

# Example Client

## Benefits Open Enrollment

Effective January 1, 20xx

Presented by

**vita**

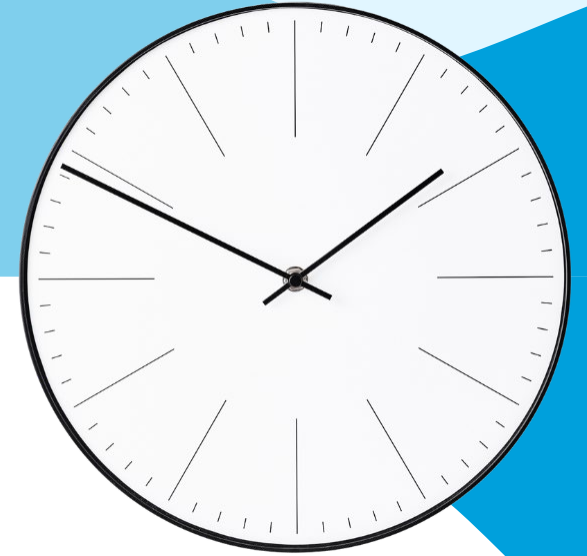
Sample



## Agenda

- 1 20xx Overview
- 2 Plan Details
- 3 Action Items

# Sample



# Need help with your benefits?

# vita

## Contact Vita to help with:

- Enrollment advice
- Claims resolution
- ID cards
- Covered services
- FSA
- HSA
- HRA
- Commute

**(650) 966-1492**  
**[help@vitamail.com](mailto:help@vitamail.com)**

# Overview of Changes



## Medical

- No change in medical carrier(s)
- Client will continue to offer coverage through Cigna and Kaiser
- NEW: Client will now offer one Cigna PPO plan and HDHP plan, both with plan changes

## Ancillary

- No changes

## Contributions

- Client will maintain the same contribution strategy; 90% for EEs and 75% for Deps
- Client will increase its contribution to the HDHP: 90% for EEs and 75% for Deps

## Flexible Spending Accounts (FSA)

You must re-enroll in the Health and/or Dependent Care FSA for 20xx. Your 20xx election will NOT continue into 20xx.

## Election Deadline

Changes must be made in ADP no later than **November 15<sup>th</sup> at 5 p.m.**

# Open Enrollment Timeline – Changes Effective January 1, 20xx

November 20xx						
Sun	Mon	Tues	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
Open Enrollment in ADP						
12	13	14	15	16	17	18
Open Enrollment in ADP						
19	20	21	22	23	24	25
26	27	28	29	30		

December 20xx						
Sun	Mon	Tues	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	Jan 1					

# Benefit FYIs

## Qualified Life Events

- Open Enrollment is your once a year opportunity to make changes to benefits or keep as is
- Qualified Life Events include – Special enrollment period if you experience:
  - *Marriage/divorce*
  - *New baby/adoption*
  - *Loss/gain of other coverage*
  - *Ask HR for more info*

## Go Online & Download App

- Register online with the insurance carriers to access soft copy ID cards
- View nearby provider locations
- Access claims information

## ID Cards

- Medical ID will arrive 10-14 days after the carrier processes enrollment
- Guardian dental and VSP vision do not issue ID cards, use SSN as ID number. However, you may download soft copy ID card from website
- Primary subscriber's SSN is ID number for all enrolled members

