



Your 2022 - 2023 Benefits

Annual Open Enrollment





Key Dates!

May 17 - Open Enrollment Begins



May 31 - Open Enrollment Ends



July 1 - New Plan Year Begins

You must complete the enrollment process in Paycom, even if you want to keep the same plans.



Things to Note

- ❖ Medical carrier is changing from Aetna to Highmark
- ❖ If you are enrolling your spouse in the medical plan for the 1st time, you will be assigned a spousal form in Paycom to complete
- ❖ You must re-enroll in all your benefits, including your Health Savings Account, Medical FSA and/or Dependent Care FSA (if applicable)



Failure to complete open enrollment in Paycom will result in loss of benefits for the 2022/23 plan year.

Health Insurance





New for 2022!



- ❖ No changes in plan design
- ❖ Access to the largest physician and hospital networks in the U.S.
 - 1.7 million providers including 95% of all hospitals
- ❖ Prescriptions available through ExpressScripts
 - Check the Formulary - your medications may have moved to a different tier
 - Your prescriptions may need prior authorization
 - Beginning July 1, 2022 be sure to present your new Highmark ID card at the pharmacy. Look for your new card in the mail towards the end of June!
 - If you are currently using mailorder with Aetna, you will need a new prescription and submit it to ExpressScripts (ESI)



Highmark (continued)

- ❖ **Blues on Call:** Answers from a health pro, 24/7
- ❖ **My Care Navigator:** Have your appointments booked for you
- ❖ **Virtual Health**
 - Register with amwell.com via the mobile app or by calling the number on the back of your card. **This will replace Teladoc.**
- ❖ **Highmark Plan App**
 - View virtual ID card, find in-network providers, compare cost for services, see recent claim activity and more
- ❖ **Highmark Member website:** www.highmarkblueshield.com

2022-23 Health Plan Options



Healthy Savings 2000

“I want the lowest premium per pay period and greater control over my health expenses. I’ll save for my medical expenses.”



PPO Blue Sharing 1500

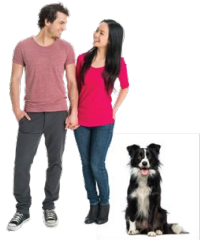
“I don’t mind paying a higher premium for peace of mind.”



PPO Blue Healthy Savings 2000 with Health Savings Account (HSA) Option

(Formerly called HSA 2000)

Highmark PPO Blue Healthy Savings 2000



In-Network Benefits	Healthy Savings (HSA) 2000
Deductible	Employee: \$2,000 Employee+1 or more: \$4,000
Coinsurance	N/A - plan pays 100% after deductible is met
Out-of-Pocket Max (deductible + coinsurance)	Employee: \$4,350 Employee +1 or more: \$8,700
Prescriptions	Generic/Brand - 30% coinsurance Non-formulary - 50% coinsurance *After deductible is met
Co-pays Office Visit (PCP/Specialist) Urgent Care Emergency Room	100% covered after deductible is met
Preventive Care	100% covered

Why We Offer the Healthy Savings 2000 Plan



- ❖ This plan allows you to hold onto more of your money **rather than pay it up front** in premiums for health care you may not use.
- ❖ You can elect a **Health Savings Account (HSA)** to help you save your money, tax free.
 - You own the account. If you go to another employer, your HSA goes with you, even into retirement.
- ❖ HSA's create a unique "triple" tax benefit for account holders
 - Contributions are made by payroll deduction and are 100% tax-free
 - Withdrawals for qualified medical expenses are tax-free
 - Interest earned on your HSA is 100% tax-free
 - Once your have \$2,000 in your HSA you can invest in several different mutual funds.



3 Things to Know About Your HSA

- ❖ **Messiah deposits money into the Health Savings Account**
 - For employee only coverage, we will deposit **\$15 biweekly**.
 - For employee plus 1 or more, we will deposit **\$30 biweekly**.
- ❖ **It can be used to pay for qualified health care expenses**
 - That includes your dependents' expenses too. Just remember to keep your receipts.
 - OTC medications, menstrual products and PPE are now available for reimbursement
- ❖ **You never lose the funds in your account**
 - It's your money; there's no "use it or lose it" like with an FSA



Other Important Information

❖ Penalties for Non-qualified Expenses

- Those under age 65 (unless totally and permanently disabled) who use HSA funds for non-qualified medical expenses face a penalty of 20% of the funds used for such expenses. Funds spent for non-qualified purposes are also subject to income tax.

