

# 2020

## EMPLOYEE BENEFITS



# Agenda

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- ❖ Introductions
- ❖ Open enrollment overview
- ❖ Open enrollment instructions
- ❖ Overview of benefits and changes
- ❖ Next steps & action items



# Open Enrollment Overview

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- ❖ Opportunity to:
  - Make changes to current benefit elections
  - Add or delete insurance for yourself
  - Add eligible dependent(s) or remove dependent(s)
- ❖ All changes are effective January 1, 2020 through December 31, 2020
- ❖ This is the only time during the plan year you can make changes to your benefit elections *unless* you experience an IRS-defined qualifying life event, including but not limited to:
  - Birth or adoption of a child
  - Change in marital status
  - **Change in your spouse's coverage**
  - Employment status change
- ❖ Human Resources must be notified within 30 days of a qualifying life event and may require proof of the event (birth certificate, marriage license, etc.)

**You must notify Human Resources within 30 days of a qualifying event**



# WHAT? WHEN? HOW?



OPEN ENROLLMENT  
IS: November 19<sup>th</sup>  
TO December 2<sup>nd</sup>.

Current benefit elections  
will not carry over. In order  
to have coverage after  
December 31, 2019, you must  
log into Paycom and submit  
your elections



TO ENROLL:

log into the Paycom  
self service portal  
to submit your  
elections.



IF YOU DO NOT  
ENROLL IN BENEFITS  
BY December 2<sup>nd</sup>

you will NOT have another  
opportunity to enroll until the  
next **year's** open enrollment  
period!

All changes will take effect on  
January 1, 2020

# Market Influences

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- ❖ Our employees are key to our success as a company, and for that reason, offering comprehensive health insurance has always been and will continue to be a top priority.
  - ❖ Most of us are aware that the cost of health insurance in the United States continues to increase.
  - ❖ **It's important to understand that the amount Dana Kepner and you pay for health insurance is largely determined by the actual claims that occur within our health plan.**
  - ❖ Other factors contributing to increasing costs include inflation, new technologies, high cost specialty medications, cost shifting from government to private sector and commercial plans.
  - ❖ Although some risk factors are genetic, behavior is the single greatest determinant of health status. The good news is that you have control over your health, and making small changes now will lead to big rewards when it comes to both your health and your pocketbook.
  - ❖ We are asking each of you to make lifestyle choices that will improve your health and help to control the cost of health insurance in the future.
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# Overview of Changes for 2020

Benefit	Carriers	Changes
HMO Medical/Rx	Kaiser	Video visits \$0 copay Dispatch Health added for urgent care
PPO/HDHP Medical/Rx	Allegiance & WellDyne	Deductible increase on HDHP
Medical Payroll Deductions	-	No changes
Health Savings Account	Health Equity	No changes
Flexible Spending Accounts	Allegiance	No changes
Dental	Triple Choice	No changes
Vision	VSP	No changes
Advocate & Transparency	Health Advocate	No changes
Life & AD&D	Unum	No changes
Disability	Unum	Short-term disability will be available to all benefit eligible employees at no cost
Accident & Critical Illness	Unum	No changes
EAP & Travel Assist	Unum	No changes

# Medical & Prescription Plan–Kaiser

## HMO

Summary of Benefits	Kaiser DHMO Plan
	In-Network Only
Annual Deductible	
Individual	\$750
Family	\$2,250
Annual Out-of-Pocket Maximum	Includes deductible, copays, coinsurance
Individual	\$1,250
Family	\$2,500
Physician Services	
Preventive Care	100% covered
Telemedicine Visit	Phone: \$0 copay Video: \$0 or \$0 copay
Primary Care Physician Office Visit	\$15 copay: 10% after deductible
Specialist Office Visit	\$25 copay: 10% after deductible
Chiropractic	\$15 copay Limited to 30 visits per year
Hospital & Emergency Care Services	
Inpatient	10% after deductible
Outpatient/Ambulatory Surgery	10% after deductible
Emergency Room	10% after deductible
Urgent Care	\$25 copay at a Kaiser designated after hours facility; 10% after deductible procedures
Diagnostics	
Lab/X-Ray (independent/outpatient)	Lab: 100% covered X-Ray: 10% after deductible
MRI, nuclear med, other high-tech	10% after deductible
Hearing Aid (covered once every 3 years up to \$1,500 per ear for devices)	\$15 copay
Prescriptions	
Generic	
Preferred Brand Name	\$10 copay
Non-Preferred Brand Name	\$25 copay
Specialty	Not covered
Mail Order (90-day supply)	2x retail copay



