



# Dana Kepner Company, Inc. – Western Industrial Supply

## 2016 Annual Enrollment Meetings





## Today's Topics

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- ❖ Introductions
- ❖ Holidays & paid time off
- ❖ Annual enrollment & what it means for you
- ❖ Review of current plans including:
  - Medical
  - Dental
  - Vision
  - Disability
  - Life/AD&D
  - FSA
  - 401(k)





## 2016 Paid Holidays

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- ❖ Friday, January 1, 2016 – New Year's Day
- ❖ Monday, May 30, 2016 – Memorial Day
- ❖ Monday, July 4, 2016 – Independence Day
- ❖ Monday, September 5, 2016 – Labor Day
- ❖ Thursday, November 24, 2016 – Thanksgiving
- ❖ Friday, November 25, 2016 – Day after Thanksgiving
- ❖ Thursday, December 22, 2016 – Christmas Eve Observed
- ❖ Friday, December 23, 2016 – Christmas Day Observed
- ❖ Thursday December 29, 2016 – New Year's Eve Observed
- ❖ Friday, December 30, 2016 – New Year's Day Observed





# Paid Time Off

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## **Paid Vacation**

Months employed:

- ❖ 0 – 60 months (5 completed years) – 10 days per year, accrues at 3.08 hrs. per PP
- ❖ 61 – 120 months (10 completed years) – 15 days per year, accrues at 4.62 hrs. per PP
- ❖ 121+ months (10+ years) – 20 days per year, accrues at 6.16 hrs. per PP
  - In the event you leave your employment with us, you will be paid out any earned vacation hours you have accrued
  - If an employee has available vacation hours not used by the end of the year, you may carry a maximum of 240 hours forward to the next year

## **Personal Time/Sick**

- ❖ Six days per year, accrues at 1.85 hrs. per PP
  - Unused personal time benefits may be carried over with NO maximum. Under no circumstance will there be a cash value for these hours on or before termination



## What is Annual Enrollment?

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- ❖ Each year you have one opportunity to reevaluate your insurance needs.
- ❖ If you miss your chance, it won't be offered again until next year!
- ❖ Changes during the year can only be made when you experience a qualifying life event.
  - You must notify HR within 30 days of that qualifying life event.
- ❖ A qualifying event might be a marriage, newborn, adoption, divorce, loss of other group coverage, etc.



## Enrollment Materials & Deadlines

- ❖ You must enroll via the Paycom system by:

December 18th

**No exceptions!**

- ❖ All changes will go into effect January 1, 2016.





## Enrollment Materials & Deadlines

- ❖ Open enrollment will be self-service through the Paycom system. All elections must be made by **December 18<sup>th</sup>**.
- ❖ If you want to make changes to your current elections you will need to do so through the Paycom system.
- ❖ If you do not want to make any changes, your 2015 elections will roll over for 2016 (this does not include FSA elections).
- ❖ All employees who want to participate in the Flexible Spending Account (FSA) will need to make new elections for 2016.
- ❖ Please keep copies for your records.



## Health Reform–Individual Mandate

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- ❖ Effective January 1, 2014
- ❖ Requires most individuals to have health insurance
- ❖ Most employer group plans (including Dana Kepner's plans) satisfy requirement for individual mandate
  - Other coverage, such as individual policies, student health coverage, Medicare, Medicaid and Tricare or Veteran's coverage also satisfy individual mandate
- ❖ You will not incur a penalty under the individual mandate if you enroll in one of Dana Kepner's medical plans





# Health Reform—Your Options

- ❖ Employees may wish to review all of their options (including Dana Kepner's plans, coverage available on public exchanges, as well as coverage through a spouse's plan) to choose the best selection for their families
- ❖ Penalty for non-compliance:
  - In 2016, greater of:
    - ❖ \$695 per adult / \$347.50 per child OR
    - ❖ 2.5% of family income
  - Increases each year



# Dana Kepner's Self-Funded PPO Plan



## ❖ **Regional Care, Inc. (RCI)**

- RCI is Dana Kepner's third party administrator for our PPO plan

## ❖ **WellDyneRx**

- Prescription benefit manager

## ❖ **PPO Provider Networks**

- Colorado—Cofinity
- Texas—Health Smart Preferred
- Arizona—Arizona Foundation for Medical Care
- Montana—First Choice Health
- Nevada—Health Smart Preferred
- Wyoming—No network, services are paid at the 80% coinsurance level



# Dana Kepner's Self-Funded PPO Plan



## ❖ Plan enhancements for 2016

- Employees on the RCI PPO Medical Plan will receive access to Teladoc for free!