❖ Coverage of Adult Children

- While the Affordable Care Act allows parents to add their adult children (up to age 26) to their health plans, the IRS has not changed its definition of a dependent for health savings accounts. This means that an employee whose 24-year-old child is covered on his/her HSA-qualified health plan is not eligible to use HSA funds to pay that child's medical bills.
- If account holders can't claim a child as a dependent on their tax returns, then they can't spend HSA dollars on services provided to that child. According to the IRS definition, a dependent is a qualifying child (daughter, son, stepchild, sibling or step sibling, or any descendant of these) who:
 - Has the same principal place of abode as the covered employee for more than one-half of the taxable year.
 - Has not provided more than one-half of his or her own support during the taxable year.
 - Is not yet 19 (or, if a student, not yet 24) at the end of the tax year, or is permanently and totally disabled.

How Much Can You Contribute to Your HSA?

HSAs consider “family” as employee+1 or more.

2022 Maximum HSA Annual Contribution Limit



Single
Insured
\$3,650



Family
Insured
\$7,300



55+ Catch-Up
Contribution
\$1,000

There is no limit to the amount of money you can have in the account.

Am I Eligible for an HSA?

To qualify for an HSA, you must:

- Enroll in the Healthy Savings 2000 Plan
- Not be enrolled in Medicare
- Not be claimed as a dependent on someone else's tax return
- Have no other health coverage except what is permitted by the IRS as other health coverage.



How is the HSA Account Managed?

- ❖ HealthEquity is our HSA vendor.
- ❖ You are provided with a Visa debit card to make it easy to pay for your healthcare expenses.
- ❖ You can make online bill payments directly to health care providers from your HSA account.
- ❖ Online and mobile account management provides fast and easy access 24 hours a day.
- ❖ Besides payroll deduction, you can also make contributions directly to your HealthEquity account.
- ❖ **Stay tuned after the open enrollment meeting for a ten minute presentation on how a Health Savings Account can benefit you.** (This will also be recorded)



Highmark PPO Blue Sharing 1500

(Formerly called PPO 1500)

“I don’t mind paying a higher premium for peace of mind.”

PPO Blue Sharing 1500

- Highest Premiums, Lowest Deductibles
- Same doctor/hospital network as Healthy Savings 2000
- Higher employee contributions
- Copays for office visits (PCP/Specialist), urgent care, emergency room visits
- Pays 100% of covered in-network medical expenses after deductible
- Coinsurance for RX without having to first meet the deductible
- Eligible to contribute to an FSA plan



PPO Blue Sharing 1500



In-Network Benefits	Healthy Savings (HSA) 2000
Deductible	Employee: \$1,500 Employee+1 or more: \$3,000
Coinsurance	N/A - plan pays 100% after deductible
Out-of-Pocket Max (deductible + coinsurance)	Employee: \$6,350 Employee +1 or more: \$12,700
Prescriptions	Generic/Brand - 30% coinsurance Non-formulary - 50% coinsurance
<u>Co-pays</u> Office Visit (PCP/Specialist) Urgent Care Emergency Room	\$20/\$30 \$50 \$100
Preventive Care	100% covered

Prescription Drug Plan for both Health Insurance Plans





Prescription Drug Plan

❖ Plan Design

- Healthy Savings 2000 you pay the full cost of the drug until you meet your deductible; then you will pay the coinsurance listed below.
- PPO Blue Sharing 1500 you pay the coinsurance portion.

❖ Retail - 30 day supply

- Generic/Brand: 30% coinsurance
- Non-Formulary: 50% coinsurance

❖ Mail Order - up to a 31-90 day supply

❖ Specialty - must obtain through AllianceRx Walgreens specialty pharmacy



2022/2023 Medical Rates

No Increases This Year!



Team Member Contributions

	Healthy Savings 2000	PPO Sharing 1500
	Biweekly	Biweekly
Team Member Only	\$69.68	\$93.69
Team Member + Spouse	\$174.59	\$256.97
Team Member + Child	\$131.10	\$206.85
Team Member + Children	\$153.75	\$234.59
Family	\$200.58	\$295.61

Team Member Contributions with Tobacco Free Discount

	Healthy Savings 2000	PPO Sharing 1500
	Biweekly	Biweekly
Team Member Only	\$35.27	\$56.77
Team Member + Spouse	\$105.79	\$183.14
Team Member + Child	\$88.11	\$160.73
Team Member + Children	\$98.72	\$175.53
Family	\$114.58	\$203.34

Wellness



Sharecare personalized health and wellness program

Sharecare is an online health and wellness assistant that gives you extra support toward reaching your wellness goals. Receive personalized guidance on eating right, exercising, getting key health screenings, and more.

VISIT

mycare.sharecare.com and set up your online profile.

DOWNLOAD

the Sharecare app from Google Play or the Apple App Store.