# Kaiser – Virtual Visits

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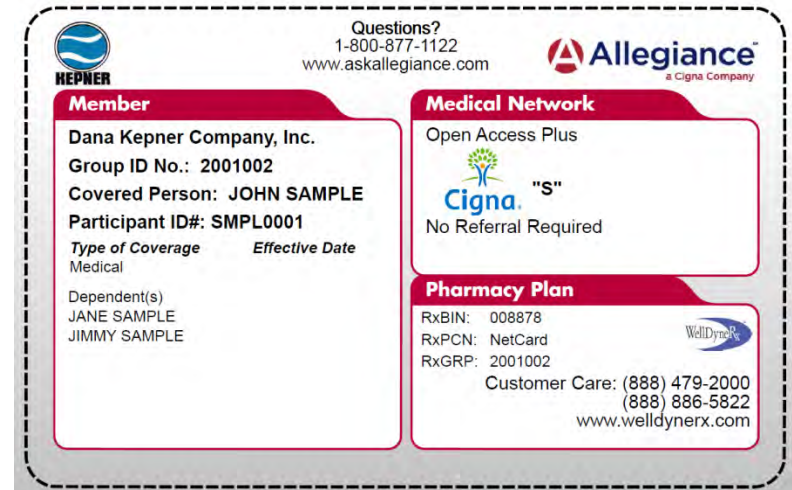
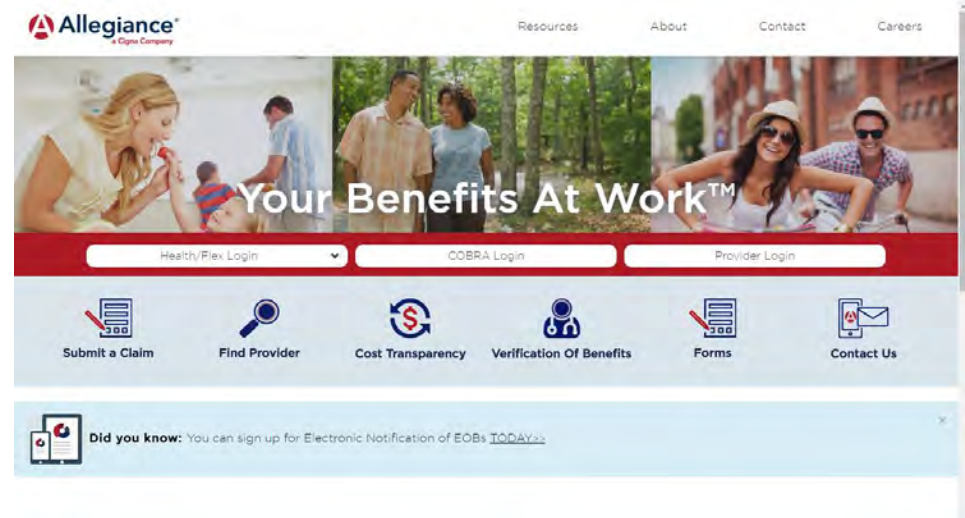
- ❖ Logon to [www.kp.org](http://www.kp.org) to schedule an E-visit, phone visit or video visit
  - E-visit: \$0 copay – with a registered nurse
  - Phone: \$0 copay
  - Video: \$0 copay
- ❖ E-visit
  - Answers to questions for common medical conditions
    - ❖ Nausea
    - ❖ Sinus problems
- ❖ Phone appointments
  - Schedule a call with a PCP or specialist
    - ❖ This also includes follow up care and wellness coaching
- ❖ Video appointments
  - Schedule a video appointment with your doctor



