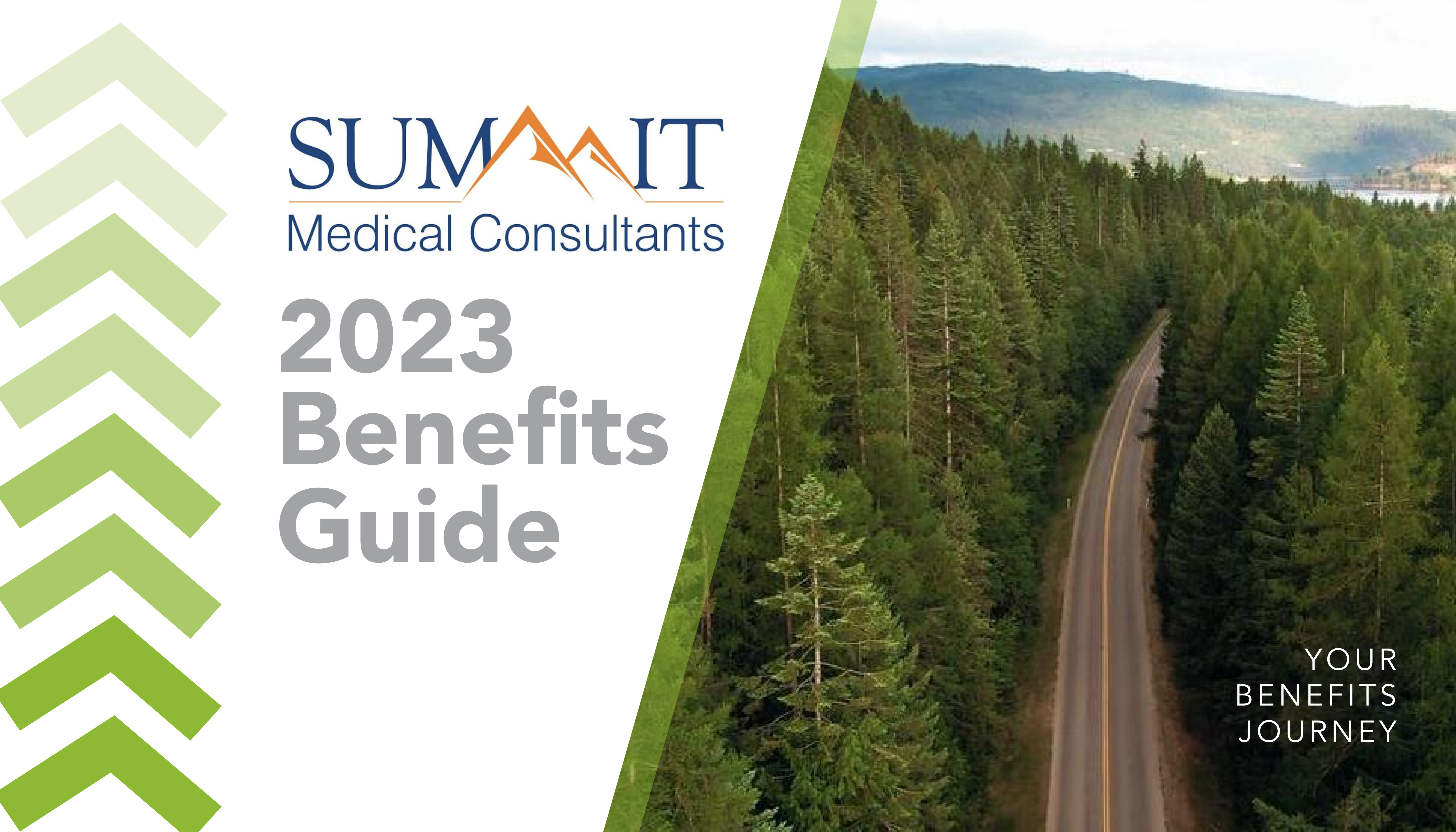




2023 Benefits Guide

YOUR
BENEFITS
JOURNEY





OPEN ENROLLMENT

Open Enrollment begins on **November 28 and runs through December 9**. Employees will make annual elections in Paylocity - an invite to enroll will be sent

Your benefits will be active starting January 1, 2023.