TAKE

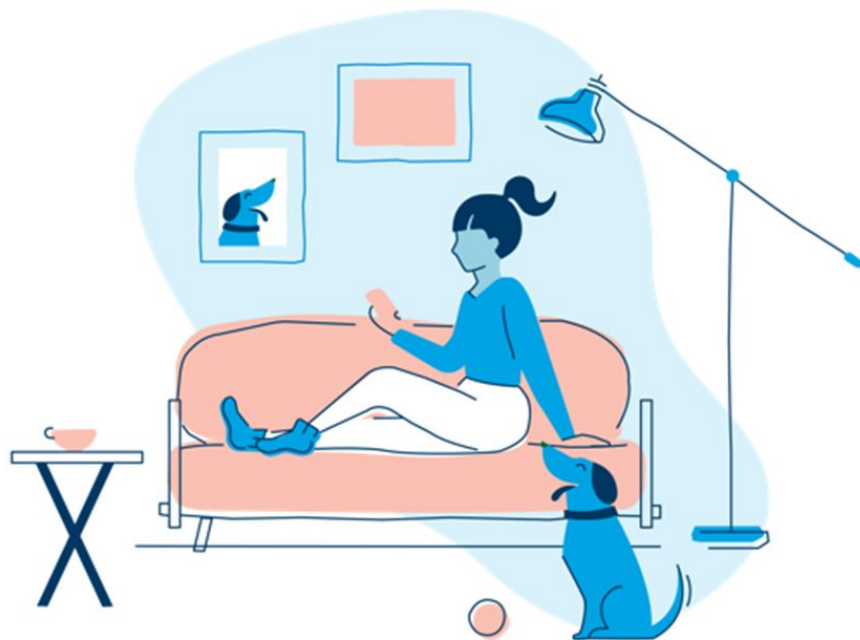
the [RealAge®](#) test to discover the real age of your body.

LEARN

what health habits can make you feel younger.

CHALLENGE

yourself to stay motivated to achieve your health goals.



ConnectCare3

Why ConnectCare3



No cost to you



Confidential



Independent from providers

Services Available



Patient Advocates



Nurse Navigation



Chronic Disease Management
& Prevention



Nutrition Education



Tobacco Cessation

ConnectCare3 Resources

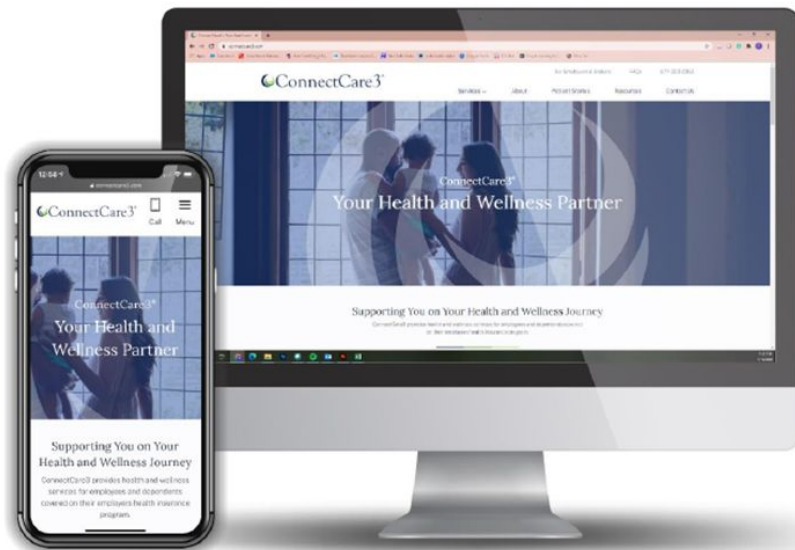
Visit connectcare3.com for more information on ConnectCare3 and to enroll.

Sign Up for Our Mailing List

When you visit connectcare3.com you have the opportunity to sign up for our mailing list to get resources sent directly to your inbox!

What will hit your inbox?

- Newsletters
- Infographics
- Quizzes
- Informational Handouts
- Resources
- Testimonials
- Educational Videos
- Webinar Invites





Tobacco-Free Status Reward



- ❖ Your tobacco-user or tobacco-free status will carry over into the 2022/2023 year. If this has changed, you will need to indicate this in Paycom's open enrollment platform.
- ❖ Discounted rate available to individuals who:
 - Do not use tobacco or nicotine products, or
 - Completed an approved tobacco cessation program or work with a physician on a treatment plan. Must submit documentation to Human Resources.
- ❖ Contact Human Resources for a list of tobacco cessation programs

Other Benefits



Delta Dental Benefits

Service	Core	Buy up
Deductible	\$50 individual/\$150 family	\$50 individual/\$150 family
Annual Benefit Maximum	\$1000	\$1,500 PPO/\$1,000 Premier \$500 non-Delta
Preventive and Diagnostic	100%, no deductible (contract allowances)	100%, no deductible (contract allowances)
Basic Services/Oral Surgery/Endodontics	80% after deductible	80% after deductible
*Orthodontia (Child)	Not covered	50%, \$1,500 maximum



