

2023 Benefits | Open Enrollment

November 23rd – December 5th



5 Ws of Open Enrollment

Why?

IRS requirements

Things change.

Your health matters!

+/- \$10,000 additional to your total compensation

Who?

Regular, full time EEs (30+ hours/week)

What?

Annual opportunity to elect/decline insurance plans

2023 plan year: January 1st – December 31st (12 months)

When?

Beginning 12:00am, November 23rd – 11:59pm, December 5th

Where?

Paycom's website (www.Paycom.com) or mobile app

Open Enrollment & Medicare

Considering Medicare? Health Advocate can help!

Medicare Coverage Basics

- ✓ Part A (hospital benefits)
- ✓ Part B (doctors visits, outpatient services)
- ✓ Part C (Medicare Advantage plans – combines part A and B)
- ✓ Part D (Prescription drug plans)

Compare Plans – Global IID benefits vs. Medicare

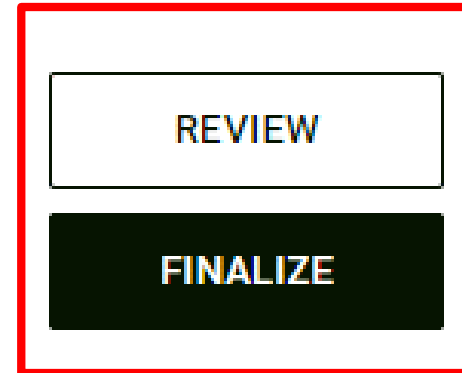
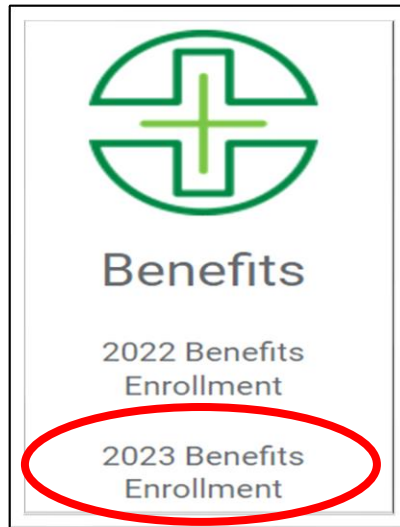
- ✓ Coverage & cost comparison
- ✓ Checking participating providers
- ✓ Reviewing your prescription coverage

866.695.8622


Monday – Friday | 7am – 9pm CT

answers@healthadvocate.com


HRIS | Paycom



View Detailed Enrollment ^

 Congratulations! Your enrollment is complete. **Please print a hard copy or save a soft copy of this confirmation.** ▲

Below is a recap of your elections including who will be covered under each benefit plan and your named beneficiaries.

Employee Information 

www.paycom.com

Paycom Steps

- Contact Information
- Dependents & Beneficiaries
- Medical | Dental | Vision
- STD & **EOI** | ER Paid Life/AD&D & Beneficiaries
- EE Paid | S/P | Child(ren) Life/AD&D & Beneficiaries & **EOIs**
- Cancer & **EOIs** EE | S/P | Child(ren)
- Critical Illness EE | S/P | Child(ren)
- Accident EE | S/P | Child(ren)
- Hospital Indemnity EE | S/P | Child(ren)
- Legal Services & ID Theft Protection EE | S/P | Child(ren)
- 401(k) Traditional & Roth (% or \$ amounts)

www.paycom.com



emergency contacts, too!!!

Voluntary Life AD&D - EE

Plan Name	Coverage Level	Employee Cost
Child(ren) Life/AD&D - EE Paid	\$10,000.00	\$0.97
Spouse/Partner Life/AD&D - EE Paid	\$100,000.00	\$15.97
Employee Life/AD&D - EE Paid	\$200,000.00	\$31.94

Employee Voluntary Life AD&D - EE Paid **PLAN DOCUMENTS**

For more details regarding this offered plan, please click on "plan documents" in the upper right corner.

When electing over the Guaranteed Issue amount, you will need to provide Evidence of Insurability (EOI). Please follow the link titled "Evidence of Insurability" to submit this request directly with the insurance carrier (Guardian). Failure to provide EOI will result in denied coverage.

Highlights

Medical

Same 3 plan options!

YOUR rates DECREASED (mostly)

- Varies per plan & tier
- SIGNIFICANT Savings

New third party administrator (TPA)

- 2022 | HealthEZ
- 2023 | Coastal Administrative Services

Dental & other Guardian plans

Same plan options!

Rate lock ends 12.31.22

Life & AD&D enhancement reminder

WillPrep

- Documents: wills & powers of attorney (POA)
- Estate planning consults
- Attorney support

Health Savings Account (HSA)

IRS increased maximums!

