termination

Changes
Adding of dependents to an existing policy must be timely

Terminations
Employer must notify the Plan immediately following a termination action by providing a Personnel document that shows the date of termination and reason

Collect employee premium deductions through the end of the covered month
Chapter Administration
Responsibilities

Notify the Plan immediately upon:

Enrollment and Termination
Salary Change
Adding or Deleting Dependent

Monthly Billing
Pay As Billed-adjustments reflected on next statement
Training

Human Resource Courses
i.e. COBRA, Family Medical Leave Act (FMLA), Health Insurance Portability and Accountability Act (HIPAA), Patient Protection Affordable Care Act (PPACA), Centers for Medicaid and Medicare Services (CMS)

www.nationalseminarstraining.com
www.hrlaw.com
www.skillpath.com
www.lorman.com
www.shrm.com
www.ifebp.org
www.amanet.org
www.pryor.com
Participation Agreement
General Provisions

Provide adequate insurance coverage and protection for all participants

Can join together in this insurance in the pooling of the self-insured losses and jointly purchasing of excess insurance, reinsurance, or other reserve Funding

Economically feasible and practical to all who agree

Note: Participation Agreement approved #IC-DEC-02-09
Purpose

To provide effective insurance coverage and services as authorized pursuant to 2 N.N.C. §§ 931 and other applicable Navajo laws, regulations and agreements.

Title 2 Section 931, states “The Navajo Nation Insurance Commission is hereby established and continued as the Navajo Nation Insurance Commission (a.k.a. NNIC) within the Legislative Branch.”
Parties to Agreement

Administrator to Participants:

Navajo Nation
Navajo Nation (LGA Certified/Non-Certified) Chapters
Enterprises (and its approved subsidiaries)

Participant is on the Navajo Nation. Anyone outside of the Navajo Nation will need to notify the Administrator.
Administrator’s Responsibility

Administer the Fund – as defined

Make and enter into insurance contracts

Incur liabilities and obligations

Acquire services and other forms of assistance

Evaluate, assess, adjust and adjudicate claims

Carry out the terms and provisions of this agreement

Assign and exercise random inspections, investigations, and other safety issues in maintaining loss control and prevention
Participant's Responsibilities

Appoint a Liaison

Refrain from disputes amongst each other

Pay invoice upon receipt

Report all incidents no matter how small or big they are

Report exposure:
Contracts
New Property
Modifications & Deletions of Property
Acquiring or Merging with other companies (i.e. LLC)

Submit or report any changes to your administrator ASAP
Participant Withdrawal

Section 10
Provide written notice to withdraw at least 90 days prior to insurance policy (October 1 for RMP or WCP; and January 1 for EBP)

Good Payment Standing

Notice within 90 days will need to pay outstanding premiums and other cost incurred by Administrator

Contributions shall remain for use by the Administrator
Terminate Agreement

Approval to be received by NNIC

Refer back to Section 10, that all requirement are to be met plus NNIC approval to terminate agreement

Late Fees and Interest may be applied from date of termination
Navajo Nation
Employee Benefits Program

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Dóó Hágoónee’