# Medical & Prescription Plan–Allegiance & WellDyne

## PPO & HDHP

- ❖ Allegiance will continue to be the claims administrator
  - Open Access Plus (OAP) network access
  - Tools and resources available on Allegiance website  
[www.askallegiance.com](http://www.askallegiance.com)
    - ❖ Search for providers
    - ❖ Review EOBs (explanation of benefits)
    - ❖ Verify benefits
- ❖ Continue to access **WellDyne's** website for prescription specific information



# Medical & Prescription Plan–Allegiance & WellDyne

## PPO

Summary of Benefits	Allegiance PPO Plan	
	In-Network	Out-of-Network
Annual Deductible		
Individual	\$750	\$750
Family	\$1,500	\$1,500
Annual Out-of-Pocket Maximum	Includes deductible & coinsurance	
Individual	\$3,000	\$3,000
Family	\$5,500	\$5,500
Physician Services		
Preventive Care	100% covered	40% after deductible
Telemedicine Visit	\$45 copay	Not covered
Primary Care Physician Office Visit	20% after deductible	40% after deductible
Specialist Office Visit	20% after deductible	40% after deductible
Chiropractic	20% after deductible	40% after deductible
	Limited to 32 visits per year	
Hospital & Emergency Care Services		
Inpatient	20% after deductible	40% after deductible
Outpatient/Ambulatory Surgery	20% after deductible	40% after deductible
Emergency Room	20% after deductible	40% after deductible
Urgent Care	20% after deductible	40% after deductible
Diagnostics		
Lab/X-Ray (independent/outpatient)	20% after deductible	40% after deductible
MRI, nuclear med, other high-tech	20% after deductible	40% after deductible
Hearing Aid (covered once every 3 years up to \$1,500 per ear for devices)	20% deductible waived	40% deductible waived
Prescriptions*		
Generic	20%, deductible waived	40% after deductible
Preferred Brand Name	20%, deductible waived	40% after deductible
Non-Preferred Brand Name	20%, deductible waived	40% after deductible
Specialty	20%, deductible waived	40% after deductible
Mail Order (90-day supply)	20%, deductible waived	Not covered

\*Member responsibility up to \$1,000 per prescription per tier in-network

# Medical & Prescription Plan–Allegiance & WellDyne

## High Deductible Health Plan (HDHP)



Summary of Benefits	Allegiance HDHP	
	In-Network	Out-of-Network
Annual Deductible		
Individual	\$2,800	\$5,600
Family	\$5,600	\$11,200
Annual Out-of-Pocket Maximum	Includes deductible & coinsurance	
Individual	\$5,200	\$10,400
Family	\$10,400	\$20,800
Physician Services		
Preventive Care	100% covered	40% after deductible
Telemedicine Visit	\$45 copay after deductible	Not covered
Primary Care Physician Office Visit	20% after deductible	40% after deductible
Specialist Office Visit	20% after deductible	40% after deductible
Chiropractic	20% after deductible	40% after deductible
	Limited to 32 visits per year	
Hospital & Emergency Care Services		
Inpatient	20% after deductible	40% after deductible
Outpatient/Ambulatory Surgery	20% after deductible	40% after deductible
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Hearing Aid (covered once every 3 years up to \$1,500 per ear for devices)	20% after deductible	40% after deductible
Prescriptions		
Preventive Medications	100% covered	40% after deductible
Generic	20% after deductible	40% after deductible
Preferred Brand Name	20% after deductible	40% after deductible
Non-Preferred Brand Name	20% after deductible	40% after deductible
Specialty	20% after deductible	40% after deductible
Mail Order (90-day supply)	20% after deductible	Not covered

If you are currently enrolled or choose to enroll in the HDHP, Dana Kepner will provide employee only Accident coverage at no cost