# Employee Per Pay Period Contributions

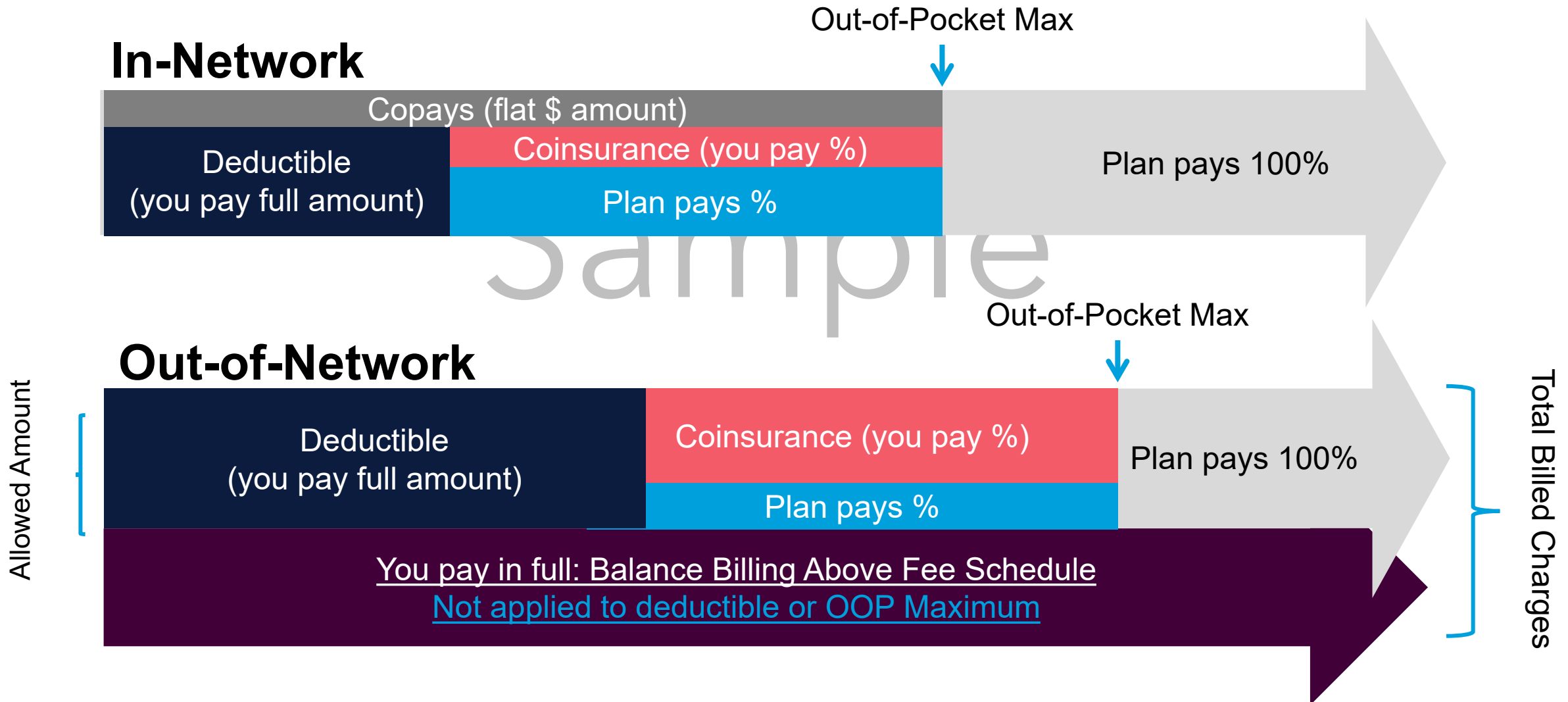
	Medical Plan 1: Cigna HDHP	Medical Plan 2: Cigna PPO	Medical Plan 3: Kaiser (CA)	Dental Plan: Delta Dental	Vision Plan: VSP
Employee Only	\$xxxx	\$xxxx	\$xxxx	\$xxxx	\$xxxx
Employee + Spouse	\$xxxx	\$xxxx	\$xxxx	\$xxxx	\$xxxx
Employee + Child(ren)	\$xxxx	\$xxxx	\$xxxx	\$xxxx	\$xxxx
Employee + Family	\$xxxx	\$xxxx	\$xxxx	\$xxxx	\$xxxx