- \$200 single increase to \$3,850 max
- \$450 family increase to \$7,750 max

401(k) Retirement Plan

Increased IRS max

- 3% default for all new EEs AND at OE!
- < 50yo +\$2,000 or \$22,500
- \geq 50yo maximum catch up contribution +\$1,000 or \$7,500
- \geq 50yo total maximum contribution = \$30,000



Highlights | Benefits within Benefits

Medical

New custom Global IID website

Dental

Max Rollover Account (MRA) feature | College Tuition Benefit (CTB) | program ends 12.31.22

Teladoc

Reminders: mental health | dermatology

LTD provides EAP

Consultative services | telephonic & face-to-face counseling | bereavement | tobacco cessation coaching | webinars, podcasts, website articles, videos, FAQs | online chat & email | college planning resources | subject matter experts in care giving, wellbeing, work/life balance | child & elder care referral | employee discounts | financial & legal consultations & document prep

Employee Life/AD&D provides WillPrep

Simple document preparation | estate planning consults | attorney support

New Medical Administrator (TPA)

- Coastal Administrative Services (CAS)
- High touch approach
- Answered by live and experienced humans
- Monday through Friday from 9am to 6pm (CST)

855.373.8232

Custom CAS | Global IID site coming soon!

4 Must Know Items

1. Cigna PPO | name of your insurance network.
2. Always more cost effective to stay in network!
3. 2 of your 3 plan options **REQUIRE** you to visit **ONLY** in network providers (or the insurance plan will not pay).
4. Cigna is **NOT** your insurance company, but **CAS** is!

Pharmacy Benefits Savings Reminders

Pharmacy Benefit Manager (PBM)



Bonus Pharmacy Advocacy Service



high cost prescriptions

(medications \$350+ for a 30 day supply)

Green Imaging Reminder

diagnostic imaging & radiology services

No cost or low cost option!

- ✓ MRI (open and closed)
- ✓ CT
- ✓ PET
- ✓ Ultrasound
- ✓ Mammogram
- ✓ Xray
- ✓ Bone Density (DXA)
- ✓ Nuclear Medicine
- ✓ Arthogram
- ✓ Echocardiogram



ID Cards

New TPA = New ID Card (groan, we know)

- Administered by Coastal Administrative Services (CAS)
- Updated phone #s for plan members (you) and providers (DRs, facilities, etc.)
- Digital copies available mid December
- Hard copies mailed by 12.31.22 to home address in Paycom

Plan # 1

High Deductible Health Plan (HDHP)

- Services and prescriptions apply towards deductible until met then paid at 80% until out of pocket max (OOPM) is met
- Preventive Care 100% covered
- HSA Compatible – Triple Tax Savings!

Company contributions
 \$1,000 per year | single coverage
 \$2,000 per year | family coverage

*After deductible

** Covered as in network for a true emergency

Summary of Medical Benefits		
Plan 1		
	In-Network	Out-of-Network
Calendar Year Deductible		
Employee only	\$3,000	\$5,000
Family	\$6,000	\$10,000
Coinsurance	20%	50%
Out-of-Pocket Maximum		
Employee only	\$6,350	\$10,000
Family	\$12,700	\$20,000
Preventive Care	100% Covered	50%*
Office Visits		
Primary Services	20%*	50%*
Specialist Services	20%*	50%*
Hospital Services	20%*	50%*
Emergency Services**		
Emergency Room	20%*	50%*
Emergency Medical Transportation	20%*	50%*
Urgent Care Services	20%*	50%*
Chiropractic Services	20%*	50%*
Mental Health/Chemical Dependency		
Inpatient	20%*	50%*
Outpatient	20%*	50%*
Summary of Pharmacy Benefits		
	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage		
Generic	20%*	20%*
Preferred brand	20%*	20%*
Non-preferred brand	20%*	20%*
Specialty (Medications over \$350)	Refer to SHARx	Refer to SHARx

Plan #2

Exclusive Provider Organization (EPO)

- In network only
- Office visits (both primary and specialty) | \$45 copay
- Copays for prescriptions except specialty medications
- Services and prescriptions apply towards deductible until met then paid at 80% until out of pocket max (OOPM) is met
- Preventive Care 100% covered