**ENROLL
HERE**



MID-YEAR CHANGES

Once Open Enrollment ends, the only time you are allowed to make changes to your benefits elections in the middle of the year is if you experience a qualified mid-year change. Examples may include getting married or divorced, having a baby or adopting, or gaining or losing coverage.

You must notify Human Resources **within 30 days** of the mid-year event to be eligible to change your elections.

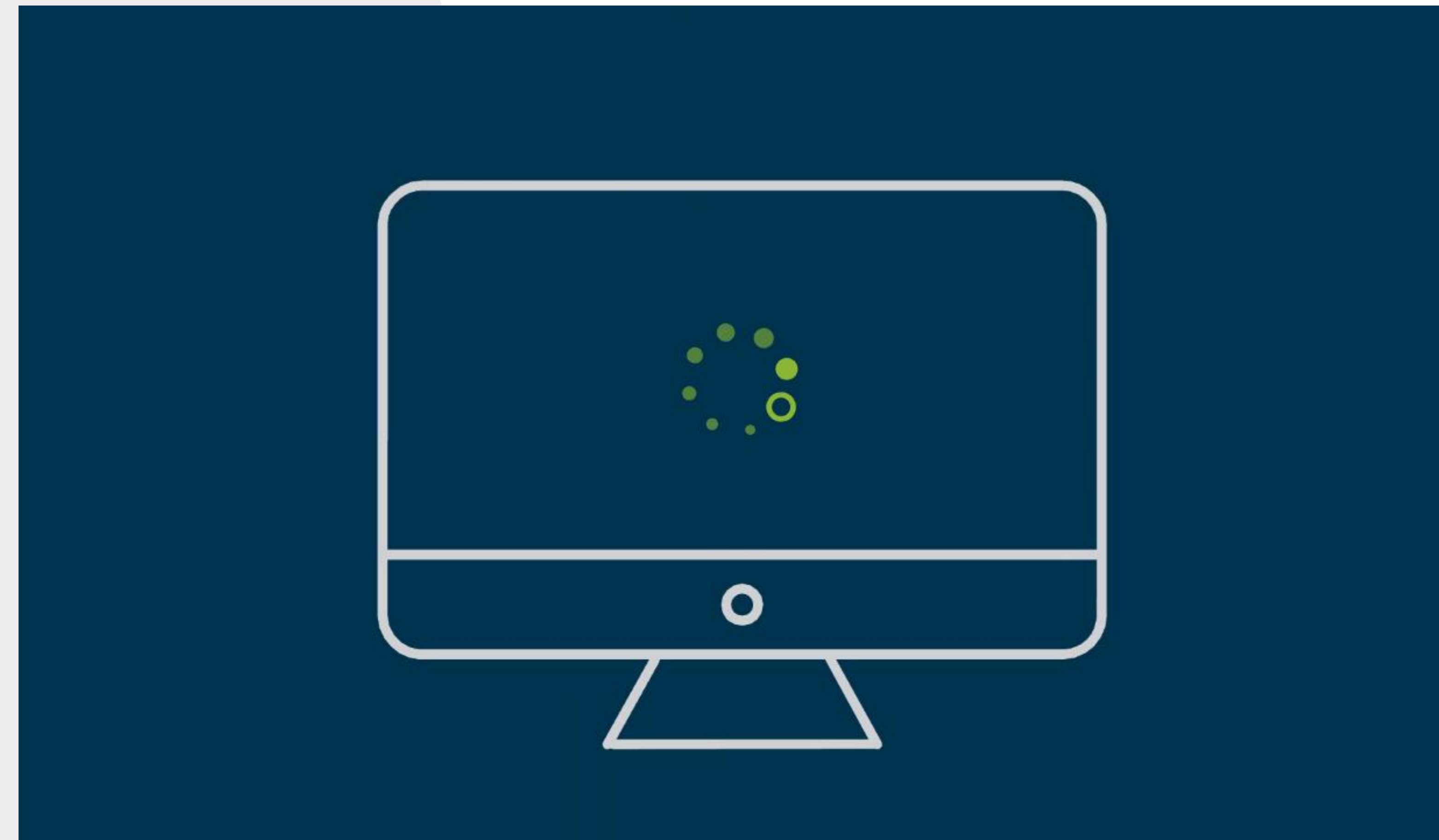
HAVE QUESTIONS?