- ❖ Telemedicine provider for those enrolled in the PPO and HDHP
  - PPO: \$45 copay
  - HDHP: deductible, \$45 claim
- ❖ Visit [www.MDLive.com](http://www.MDLive.com) and click on Set Up Account to register
- ❖ Allows you to receive care in the convenient of your home or office
- ❖ Access to board certified physicians 24/7/365
- ❖ Engage with MDLive via multiple avenues:
  - Call toll-free
  - Visit the website
  - Download the mobile app
- ❖ Once your visit is complete the MDLive physician can send notes to your PCP with your approval

# Health Savings Account (HSA)

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- ❖ Available if you enroll in the High Deductible Health Plan (HDHP)
- ❖ **Allows you to save and “roll over” money from year to year**
  - No “use it or lose it” rule
- ❖ You can use these pre-tax funds to pay for eligible medical, dental or vision expenses
- ❖ Your contributions (including the contributions that Dana Kepner gives you) may not exceed the IRS contribution limits
  - Single: \$3,550
  - All other tiers: \$7,100
  - Additional catch-up (age 55+): \$1,000

# Dana Kepner Will Help You Save

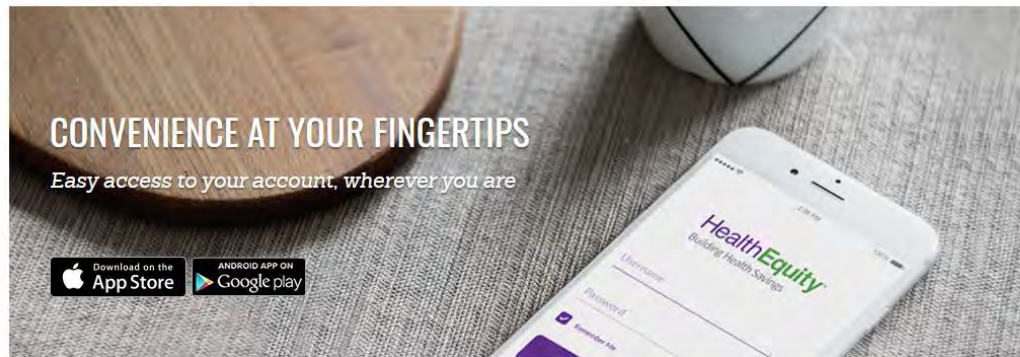
- ❖ Employees currently enrolled or newly enrolling in the HDHP, Dana Kepner will match your HSA contribution, up to:
  - Employee only coverage: up to \$200
  - Employee + spouse or children coverage: up to \$400
  - Employee + family coverage: up to \$500
- ❖ Example
  - Employee only coverage: if you contribute at least \$200 to your HSA, Dana Kepner will also contribute \$200
- ❖ Funding
  - Employee and employer dollars will be deposited on a per pay period basis
  - Flexibility to change HSA contribution on a quarterly basis





# Managing Your HSA Bank Account

- ❖ Access your HSA bank account at [www.healthequity.com](http://www.healthequity.com) or via their mobile app
  - View HSA balance and activity
  - View monthly statements
  - Monitor contributions and withdrawals
  - View list of qualified expenses
  - Invest your dollars



**On-the-go access and history**  
Access all account types wherever you go



**Photo documentation**  
Take a photo with your device to initiate claims and payments



**Send payments & reimbursements**  
Send payments to providers or reimburse yourself for out-of-pocket expenses from your HSA

# Flexible Spending Accounts–Allegiance

## ❖ Medical Flexible Spending Account

- Contribute up to \$2,750 annually
- If you enrolled in the health care FSA for 2019, any remaining funds up to \$500 will be automatically rolled over into the 2020 plan year

## ❖ Limited Purpose Flexible Spending Account

- If you are enrolling in the HDHP, you can enroll in the limited FSA (HSA as well)
- Can only be used to reimburse eligible *dental and vision* expenses
- If you enrolled in the limited purpose FSA for 2019, any remaining funds up to \$500 will be automatically rolled over into the 2020 plan year