*After Deductible

** Covered as in network for true emergency

*** Waived if admitted for inpatient hospital stay

Summary of Medical Benefits		
Plan 2		
	In-Network	Out-of-Network
Calendar Year Deductible		
Employee only	\$2,000	N/A
Family	\$4,000	N/A
Coinsurance	20%	N/A
Out-of-Pocket Maximum		
Employee only	\$7,000	N/A
Family	\$14,000	N/A
Preventive Care	100% Covered	No Coverage
Office Visits		
Primary Services	\$45 Copay	No Coverage
Specialist Services	\$45 Copay	No Coverage
Hospital Services	20%*	No Coverage
Emergency Services**		
Emergency Room	\$350 Copay***	No Coverage
Emergency Medical Transportation	20%*	No Coverage
Urgent Care Services	\$75 Copay	No Coverage
Chiropractic Services	20%*	No Coverage
Mental Health/Chemical Dependency		
Inpatient	20%*	No Coverage
Outpatient	\$45 Copay	No Coverage
Summary of Pharmacy Benefits		
	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage		
Generic	\$20 Copay	\$40 Copay
Preferred brand	\$40 Copay	\$80 Copay
Non-preferred brand	\$75 Copay	\$150 Copay
Specialty (Medications over \$350)	Refer to SHARx	Refer to SHARx

Plan #3

Exclusive Provider Organization (EPO)

- In network only
- Office visits (both primary and specialty) | \$45 copay
- Copays for prescriptions except specialty medications
- Services and prescriptions apply towards deductible until met then paid at 80% until out of pocket max (OOPM) is met
- Preventive Care 100% covered

*After Deductible

** Covered as in network for true emergency

*** Waived if admitted for inpatient hospital stay

Summary of Medical Benefits		
Plan 3		
	In-Network	Out-of-Network
Calendar Year Deductible		
Employee only	\$1,000	N/A
Family	\$2,000	N/A
Coinsurance	20%	N/A
Out-of-Pocket Maximum		
Employee only	\$2,000	N/A
Family	\$4,000	N/A
Preventive Care	100% Covered	No Coverage
Office Visits		
Primary Services	\$45 Copay	No Coverage
Specialist Services	\$45 Copay	No Coverage
Hospital Services	20%*	No Coverage
Emergency Services**		
Emergency Room	\$350 Copay***	No Coverage
Emergency Medical Transportation	20%*	No Coverage
Urgent Care Services	\$75 Copay	No Coverage
Chiropractic Services	20%*	No Coverage
Mental Health/Chemical Dependency		
Inpatient	20%*	No Coverage
Outpatient	\$45 Copay	No Coverage
Summary of Pharmacy Benefits		
	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage		
Generic	\$20 Copay	\$40 Copay
Preferred brand	\$40 Copay	\$80 Copay
Non-preferred brand	\$75 Copay	\$150 Copay
Specialty (Medications over \$350)	Refer to SHARx	Refer to SHARx

Health Savings Account (HSA)

Must enroll in Medical Plan #1 (HDHP)

- Savings account opened *automatically* by CAS
 - Transfer former account with Optum Bank or keep both
- Contributions funded by EE and by ER
 - Not a match – just free \$!
- Pre tax payroll dollars used
 - Lowers your taxable income
 - Pay less in taxes
- Use HSA money to pay medical, dental, vision, Rx expenses
- Save HSA money to utilize during retirement
- HSA funds grow over time and are yours to keep forever until used
- *May use HSA but not contribute to HSA if on Plan #2 or Plan #3*

HSA Contributions & Limits

2023	Single	Family	55+ Catch Up
ER Contribution	\$1,000	\$2,000	n/a
EE Maximum Contribution	\$2,850	\$5,300	+ \$1,000
IRS Total Maximum Allowable	\$3,850	\$7,750	+ \$1,000

Coordinate with your S/P to ensure you do not exceed the combined maximum contribution limit for families. There are penalties for over contributing to an HSA.

For a full list of eligible HSA expenses and details, visit www.irs.gov.

Having a Baby | Scenario

9 months of in-network pre natal care and a hospital delivery
Specialist, Childbirth/Delivery Professional and Facility Services, Diagnostic Tests

	Plan 1 with HSA	Plan 2	Plan 3
Deductible	\$3,000	\$2,000	\$1,000
Copay	\$0	\$170	\$0
Coinsurance	\$2,587	\$2,480	\$1,000
Out of Pocket Cost	\$5,587	\$4,650	\$2,000
Employer HSA Contribution for Family Tier	(\$2,000)	\$0	\$0
EE + Family Premium (26 pay periods)	\$3,388	\$4,516	\$10,428
Total Cost to EE	\$6,975	\$9,166	\$12,428

Simple Fracture | Scenario

In-Network Emergency Room Visit and Follow Up Care
ER Care, Diagnostic Test (XRAY), Equipment (Crutches), Rehabilitation Services (Physical Therapy)

	Plan #1 with HSA	Plan #2	Plan #3
Deductible	\$3,000	\$200	\$200
Copay	\$0	\$575	\$575
Coinsurance	\$876	\$0	\$0
Out of Pocket Cost	\$3,876	\$775	\$775
Employer HSA Contribution for Family Tier	(\$1,000)	\$0	\$0
EE + Family Premium (26 pay periods)	\$3,388	\$4,516	\$10,428
Total Cost to EE	\$6,264	\$5,291	\$11,203