YOUR
JOURNEY
TO

ENROLLMENT

STARTS HERE



2023 BENEFITS

- ALL SAVERS will continue to provide 3 medical plans
- PRINCIPAL will continue to provide Dental, Vision, Accident and Critical Illness plans
- MUTUAL of OMAHA will continue to provide Life and Disability plans

HOW TO USE THIS GUIDE

When you see the icons below, click to link out to websites, download documents, or learn more!





YOUR JOURNEY TO HEALTH



MEDICAL

Medical insurance helps you pay for preventive care, routine health needs, prescriptions, and advanced procedures by cost-sharing with your insurance provider.

Hover over the insurance terms below to learn what they mean!

CHOICE PLUS PPO 1000

CHOICE PLUS PPO 3000

? CHOICE PLUS PPO HDHP 6650

DEDUCTIBLE	Individual: \$1,000 Family: \$2,000	Individual: \$3,000 Family: \$6,000	Individual: \$6,300 Family: \$12,600
OFFICE VISITS	Primary Care: \$30 Specialist: \$60 Urgent Care: \$100	Primary Care: \$30 Specialist: \$60 Urgent Care: \$100	Primary Care: *0% Coinsurance Specialist: *0% Coinsurance Urgent Care: *0% Coinsurance
PROCEDURES	Inpatient: *20% Coinsurance Outpatient: *20% Coinsurance Emergency Room: \$300 + *20%	Inpatient: *20% Coinsurance Outpatient: *20% Coinsurance Emergency Room: \$300 + *20%	Inpatient: *0% Coinsurance Outpatient: *0% Coinsurance Emergency Room: *0% Coinsurance
PRESCRIPTIONS	Generic: \$15 Brand: \$35 Non-Preferred Brand: \$75 Specialty: \$250	Generic: \$15 Brand: \$35 Non-Preferred Brand: \$75 Specialty: \$250	Generic: *0% Coinsurance Brand: *0% Coinsurance Non-Preferred Brand: *0% Coinsurance Specialty: *0% Coinsurance
OUT-OF-POCKET MAXIMUM	Individual: \$3,500 Family: \$7,000	Individual: \$7,350 Family: \$14,700	Individual: \$6,300 Family: \$12,600
PREMIUMS (MONTHLY)	Employee: \$219.69 Employee + Spouse: \$867.35 Employee + Child(ren): \$720.15 Family: \$1,397.27	Employee: \$116.50 Employee + Spouse: \$650.66 Employee + Child(ren): \$529.26 Family: \$1,087.72	Employee: \$0.00 Employee + Spouse: \$405.89 Employee + Child(ren): \$313.72 Family: \$738.19

***Deductible Applies First**

REVIEW PLAN SBC & SUMMARY



PPO 1000



PPO 3000



HDHP 6650



Save on Prescriptions!

The rates and benefit plan information shown in this guide are illustrative only. To the extent the rates or the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases. The insurance carrier will determine the actual rates based upon the final member enrollment, plan selection, funding, type, and eligibility criteria. Until that time, and the carrier's final communication, the rates will be subject to change.

HEALTHIEST YOU



Your life is an adventure, and your HealthiestYou benefit affords you the convenience of receiving medical care while on the go.