# Key Terminology

Term	Definition
<b>Annual Deductible</b>	<ul style="list-style-type: none"><li>• The annual amount you pay before your plan starts to pay</li><li>• Resets every January 1</li></ul>
<b>Copayment</b>	<ul style="list-style-type: none"><li>• A flat dollar amount you pay for covered services like doctor visits</li></ul>
<b>Coinsurance</b>	<ul style="list-style-type: none"><li>• The percent you pay for services after your deductible is met</li><li>• You share responsibility for payment with the insurance carrier</li></ul>
<b>Out of Pocket Maximum (OOP Max)</b>	<ul style="list-style-type: none"><li>• Maximum amount you will pay for covered services in a calendar year</li><li>• Once met, the plan pays 100% of the allowed amount</li><li>• Resets every January 1</li></ul>



# Medical Plan Cost Accruals



## Medical Plan Options: Cigna and Kaiser

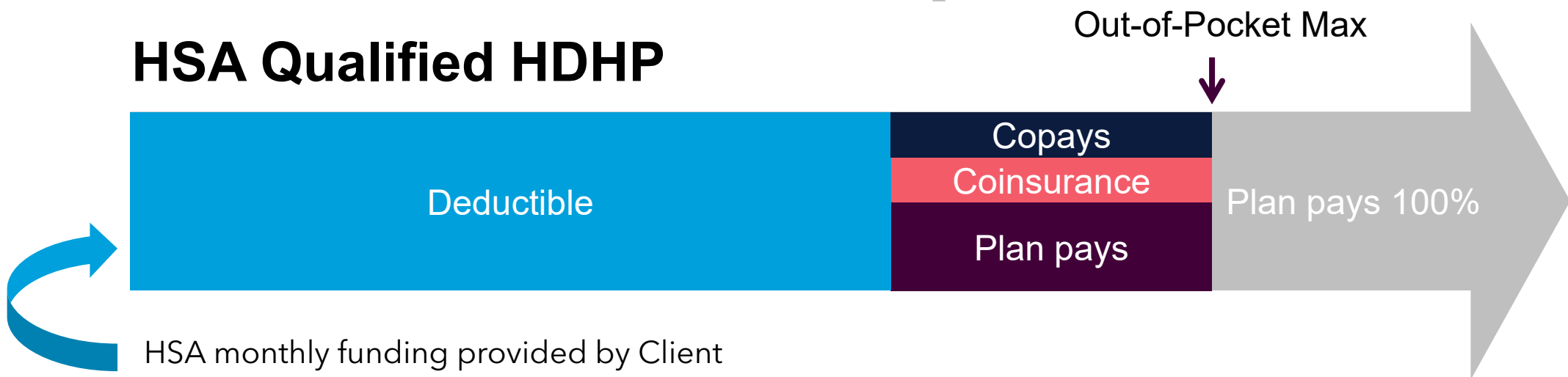
	Cigna HDHP	Cigna PPO	Kaiser HMO
PCP Required	No	No	Yes
Annual Deductible	\$2,000/individual; \$4,000/family	\$500/individual; \$1,000/family	No deductible
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Office Visit	10% after deductible	\$20 copay	\$20 copay
Urgent Care	10% after deductible	\$40 copay	\$40 copay
Emergency Room	10% after deductible	10% after deductible	\$200 copay
Outpatient	10% after deductible	10% after deductible	\$350 per procedure
Inpatient	10% after deductible	10% after deductible	\$500 per admit
Rx (Tier 1/2/3)	\$5/\$30/\$50	\$5/\$30/\$50	\$5/\$30
Specialty Rx	20% up to \$250	20% up to \$250	20% up to \$250
Annual Out-of-Pocket Max	\$5,000/individual; \$10,000/family	\$4,000/individual; \$8,000/family	\$5,000/individual; \$10,000/family
HSA	Yes, with Employer Funding	No	No
Out-of-Network Benefits	Yes	Yes	No - Kaiser Physicians and Facilities Only