## ❖ The PPO plan does not require a PCP or referrals

## No change to the PPO plan design!

## ❖ Plan continues to have grandfathered status

	In-Network	Out-of-Network
Deductible Individual / Family	\$750 / \$1,500	\$750 / \$1,500
Coinsurance	20% (plan pays 80%)	30% (plan pays 70%)
Out-of-Pocket Max Individual / Family	\$3,000 / \$5,500	\$3,000 / \$5,500
Preventive Care	No charge up to \$200, then 20% after deductible	No charge up to \$200, then 30% after deductible





	In-Network	Out-of-Network
Copay	20% (plan pays 80%)	30% (plan pays 70%) after deductible

- Mail order available at in-network pharmacies
- Out-of-network: Employee pays up front, submits receipts to RCI, who issues all reimbursement checks
- ❖ Dana Kepner will pay for the cost of *generic* drugs only
  - If a generic drug is not available, the plan will pay 80% in-network (70% out-of-network) of the brand name prescription
  - If a generic is available and you choose the brand, the plan will pay 80% in-network (70% out-of-network) of the *generic equivalent*, you are responsible for the difference





**Home**

Welcome

**Security**

Change Password

My Profile

**Enrollment**

Change My Enrollment

Enrollment History

**ID Cards**

Request ID Card

**Inquiry**

Reimbursement Plan Accounts

Claims Inquiry

Coverage Inquiry

Links

**Help**

Contact Us - ASPEN

Contents



WELCOME TEST EXISTING!

**Welcome!**

RCI is excited to introduce a new look and new functionality to our online presence.

We believe that the new content and navigation will help you use the tools that we provide to make your healthcare experience more pleasant and more efficient.

**Contact Us** – We now have made it much easier for you to get your question, comment, or concern to the right person at RCI. There are two places where you can use Contact Us – on the left hand side of the screen after you have logged in, as well as a Contact Us About This Claim button that is available when you are looking at specific claims.

**Downloadable forms** – We now have the most commonly requested forms available for you to download. Look under [Links](#) on the left hand side.

**Request ID Cards** – You can now use the web site to request a replacement ID card.

**E-mail notification for claims** - You can now choose to receive e-mail notification when we receive a new claim or process a claim. You can turn this notification on or off in the My Profile section.

**Links to other services** – We will begin providing specific links for performing provider searches, resources from your pharmacy benefit manager, as well as employer sponsored wellness programs and other links that will help you manage your health.



- ❖ View claims
- ❖ View benefits
- ❖ Check FSA balances

- ❖ Email notifications of claims
- ❖ Print claim forms
- ❖ Contact customer services
- ❖ Request an ID card



## Teladoc–New Benefit!

- ❖ All employees on the RCI PPO Plan will receive access to Teladoc services at **no cost**.
- ❖ Teladoc is a new way to access qualified doctors through the convenience of your phone or computer.

WHEN CAN I USE TELADOC?	GET THE CARE YOU NEED	MEET OUR DOCTORS
<p>Teladoc does not replace your primary care physician. It is a convenient and affordable option for quality care.</p> <ul style="list-style-type: none"><li>• When you need care now</li><li>• If you're considering the ER or urgent care center for a non-emergency issue</li><li>• On vacation, on a business trip, or away from home</li><li>• For short-term prescription refills</li></ul>	<p>Teladoc doctors can treat many medical conditions, including:</p> <ul style="list-style-type: none"><li>• Cold &amp; flu symptoms</li><li>• Allergies</li><li>• Bronchitis</li><li>• Urinary tract infection</li><li>• Respiratory infection</li><li>• Sinus problems</li><li>• And more!</li></ul>	<p>Teladoc is simply a new way to access qualified doctors. All Teladoc doctors:</p> <ul style="list-style-type: none"><li>• Are practicing PCPs, pediatricians, and family medicine physicians</li><li>• Average 15 years experience</li><li>• Are U.S. board-certified and licensed in your state</li><li>• Are credentialed every three years, meeting NCQA standards</li></ul>

With your consent, Teladoc is happy to provide information about your Teladoc consult to your primary care physician.