## ❖ Dependent Care Flexible Spending Account

- Contribute up to \$5,000 annually, or \$2,500 if married and filing taxes separately
- Allows you to set aside money on a pre-tax basis for day care expenses or allow you and your spouse to work or attend school full time
- **Dependent care FSA dollars are “use it or lose it”**

You cannot stop or change your FSA contribution during the plan year unless you experience a qualifying life event

# Medical Plan Selection: Things to Think About

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- 1) Where or how do you want to receive care?
- 2) Would you rather pay more out of your paycheck, or at time of service?
- 3) Do you want to save money in a pre-tax savings vehicle (where money rolls over from year-to-year, and you can invest your dollars)?

# Dental & Vision Plans

## Dental

- ❖ Three dental plan options
  - Alpha Dental plan
  - Care Choice plan (aka Care POS plan or Beta Plan)
  - Delta Dental plan



## Vision

- ❖ Voluntary vision coverage with VSP

See Benefit Guide for summary of plan designs and contributions

# Advocacy Services & Transparency—Health Advocate

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## ❖ Who is eligible?

- Any employee who enrolls in a Dana Kepner medical plan, plus your:
  - ❖ Spouse
  - ❖ Children
  - ❖ Parents and parents-in-law

## ❖ Two components offered

- Health advocacy services
- Cost transparency

# Health Advocate—Advocacy Support

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## ❖ What is a Personal Health Advocate?

- Registered nurses with 10+ years experience in clinical care, case management, nursing education, supervision and administration
- Benefits experts with 5+ years experience in benefits administration, claims management, provider group administration
- Trained clinical professionals – social workers, behavior change counselors, nutritionists, dieticians, dental care and pharmacy management

### Find the right doctors

We can also find the right hospitals, specialists and other leading providers, anywhere in the country.

### Schedule appointments

Our experts can expedite appointments, arrange second opinions and transfer medical records.

### Assist in the transfer of medical records

We'll also handle the details of transferring X-rays and lab results.

### Work with insurance companies

Our team works on your behalf to obtain appropriate approvals for needed services.

### Resolve benefits issues

We'll do the legwork to resolve insurance claims and billing issues, untangle medical bills and coordinate benefits.

### Help with eldercare

We can help address senior issues including finding eldercare services, adult day care and more.

### Get your questions answered

We help you become informed about test results, treatments and medications.