# Medical Plan Cost Accruals: PPO vs. HDHP

## Traditional PPO

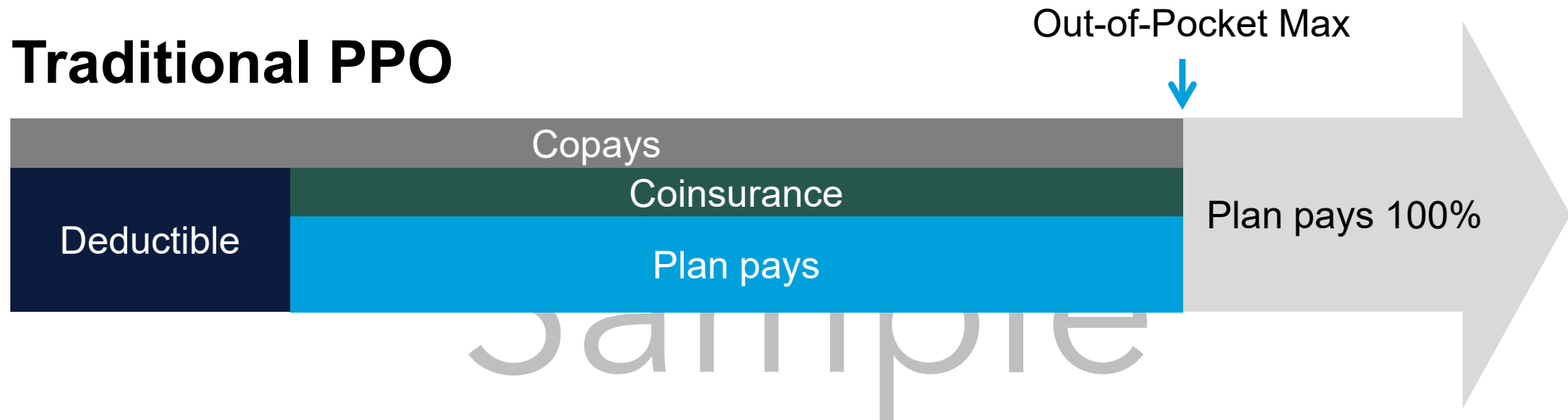


## HSA Qualified HDHP

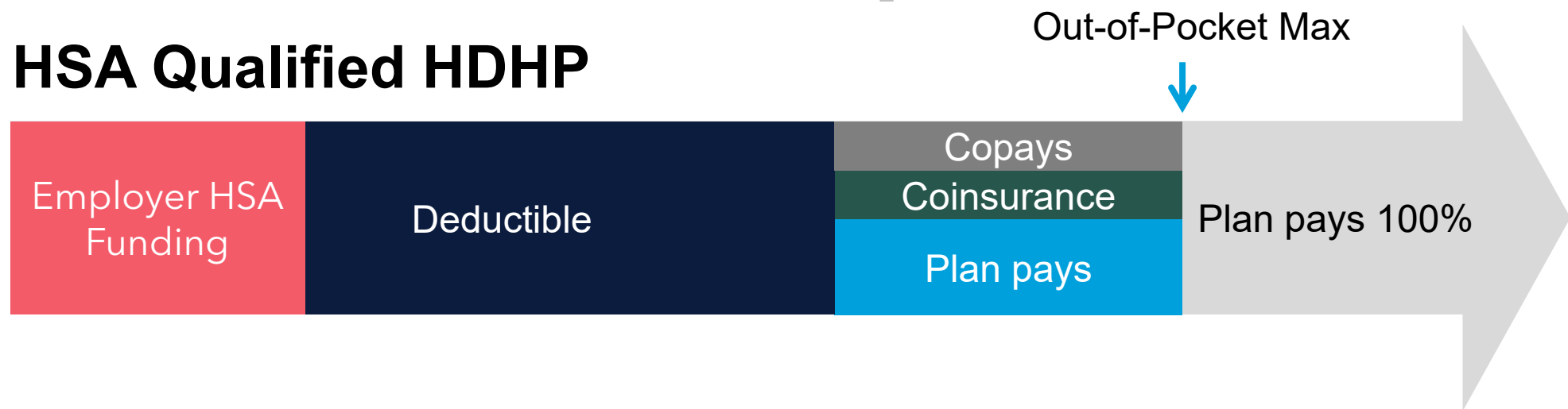


# Medical Plan Cost Accruals: PPO vs. HDHP

## Traditional PPO



## HSA Qualified HDHP



# Health Savings Account (HSA)

- **Employer Funding**
  - Single: \$XX per pay period
  - Family: \$XX per pay period
  - Top off to IRS maximums
- **20xx IRS Limits**
  - Single: \$4,150
  - Family: \$8,300
  - 55+ Catch Up: \$1,000
- Must be enrolled in **qualifying HDHP** to contribute to an HSA
- May not have any other **disqualifying coverage** (Medicare including part A), regular FSA). Must elect Limited Purpose FSA