- ❖ Be on the lookout for a Welcome Kit in the mail.
- ❖ Visit Teladoc at [www.teladoc.com](http://www.teladoc.com) for more information.





## Kaiser Permanente–HMO

- ❖ Available to Denver employees only
- ❖ In-network coverage (out-of-network coverage for emergencies)
- ❖ Deductible increasing in 2016:

	2015	2016
Deductible	\$250 individual \$750 family	\$750 individual \$2,250 family

Out-of-pocket maximum—\$1,250 individual, \$2,500 family

PCP office visit—\$15 copay

Specialist office visit—\$25 copay

Hospitalization—10% after deductible

Outpatient Procedure—10% after deductible

Prescriptions –

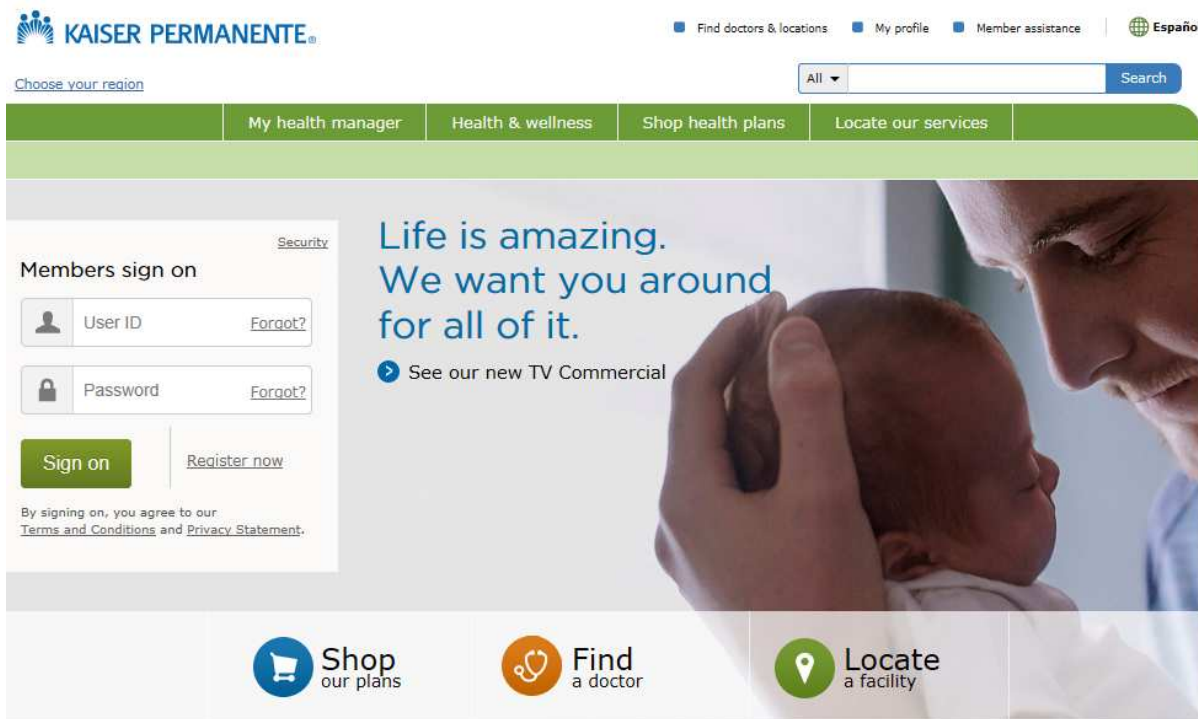
Generic: \$10 retail copay (up to 30-day supply)

Brand: \$25 retail brand copay (up to 30 day supply)