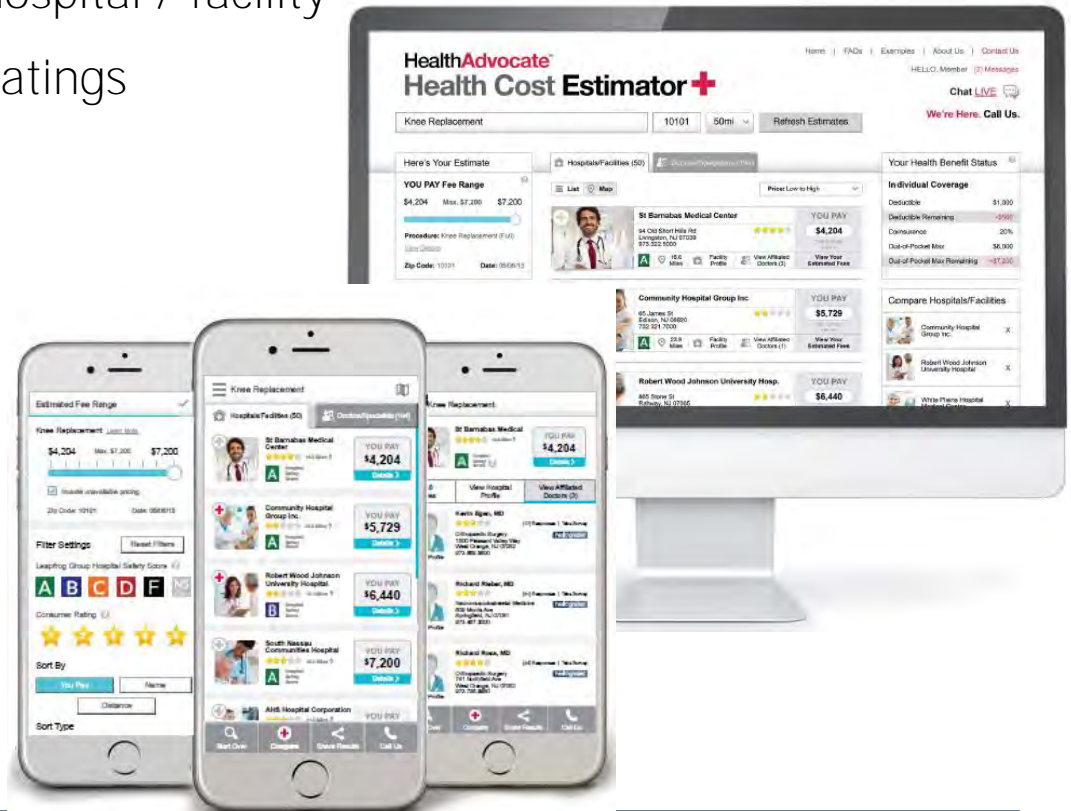
### Get pricing support

Make more informed healthcare decisions with detailed cost estimates for medical services in your area.



# Health Advocate–Health Cost Estimator+

- ❖ Shop around and save!
  - Online, app, call
- ❖ Compare costs for hundreds of medical procedures and services nationwide
- ❖ View estimated cost results by hospital / facility
- ❖ View quality, safety, consumer ratings
- ❖ View results by location



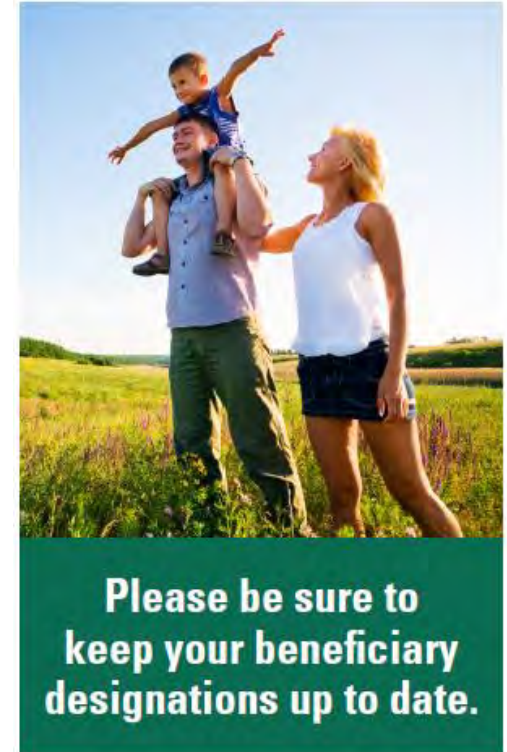
# Life and AD&D–Unum

## Basic Life and AD&D

- ❖ Dana Kepner provides basic life and accidental death (AD&D) insurance to you at no cost!
  - 1x base annual salary to \$50,000

## Voluntary Life and AD&D

- ❖ You also have the option of purchasing additional life and AD&D for yourself, your spouse, and your eligible dependents
  - If you did not enroll in *any* coverage when you were initially eligible, amounts applied for at annual enrollment will be subject to evidence of insurability



# Disability–Unum

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## Short-Term Disability – ENHANCEMENT!