- **Money is yours.** Including employer contributions into your Vita Flex HSA. No “use it or lose it” provision
- Use funds as needed or let account grow to use for future healthcare expenses
- **No Federal income tax.** CA state tax.
- **Self managed** – no TPA or claims adjudication



# Ways to Control Cost

## **In-Network vs. Out-of-Network**

- Balance billing and lower reimbursement out-of-network

## **Office vs. Freestanding vs. Hospital**

- Different copays based on location where services rendered

## **Telehealth/Virtual Visit**

## **Prior Authorization**

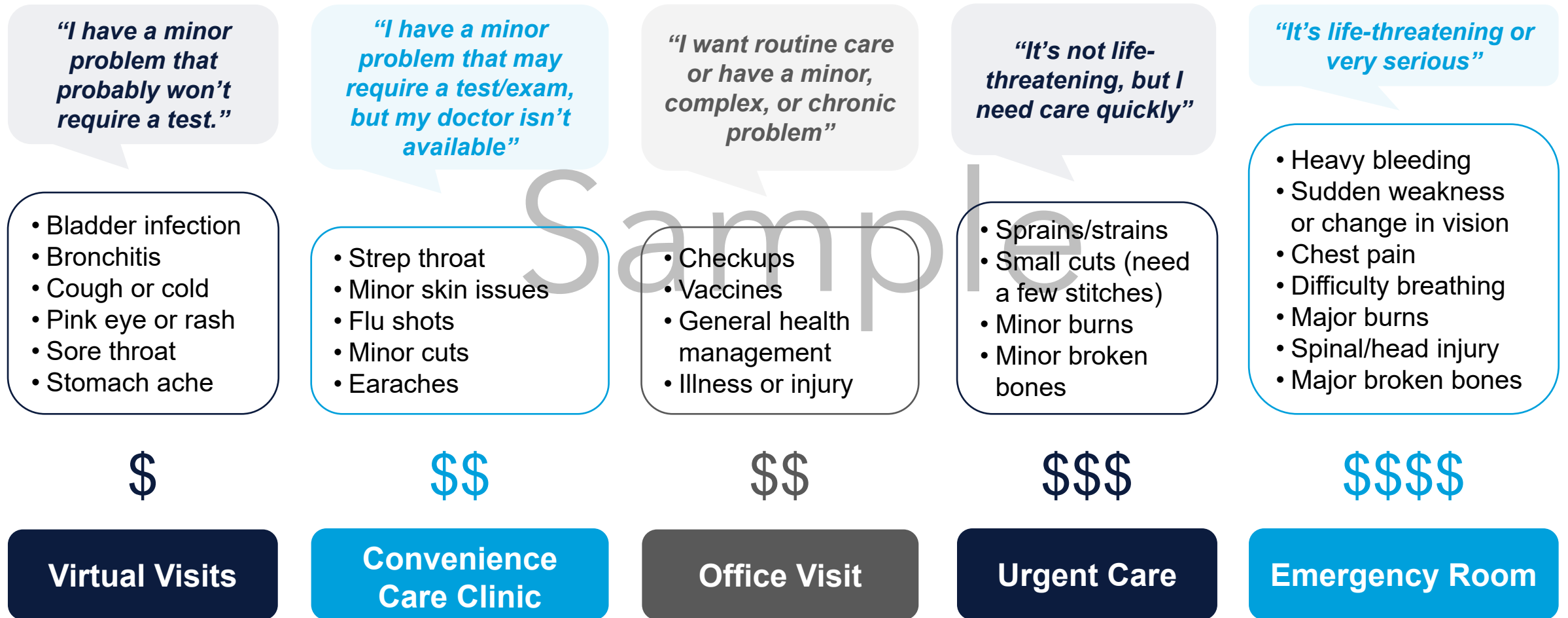
- Services may not be covered if not obtained