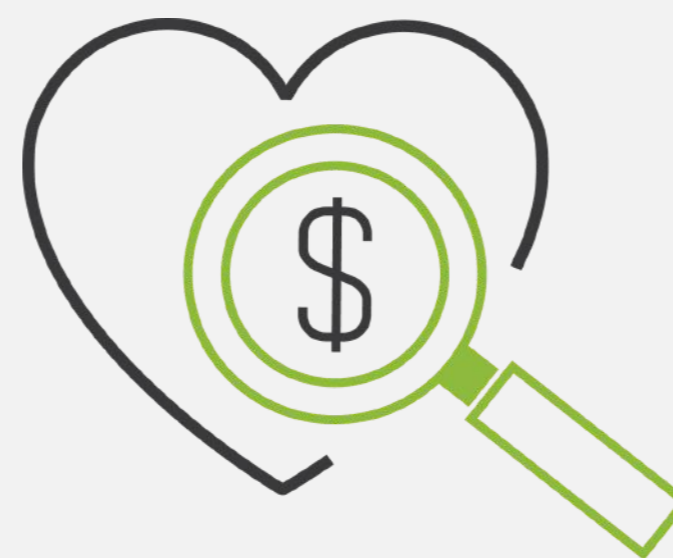
- Connect with a board-certified doctor over the phone or video chat to **receive immediate care for your urgent needs**, or **receive a second opinion on a diagnosis**
- Speak with a **therapist, dietitian, or dermatologist** for specialized needs over the phone

The Truth about
Telehealth

Cost: FREE on PPO plans; \$45 on HDHP

If you think your physical health alone is related to your overall performance, think again. Total Wellbeing as a whole is comprised of 5 elements: **physical, financial, communal, emotional, and purpose**. To build your overall wellbeing, you have to make sure all of these elements are being "exercised".

Hover over the icons below to learn more!



WELLBEING

Magellan Ascend



EMPLOYEE ASSISTANCE

You encounter more than just health concerns throughout your life. Manage life's curveballs with a confidential and complimentary program designed to provide **counseling, support, and resources for a variety of personal issues** like stress and anxiety, relationship struggles, substance abuse, eldercare, financial worries, and much more.

Get the FREE support you need today:



HEALTH SAVINGS ACCOUNT

Discovery Benefits®

a wex company

Take advantage of triple tax savings through an HSA. Reduce your taxable income by contributing into this account, purchase qualified healthcare items free of tax, and earn tax-free interest on HSA investment dollars. Unused funds will roll over from year to year.

You must be enrolled in the company HDHP Medical Plan to be eligible for an HSA.

Learn 8 Life-Changing HSA Tips in Under 8 Minutes!

2023 HSA MAXIMUM CONTRIBUTIONS

Individual: \$3,850

Family: \$7,750

Age 55+: Additional \$1,000



HSA CALCULATOR

FLEXIBLE SPENDING ACCOUNT

Save tax dollars and receive an advanced loan to assist with qualified expenses with an FSA. Determine your per paycheck contribution in the beginning of the year, and then spend those funds on qualified health expenses or dependent care expenses as needed before the plan year ends.

2023 FSA MAXIMUM CONTRIBUTIONS

Health Care FSA: \$3,050

Limited Purpose FSA: \$3,050 

Dependent Care FSA:

\$5,000



YOUR JOURNEY TO SAVINGS



DENTAL



Good dental hygiene has substantial impact on your overall health. Prevent both oral conditions and other diseases through regular preventive dental care.

Hover over the insurance terms below to learn what they mean!

	DPPO LOW	OUT-OF-NETWORK
ANNUAL DEDUCTIBLE	Individual: \$50 Family: \$150	Individual: \$50 Family: \$150
PREVENTIVE SERVICES	100%	100%
BASIC SERVICES	80%	80%
MAJOR SERVICES	50%	50%
ANNUAL PLAN MAXIMUM	\$2,000	\$2,000
ORTHO SERVICES	50% Adult + Children	50% Adult + Children
ORTHO LIFETIME MAXIMUM	\$1,000	\$1,000
PREMIUMS (MONTHLY)	Employee Only: Employee + Spouse: Employee + Child(ren): Family:	\$0.00 \$33.90 \$50.03 \$89.93



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VISION



Protect your sight and enjoy those sunsets even more with vision insurance. Receive both preventive and materials coverage.
Hover over the insurance terms below to learn what they mean!