Mail order—2x the retail copay for 90 day supply



www.kaiserpermanente.org



The screenshot shows the Kaiser Permanente website interface. At the top left is the Kaiser Permanente logo. To its right are links for 'Find doctors & locations', 'My profile', 'Member assistance', and a 'Español' language toggle. Below these is a 'Choose your region' dropdown menu with 'All' selected and a 'Search' button. A green navigation bar contains links for 'My health manager', 'Health & wellness', 'Shop health plans', and 'Locate our services'. The main content area features a large banner with the text 'Life is amazing. We want you around for all of it.' and a link to 'See our new TV Commercial'. On the left side of the banner is a 'Members sign on' section with fields for 'User ID' and 'Password', each with a 'Forgot?' link, and buttons for 'Sign on' and 'Register now'. Below the sign-on section is a disclaimer: 'By signing on, you agree to our Terms and Conditions and Privacy Statement.' At the bottom of the page are three icons: 'Shop our plans' (shopping cart), 'Find a doctor' (stethoscope), and 'Locate a facility' (location pin).

- ❖ View Health Record
- ❖ Health Advice
- ❖ Fill Rx's
- ❖ View Benefits
- ❖ Staff Directory
- ❖ Clinic Locations
- ❖ Email your doctor
- ❖ Drug Encyclopedia
- ❖ Health Calculators
- ❖ E-newsletter



## Monthly Medical Insurance Premiums

- ❖ No increase for 2016!
- ❖ Premiums are deducted from your paycheck on a pre-tax basis

	Non-Smoker		Smoker	
	Employee	Family	Employee	Family
<b>Monthly Cost</b>	\$157.72	\$702.34	\$257.72	\$802.34
<b>Per Paycheck Cost</b>	\$72.79	\$324.16	\$118.95	\$370.31



## The Triple Choice Dental Plan

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- ❖ Under the Triple Choice Dental Plan, you can enroll in one of the following:
  - The Alpha Dental Plan (ADP)
  - The CarePOS Dental Plan (POS)
  - The Delta Dental Plan (PPO)
  
- ❖ Three options allow for the ultimate in flexibility, choice and affordability for each and every employee



## Option #1 Alpha (ADP) Dental Plan Highlights

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- ❖ Savings of an average of 70% off dentists' normal fee
- ❖ No waiting on any services (includes major and ortho)
- ❖ No annual maximums (use as much as you like)
- ❖ Orthodontia (braces) discounted for children and adults
- ❖ Cosmetic dentistry included
- ❖ No limit on visits
- ❖ Network driven, discount dental plan
- ❖ Choose from over 800 dentists across Colorado
- ❖ SELECT an ALPHA (ADP) Dentist from the Provider Directory in the enrollment packet or online at [www.betadental.com/alpha19/](http://www.betadental.com/alpha19/)



## Option #2 CarePOS National Dental Plan Highlights

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- ❖ Average savings of 20-60% off dentists normal fee
- ❖ No waiting on any services (includes major and ortho)
- ❖ No annual maximums (use as much as you like)
- ❖ Orthodontia (braces) discounted for children and adults
- ❖ Cosmetic dentistry included
- ❖ No limit on visits
- ❖ Do not have to select a dentist, see any of the 93,000 contracted dentists nationally, 400 in CO
- ❖ Good choice if you have dependents out of state or you travel
- ❖ More provider options, but you receive less of a discount and pay more money out of pocket as compared to the Alpha plan





## Comparison of Dental Visit–Alpha & CarePOS Plans

ADA Code	Procedure	Normal Fee	Alpha Fee	CarePOS Fee
0999	Office visit	\$35	\$5	20% discount
0150	Comprehensive oral exam	\$97	\$12	\$43
1110	Prophylaxis-adult	\$96	\$15	\$50
<b>Total Fees</b>		<b>\$228</b>	<b>\$32</b>	<b>\$93 + office visit discounted fees</b>