## **Pharmacy**

- Mail order/home delivery



# Accessing Care



*The NurseLine can help answer general questions about medications and understanding treatment options.*

# Mental Health Resources

## Cigna

- Ginger is a confidential coaching via text-based chats, self guided learning activities, and video-based therapy. Cost sharing will apply.  
[www.ginger.com/cigna](http://www.ginger.com/cigna)
- Talkspace is an online therapy service where members can contact their dedicated therapist via text, voice, and video message. Cost sharing will apply.  
[www.talkspace.com/cigna](http://www.talkspace.com/cigna)

## Kaiser

- Calm – app for meditation, sleep, and mental resilience
- myStrength – app for awareness, behavior change, manage stress, anxiety
- No referral needed to mental health services but coordinate with your PCP

## WorkLifeMatters

- EAP – up to 3 no cost face to face visits with network provider
- Support with personal life and well-being, and mental health or substance abuse
- [Worklife.uprisehealth.com](http://Worklife.uprisehealth.com)

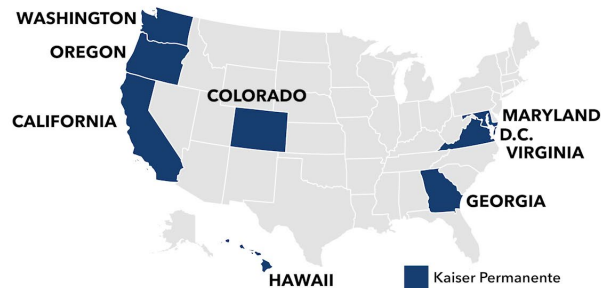


# Kaiser – Care While Traveling

## Best options for nonemergency urgent care away from home

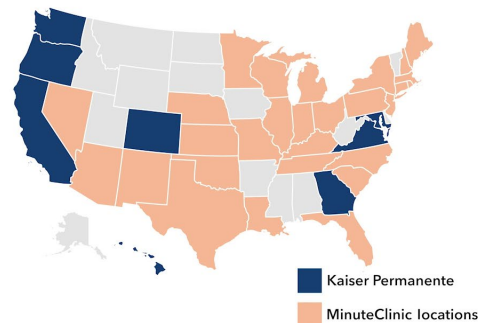
For domestic travel in the USA within a Kaiser Permanente service area/region go to:

- Nearest KP urgent care



For domestic travel in the USA in a state without Kaiser Permanente go to:

- Nearest MinuteClinic
- Nearest urgent care facility



For complete details on copays, coinsurance, and reimbursement, please visit [kp.org/travel](https://kp.org/travel).

## Did you know? While traveling, you can...



### CONNECT 24/7

with a licensed care provider for medical advice our Away From Home Travel Line at 951-268-3900



### CALL



### EMAIL

your doctor with nonurgent questions



### VISIT

[kp.org/travel](https://kp.org/travel)

# Mobile Apps

Go to your carrier's website or mobile app to:

- access ID cards
- download explanation of benefits (EOB)
- find in-network providers
- cost estimator tools
- free wellness programs
- wellness education



**Cigna**

[www.cigna.com](http://www.cigna.com)



**Kaiser**

[www.kp.org](http://www.kp.org)

## Dental Plan: Guardian PPO

	In-Network	Out-of-Network*
<b>Deductible</b>	\$25/member (3 per family)	
<b>Preventive Care</b> (Exams, Cleanings, X-rays)	0%, deductible waived Cleanings covered 2x per calendar year	0%, deductible waived Cleanings covered 2x per calendar year
<b>Basic Care</b> (Fillings, Endodontics, Periodontics)	20% after deductible	20% after deductible
<b>Major Care</b> (Implants, Crowns, Bridges, Onlays)	50% after deductible	50% after deductible
<b>Annual Maximum</b>	\$2,000 per covered member	
<b>Orthodontia</b> (Children to age 19 and adults)	50%	50%
<b>Ortho Lifetime Max</b>	\$1,500	
<b>Rollover Account</b>	Yes - \$1,500 Maximum	