PPO IN-NETWORK BENEFITS

EXAMS	\$10
LENSES	Single: \$25 Bifocal: \$25 Trifocal: \$25
FRAMES	\$150 Allowance
CONTACT LENSES	Disposable: \$150 Allowance Medically Necessary: 100% Covered
FREQUENCY OF SERVICES	Exams: 1 x 12 months Lenses: 1 x 12 months Frames: 1 x 12 months Contact Lenses: 1 x 12 months
PREMIUMS (MONTHLY)	Employee Only: \$0.00 Employee + Spouse: \$7.30 Employee + Child(ren): \$8.23 Family: \$17.16

The rates and benefit plan information shown in this guide are illustrative only. To the extent the rates or the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases. The insurance carrier will determine the actual rates based upon the final member enrollment, plan selection, funding, type, and eligibility criteria. Until that time, and the carrier's final communication, the rates will be subject to change.



LIFE

You can't put a price tag on your life, but you can protect your loved ones with life insurance in the event of a premature loss.



BASIC LIFE AND AD&D - You are automatically enrolled in this employer-paid coverage

FLAT \$25,000

VOLUNTARY LIFE AND AD&D - You must submit an application and be approved to be enrolled in this employee-paid coverage.

TIER	BENEFIT	GUARANTEE ISSUE
EMPLOYEE	Increments of \$10,000 up to 5x your earnings; \$300,000 Maximum	\$100,000
SPOUSE	Increments of \$5,000 up to \$100,000	\$25,000
CHILD	\$10,000	\$10,000

DISABILITY

Accidents and illnesses happen and often when we least expect them. Ensure you are financially prepared to stay afloat in the midst of a medical condition with disability insurance.

SHORT TERM DISABILITY - You are automatically enrolled in this employer-paid coverage

BENEFIT	60% of your Earnings to a Maximum of \$1,000 a Week
DURATION	13 Weeks
WAITING PERIOD	Illness: 8 Days Accident: 1 Days

LONG TERM DISABILITY - This coverage is 50% employer-paid

BENEFIT	60% of your earnings to a maximum of \$5,000 a Month
DURATION	Up to SSNRA
WAITING PERIOD	90 Days

Disability
Insurance 101

VOLUNTARY & ADDITIONAL BENEFITS

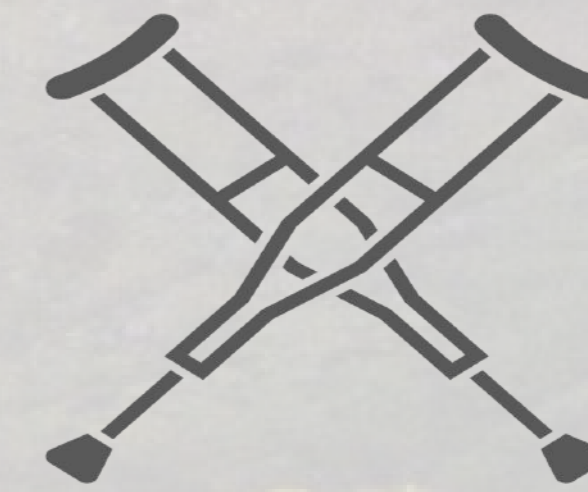


VOLUNTARY BENEFITS

Even with medical insurance, you could still be subject to unexpected out-of-pocket expenses in the form of copays, deductible, and coinsurance. Voluntary Benefits provide lump sum payments to be used towards your health care expenses, or however you see fit.



CRITICAL ILLNESS



ACCIDENT



**DOWNLOAD
NOTICES HERE**

Employee Notices

Please review the following required employee notices detailing your rights and options. You can also request a paper copy of any of these notices at any time.

**READY TO
ENROLL?**