- ❖ Dana Kepner provides coverage at no cost to you
- ❖ Benefit of 60% of your weekly salary up to a maximum of \$1,250
- ❖ Elimination period of 30 days

## Core Long-Term Disability

- ❖ Dana Kepner provides coverage at no cost to you
- ❖ Benefit is 60% of monthly salary to a maximum of \$1,000

## Voluntary Buy-Up Long-Term Disability

- ❖ Benefit of 60% of your monthly salary to a maximum of \$5,000
- ❖ Guarantee issue, no underwriting process
- ❖ Both the core and buy-up have a 90 day elimination period

# Voluntary Accident Insurance

If not already enrolled, election paperwork required to be returned – elect or waive

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- ❖ Designed to help offset out-of-pocket expenses, such as deductibles and co-pays, that can follow even ordinary accidents
- ❖ Main features
  - If you are currently enrolled or choose to enroll in the HDHP, Dana Kepner will provide employee only Accident coverage at no cost
  - Paid directly to you, not your doctor or hospital, so you can choose what you want to do with the money
  - 24 hour coverage: this plan protects you around the clock, on and off job
  - Family Coverage: you are able to protect your active children and spouse
  - Fully portable: if you leave work for any reason, you can take this coverage with you

Annual open enrollment is the only opportunity to enroll in this benefit!

# Voluntary Critical Illness Insurance

If not already enrolled, election paperwork required to be returned – elect or waive

- ❖ This plan pays you a lump-**sum benefit upon the Doctor's first diagnosis of a** covered illness, like a heart attack, stroke, or cancer
- ❖ Benefit options
  - Employee High Plan: \$10,000
  - Employee Low Plan: \$5,000
  - Spouse is able to get a \$5,000 benefit
  - Children are automatically covered for 50% of the employee amount
- ❖ Covered conditions
  - Cancer, heart attack, stroke, major organ transplant, kidney failure, coronary artery bypass surgery, benign brain tumor, blindness
  - Due to injury: coma, permanent paralysis, occupational HIV
- ❖ Main features
  - Level premium: does not increase with age, based on your age when coverage is issued
  - Wellness benefit: receive a \$50 check for doing a preventative health test (i.e. mammogram, pap smear, blood work, skin exam, etc.)
  - Fully portable: this coverage can be taken with you if you leave work for any reason

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# Employee Assistance Program

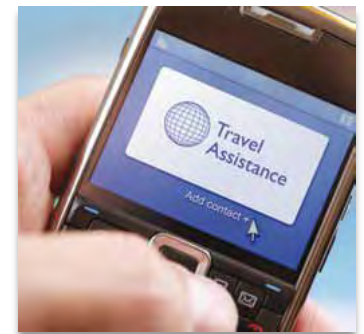
- ❖ Dana Kepner provides an Employee Assistance Program called LifeBalance. This program is available 24 hours a day, 7 days a week, and is free to you and your dependents!
- ❖ The LifeBalance program provides support, guidance, and resources that can **help you resolve personal issues and meet life's challenges**
- ❖ The program provides three face-to-face counseling sessions and may assist with the following:
  - Child care
  - Elder care
  - Alcohol and drug abuse
  - Depression
  - Difficulties in relationships
  - Financial and legal concerns





# Travel Assistance Program

- ❖ Dana Kepner provides a Travel Assistance Program. This program is available 24 hours a day, 7 days a week, and is free to you and your dependents!
- ❖ For travel
  - 100 miles or more from home
  - In or out of the country
  - Anywhere in the world
- ❖ 24-hour phone access to
  - Pre-qualified medical providers
  - Access to western-style medicine
  - Ambulance and air ambulance
  - **Lost/stolen medication replacement...and more**
- ❖ Covers
  - Business and personal travel
  - Family members
    - ❖ Does not cover spouse when traveling for business



# Take Action! Don't Delay!



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opportunity to enroll until the  
next **year's** open enrollment  
period!

All changes will take effect on  
January 1, 2020

- ❖ Everyone must designate a beneficiary for the company-paid life insurance
- ❖ Enrollment elections are due not later than 12/2/19
- ❖ Enrollment elections are made in Paycom

# Need More Information?

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## Contact human resources

- ❖ Questions about any of the benefit plans
- ❖ Eligibility information

## Call Health Advocate

- ❖ Claim issue
- ❖ How services will be covered
- ❖ Confirming your in-network providers
- ❖ How prescriptions will be covered

## Additional resources for you

- ❖ Benefits guide
- ❖ Official plan documents