## Vision Plan: VSP

	In-Network	Out-of-Network Reimbursement
<b>Exam</b> (Every 12 months)	\$10 copay	Up to \$45
<b>Materials</b>	\$25 copay	N/A
<b>Lenses</b> (Every 12 months)	Standard lenses covered in full Additional copays for upgrades	Up to \$30 single vision Up to \$50 bifocals
<b>Frames</b> (Every 12 months)	\$150 retail allowance + 20% savings	Up to \$105
<b>Contact Lenses</b> (In lieu of glasses)	\$150 retail allowance	Up to \$105
<b>Contact Lens Fitting</b>	Up to \$60	Not covered

If enrolled in Kaiser, Kaiser medical plan includes an annual eye exam for free. The Kaiser medical plan does not cover the cost of materials.

# Life and Disability: Guardian

## Life and AD&D

- Group Life: **1x earnings to \$500,000**; payable to beneficiary of your choosing

## Short Term Disability (STD)

- **7 day wait, 60%** of weekly earnings, taxable income
- Maximum benefit payment: **\$2,500** (maximum covered weekly earnings: \$4,167)
- Payable for 12 weeks (Standard pregnancy: 6 weeks)
- In conjunction with social benefits
- Does not apply to paternity leaves

## Long Term Disability (LTD)

- **90 day wait, 60%** of monthly earnings, taxable income
- Maximum benefit payment: **\$14,000** (max covered monthly earnings: \$23,333)
- In conjunction with social benefits; payable to Social Security Normal Retirement Age
- Pre-existing condition limitations apply

# Voluntary Life and AD&D: Guardian



**Voluntary Employee Life:** \$10k increments to \$250k\*  
(up to 5x earnings)

**Voluntary Spouse Life:** \$5k increments to \$125k\*  
(up to 50% of employee election)

**Voluntary Child(ren) Life:** Flat \$10k per child

**\*Guaranteed issue** if purchased now during Open Enrollment. No underwriting!

# Employee Assistance Program (EAP): WorkLifeMatters

The EAP is a confidential resource that can provide assistance for a multitude of personal needs, whether or not they are work related.

## Counseling Benefit

- Up to 3 face to face visits with a professional counselor

## Referrals

- Receive referrals for elder or childcare and many other services

## Legal Advice

- Receive legal advice on topics such as estate planning

## 24/7 Hotline and Website

(xxx) xxx-xxxx

Worklife.uprisehealth.com

Username and Password

# Health Flexible Spending Accounts: Vita Flex

## High-Level Overview

- Up to \$3,200/year may be set aside pre-tax for medical, dental, and vision expenses for you and your dependents
- \$240 minimum election
- Irrevocable and use-it-or-lose-it, elect carefully
- \$640 rollover provisions
- Access to full election on effective date
- Debit card to access funds

## Common Eligible Expenses

- Copays and deductibles
- Prescription medication
- Medical supplies
- Dental care
- Vision Care
- Over the counter medication and menstrual products

**Use your debit card at valid merchants!**

Keep your receipts; charges may require substantiation



# Health Flexible Spending Accounts: Vita Flex

## High-Level Overview

- Up to \$3,200\*/year may be set aside pre-tax for medical, dental, and vision expenses for you and your dependents
- \$240 minimum election
- Irrevocable and use-it-or-lose-it, elect carefully
- \$610 rollover provisions for 20xx into 20xx
  - \$640\* rollover provisions for 20xx into 20xx
- Access to full election on effective date
- Debit card to access funds

## Common Eligible Expenses

- Copays and deductibles
- Prescription medication
- Medical supplies
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**Use your debit card at valid merchants!**