## Option #3 Delta Dental Plan (PPO) Highlights

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- ❖ National network of over 134,000 dentists
- ❖ See any dentist you like, but you receive the richest benefits when you see a Delta PPO dentist
- ❖ \$25 person /\$75 per family deductible per year
  - No deductible for preventive services
- ❖ Prevention 1<sup>st</sup> – cleanings, exams, and x-rays from a PPO Network provider do not apply to the annual maximum
- ❖ Maximum benefit of \$1,500 per person per calendar year
- ❖ 12 month waiting period for major services



## Option #3 Delta Dental Summary

	<b>Delta Dental PPO Provider</b>	<b>Delta Dental Premier Provider</b>	<b>Out-of-Network Providers</b>
<b>Preventive</b> Cleanings, Exams, X-rays	0%, no deductible, doesn't apply toward the max	20% of allowable charges, no deductible	20% of allowable charges, no deductible
<b>Basic</b> Simple Extractions, Fillings	0%, after deductible	20% of allowable charges after deductible	20% of allowable charges after deductible
<b>Major</b> Dentures, Oral Surgery, Endo/Pero	50%, after deductible	50% of allowable charges after deductible	50% of allowable charges after deductible
<b>Orthodontia</b>	Not covered		



# Dental Plan Design Recap

	Alpha and CarePOS Base Plans	Delta Buy-Up Plan (PPO Provider Benefits Shown)
<b>Type of Service</b> <b>Annual Maximum</b> <b>Annual Deductible</b>	In-Network Only None No Deductible	In-Network and Out-of-Network \$1,500 \$25 Individual/\$75 Family
<b>Preventive</b> Cleanings, Exams, X-rays	See Co-payment Schedule	100%
<b>Basic Services</b> Simple Extractions, Fillings	See Co-payment Schedule	100% after deductible
<b>Major Services</b> Dentures, Oral Surgery, Endo/Pero	See Co-payment Schedule	50% after deductible
<b>Orthodontia</b>	See Co-payment Schedule Child and Adult Coverage	Not Covered
<b>Waiting Periods</b>	None	12 months on major



## Dental Premiums

- ❖ No increase for 2016!
- ❖ Premiums are deducted from your paycheck on a pre-tax basis

	<b>Alpha or Care POS Monthly Premium</b>	<b>Delta Dental Buy-up Monthly Premium</b>
<b>Employee Only</b>	\$12.75	\$36.51
<b>Employee + Spouse</b>	\$22.75	\$69.13
<b>Employee + Child(ren)</b>	\$30.75	\$74.34
<b>Family</b>	\$36.75	\$119.99



**KEPNER**



# Vision Plan–VSP

	In-Network (Choice Network)	Out-of-Network
<b>Eye Exam</b> Frequency (both IN and OON)	\$20 copay Every calendar year	Up to \$45 allowance Every calendar year
<b>Lenses</b> Single Bifocal Trifocal Frequency (both IN and OON)	\$20 copay \$20 copay \$20 copay Every calendar year	Up to \$30 allowance Up to \$50 allowance Up to \$65 allowance Every calendar year
<b>Frames</b> Frequency (both IN and OON)	Up to \$130 allowance, 20% discount on balance Every other calendar year	Up to \$70 allowance Every other calendar year
<b>Contact Lenses (elective)</b> Frequency (both IN and OON)	Up to \$130 allowance Every calendar year	Up to \$105 allowance Every calendar year





## Vision Premiums

- ❖ No increase for 2016!
- ❖ Premiums are deducted from your paycheck on a pre-tax basis

	Monthly Premium
<b>Employee Only</b>	\$7.96
<b>Employee + 1</b>	\$12.74
<b>Employee + Children</b>	\$13.00
<b>Family</b>	\$20.96



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**LOCKTON®**

# Life and AD&D Insurance–UNUM

## ❖ Basic Life & AD&D

- Dana Kepner provides Life and AD&D in the amount of one times your annual salary, to a maximum of \$50,000, free to you
- No rate changes for 2016

## ❖ Voluntary Life and AD&D

- You can purchase additional life and AD&D insurance on yourself and dependents at competitive rates
- \$50,000 guaranteed issue amount for newly eligible employees (\$25,000 guarantee issue for spouses)
- New elections during annual enrollment or current enrollees who are increasing their coverage must go through medical underwriting
- No rate changes for 2016