Delta Dental Rates

Team Member Contributions	Core	Buy up
	Per Pay	Per Pay
Single	\$0.91	\$5.11
Family	\$2.10	\$12.98

Highmark Vision Benefits

Abbreviated Service List	In-Network	Out-of-Network
Eye Exam	Covered in full	Up to \$32
Frames	Retail up to \$100	Up to \$30
Eyeglass Lenses Single/Bifocal/Trifocal/Lenticular	Covered in full	\$25/\$36/\$46/\$72
Contact Lenses* Standard/Specialty/Disposable	Covered in full/\$75/\$75	\$30/\$48/\$75
Benefit Period Exams/Lenses (Child) Lenses/Frames	12 months 24 months	



Highmark Vision Rates

Team Member Contribution	
	Biweekly
Single	\$1.00
Family	\$2.00

Medical Flexible Spending Account (FSA)

- ❖ Use your Medical FSA to save tax-free for you and your dependents' medical expenses.
 - Used to reimburse out-of-pocket medical, dental, vision
 - OTC medications, menstrual products and PPE are now available for reimbursement
 - Unlike an HSA, the medical FSA is use it or lose it, so you must budget carefully
- ❖ Maximum contributions: \$2,850
- ❖ MasterCard debit card for easy access to FSA funds
- ❖ You are not eligible for Medical FSA plan if you have an HSA
- ❖ Administered by AP Benefit Advisors, LLC
- ❖ Flex plan period - July 1, 2022 through June 30, 2023
- ❖ Keep invoices and/or bills handy when using card so documentation is readily available if substantiation is requested





Dependent Care FSA

- ❖ You can use your Dependent Care FSA to save tax-free for daycare expenses for a dependent child or adult
 - Same rules as Medical FSA; no roll over; you use it or lose it
- ❖ Maximum contribution: \$5,000
- ❖ Dependent child must be under 13; dependent adult is not capable of self-care and spends at least 8 hours a day in your home
- ❖ Check with your tax advisor to determine whether the FSA or federal and state tax credits are better for your situation
- ❖ Claims administered by AP Benefit Advisors, LLC



Employee Connect EAP

- ❖ Available through Lincoln Financial at no cost to you
- ❖ EAP offers many services for the whole family
 - Life Management
 - Personal Counseling
 - Financial Counseling
 - Legal Counseling
- ❖ Not just for crisis situations
- ❖ Unlimited 24/7 telephonic support
- ❖ 5 face to face counseling sessions yearly for each issue

*EmployeeConnect*SM
EMPLOYEE ASSISTANCE PROGRAM SERVICES
To find out more:

- Visit GuidanceResources.com
username: LFGSupport password: LFGSupport1
- Download the GuidanceNowSM mobile app
- Call 888-628-4824

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What's Next?

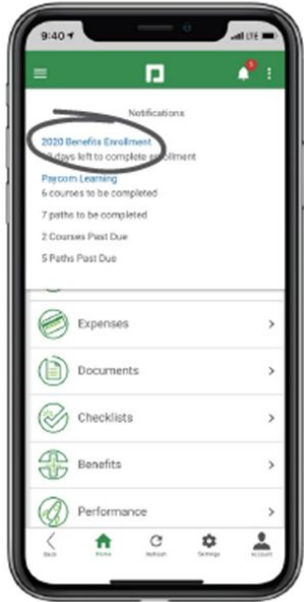




Can I Make Changes During the Year?

- ❖ Changes are only permitted if you experience a qualifying event such as:
 - Marriage
 - Divorce
 - Birth or adoption of a child
 - Loss of spousal coverage, etc.
 - Employment status change
- ❖ If you experience one of these changes, you will need to request a Qualifying Event in the Benefits Section of Paycom's Employee Self Service

Enrollment Process



- ❖ All team members must complete their enrollment for the 2022/2023 plan year, **this includes those who wish to continue with their same benefit elections.**
- ❖ If you are newly enrolling or adding dependents you will need the following:
 - The social security numbers of any dependents you wish to enroll
 - Date of birth for all dependents
 - Beneficiary names and social security numbers
- ❖ Members enrolling in HSA and FSA plans will need to re-enroll if continuing for the new plan year
- ❖ **Complete and finalize your enrollment no later than May 31st!**



Key Dates!

May 17 - Open Enrollment Begins



May 31 - Open Enrollment Ends



July 1 - New Plan Year Begins

You must complete the enrollment process in Paycom, even if you want to keep the same plans.

What happens if you don't enroll by May 31st?

You will have no medical, dental or vision coverage for the 2022/2023 plan year. Your next opportunity to enroll in coverage would be during the 2023/2024 open enrollment period unless you experience a qualifying life event.

Questions?

Stay tuned if you'd like to learn more about how a Health Savings Account can benefit you!