Keep your receipts; charges may require substantiation

# HDHP + HSA + FSA: Limited Purpose FSA

- Use for **dental and vision** expenses at any time
- Use for healthcare expenses after meeting the **statutory deductible** (not plan deductible)
  - Self Only Coverage: \$1,600
  - Family Coverage: \$3,200
- Provides you **two tax advantaged accounts**
- **Potential to save** HSA dollars for later use (like retirement)

**Statutory Deductible**  
\$1,500 / \$3,000

**Plan Deductible**  
\$2,000 / \$4,000



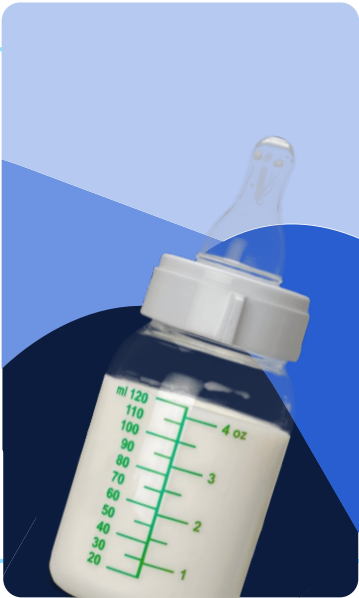
Reimbursement available for  
**dental and vision only**

Reimbursement medical, dental,  
and vision

# Need to Spend Down Your Health FSA Balance?

- Check out the FSA Store ([www.fsastore.com](http://www.fsastore.com)) for ways to use your Health FSA\* balance!
- Confirm item eligibility with your Pre-Tax administrator as some items in the FSA Store may require a prescription or statement of medical necessity to be eligible.

Sample



## First Aid

- Band Aids
- First Aid Kits
- Thermometers
- Hot/Cold Packs
- Sunscreen (SPF 30+)

## Vision

- Contact Solution
- Contacts
- Prescription Sunglasses
- Lens Wipes

## Mom and Baby

- Breast Pump
- Nursing Accessories
- Owlet Smart Sock
- Prenatal Vitamins

\*If you have a Limited Purpose Health FSA, you are only eligible to purchase dental and vision-related items until you have met the statutory deductible.

# Dependent Care Flexible Spending Accounts: Vita Flex

## High-Level Overview

- Up to \$5,000/year may be set aside pre-tax per household for childcare expenses
- \$240 minimum election
- Irrevocable and use-it-or-lose-it, elect carefully
- No rollover
- Access to funds as they are contributed
- Reimbursement only








## Common Eligible Expenses

- Childcare expenses for dependents age 12 or younger that enable you and your spouse to work, actively look for work or be a full-time student
- Before and after school care
- Day care expenses
- Preschool tuition

## Common Ineligible Expenses

- Tutoring before or after school
- Music lessons
- Kindergarten tuition

## FSA: Submitting Claims

Method	Health FSA	Dependent Care FSA
Online ( <a href="http://www.vitaflex.net">www.vitaflex.net</a> )		
Email (with claim form)		
Fax (with claim form)		
Debit Card (keep receipts)		

# Commuter Benefits: Vita Flex



## Elect Online

- [www.vitaflex.net](http://www.vitaflex.net)
- You may change your election at any time, not just during Open Enrollment

## Choose Plan(s)

- Parking – up to \$315 pre-tax per month
- Transit – up to \$315 pre-tax per month
- Post-tax contributions above pre-tax limits

## Election Deadline - Last day of the month

- Monthly election automatically continues unless you actively make a change

## Funding

- Contributed funds added monthly
- Same debit card as FSA/HSA
- Transit and Parking balances roll-over

# Open Enrollment Action Items



## **You must take action if you want to...**

- Change your medical plan coverage, including who is covered
- Enroll in the Health and/or Dependent Care FSA for 20xx

## **If you do not take action...**

- You will be mapped to the new plans with the same covered dependents
- Your Health and Dependent Care FSA elections will be \$0 for 20xx
- All other enrollments will continue

## **Make your changes in Ease no later than Friday, November 15<sup>th</sup>.**

- Election changes and benefit changes are effective January 1, 20xx

## Questions