# Short Term Disability

## ❖ **Administered by Dana Kepner**

- Employee can purchase voluntary STD insurance, at a nominal cost of \$5.00 per month
- You can purchase 60% of your monthly salary (up to \$5,000) in STD coverage
- The coverage is designed to “piggy back” your long term disability coverage
- Coverage begins on day 31 for an approved disability
- Coverage is guarantee issue, does contain some exclusions
- No rate changes for 2016



# Long Term Disability–UNUM

## ❖ **Core LTD**

- Dana Kepner provides all employees with a benefit of 60% of their monthly salary, to a maximum of \$1,000, at no cost to you
- No rate changes for 2016

## ❖ **Voluntary Buy-Up LTD**

- You can purchase additional LTD insurance, at competitive rates (rates are age banded)
- The benefit is 60% of your monthly salary (up to \$5,000), not to exceed 60% (including the company provided monthly benefit of \$1,000)
- Guarantee issue, no underwriting process
- Both the core and buy-up have a 90 day elimination period
- No rate changes for 2016



## What is a Flexible Spending Plan?

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- ❖ A Flex Plan is an employer-sponsored program that allows employees to pay for insurance related items on a pre-tax basis.
- ❖ This is a voluntary program, you do not have to participate. However, it does not cost you money to participate.
- ❖ 3 different parts to the plan
  - Premium Only Plan
  - Medical Reimbursement Flexible Spending Account
  - Dependent Care Flexible Spending Account



## Part #1–Premium Conversion

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- ❖ The premium conversion plan allows you to pay for your portion of the medical, dental and vision programs on a pre-tax basis
- ❖ You are not taxed on the premiums you pay for benefits. Less taxes are good!





## Part #2—Medical Reimbursement Account

- ❖ The medical reimbursement account allows you to pay unreimbursed medical expenses on a pre-tax basis for you and your dependents
  - ❖ You are able to elect any amount up to \$2,500 for the coming plan year
  - ❖ The plan offers a \$500 carryover provision!
    - You can carry over up to \$500 into the next plan year



## Part #2–Sample Eligible Expenses

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- ❖ Medical/dental deductibles, coinsurance or copays
- ❖ Out-of-pocket expenses for eyeglasses, contacts, orthodontia and laser vision surgery
- ❖ Other eligible medical, dental and vision expenses
- ❖ Items not covered in health plans
  - See eligible expenses worksheet for more details



## Part #3–Dependent Care Account

- ❖ You can pay for dependent care expenses on a pre-tax basis
- ❖ Eligible dependent care expenses are for:
  - The care of children under age 13, or
  - Dependents of any age that are unable to care for themselves because of a mental or physical handicap
- ❖ The care must be necessary to allow you, or you and your spouse if you are married, to work or attend school full-time
- ❖ You can set aside up to \$5,000 per year



## Things To Remember!

- ❖ Accounts are separate; money from one account cannot be used for another
- ❖ Once you make your elections you cannot change them unless you have a qualified status change
- ❖ Elections that you make will be deducted from your paycheck on a regular basis
- ❖ You do not have to make the maximum elections
- ❖ Use it or lose it – money not claimed will be forfeited (except for the medical FSA which allows for \$500 carryover)



## Why Should You Participate?



- ❖ It saves you money!
- ❖ The IRS allows you to pay for medical and dependent care expenses (items you are going to pay for anyway) on a pre-tax basis



## How Do You File a Claim?



**[www.regionalcare.com](http://www.regionalcare.com)**

**800-795-7772**

- ❖ All claims are submitted to Regional Care, Inc.
- ❖ Use the Bene Debit Card
- ❖ Claim forms (included in your packet)
- ❖ Mail or fax in your claims, make sure you keep a copy for your records
- ❖ Always keep your receipts!



# Reminders

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- ❖ Recap
  - Use the new TeleDoc service (if in the RCI PPO plan)
  - Minimal changes to benefits
  - No contribution changes
- ❖ Ensure your personal contract information correct and update your beneficiary designate, if necessary
- ❖ Enrollment elections are made through the Paycom system. Elections are due by December 18<sup>th</sup>