Teladoc

Access to board certified physicians

- 24/7/365 (evenings, weekends, & holidays, too!)
- Treat non emergency medical issues via phone consult
 - General medical consult \$0 | Dermatologist \$85
 - Licensed therapist \$90 | Psychiatrist \$220 1st then \$100
- Not a primary care physician (PCP) replacement
- Common cold & flu symptoms, sinus infections, bronchitis, allergies, pink eye, ear infections, urinary tract infections, etc.
- Get treatment recommendations and Rx sent to pharmacies

www.Teladoc.com

800.835.2362

Complete medical history for all family members before you need a consult!

Dental | Two Options | Guardian

CALENDAR YEAR IN-NETWORK PLAN BENEFITS	DENTAL	DENTAL W/ORTHO
Annual Deductible (Individual/Family)	\$50/\$150*	\$50/\$150**
Annual Benefit Maximum (Per covered person)	\$1,000 (Max Rollover)	\$2,000 (Max Rollover)
Preventive Care & Diagnostics Services Oral Exams, Cleanings, Xrays, Fluoride, Sealants	Covered 100% <i>(deductible waived)</i>	Covered 100% <i>(deductible waived)</i>
Basic Care Services Fillings, Simple Extractions, Space Maintainers	Covered 80% <i>(after deductible)</i>	Covered 80% <i>(after deductible)</i>
Major Care Services Oral Surgery, Crowns, Inlays/Onlays, Dentures, Implants	Covered 50% <i>(after deductible)</i>	Covered 50% <i>(after deductible)</i>
Orthodontics Reimbursement Level Lifetime Max Adult	Not Covered	Covered 50% \$2,000 Yes
Reimbursement Levels (Out of Network)	Negotiated Fee Level (you pay amount above the fee level charges)	90 th percentile of R&C allowances (you pay amount above average charges, up to 90% of actual fees in given areas)

* No deductible for preventive services

** No deductible for preventive services or orthodontics

Vision | Guardian

BENEFITS	IN-NETWORK	OUT-OF-NETWORK
Exam		Once every 12 months
Lenses		Once every 12 months
Frames		Once every 24 months
Exam Copay	\$25 copay	Up to \$50 after \$10 copay
<i>Note: Lens add-ons like scratch resistant film or tinting may cost extra, but a 20% discount will apply.</i>		
Vision Lenses Single Bifocal Trifocal Lenticular	Copay applies	Max copay up to \$48 Max copay up to \$67 Max copay up to \$86 Max copay up to \$126
Frames	Up to \$130 allowance	Max copay up to \$48
Contact Lenses (in lieu of glasses)	\$130 Allowance*	Max copay up to \$105

Life and Accidental Death & Dismemberment

- EE only coverage
- 100% paid by employer
- 1x base salary up to \$100,000 (life)
- 1x base salary up to \$100,000 (AD&D)
- No medical exam necessary
- Age based benefit reduction at 65+



EE Disability | Guardian

Short Term Disability* (STD)

- EE only coverage
- EE + ER shared cost
- Pays 60% of weekly earnings to a max of \$1,000/week
- 2 week waiting period

Long Term Disability (LTD)

- EE only coverage
- 100% paid by employer
- Pays 60% of earnings to a max of \$10,000
- Unable to work due to illness/injury for 13 weeks to 5 years

*Evidence of Insurability (EOI) required

Employee Assistance Program (EAP)

WorkLifeMatters

powered by

Integrated Behavioral Health

www.IBHWorkLife.com

User ID | Matters

Password | wlm70101

800.386.7055

available 24 hours/day | 7 days/week

Family Life | AD&D | Guardian

Life* and Accidental Death & Dismemberment

- EE | S/P | Child(ren) coverage
- 100% paid by employee
- EE increments of \$10,000 to max of \$500,000
- S/P increments of \$5,000 to max of \$500,000
- Child(ren) infant to 14 days \$500 and 14+ days \$5,000 or \$10,000
- Guarantee Issue (GI) amount with no medical exam EE \$200,000 | S/P \$25,000 | Child(ren) \$10,000
- Age based benefit reduction at 65+

*Evidence of Insurability (EOI) required

Additional Offerings | Guardian

Accident | Cancer* | Critical Illness | Hospital Indemnity

- EE | S/P | Child(ren) coverage
- 100% paid by employee
- Group rates
- Portable if you leave the company
- Lump sum, incident, and/or schedule-based benefit payments directly to you

*Evidence of Insurability (EOI) required

Attorney consultations

- Law review, rights, options, & recommendations
- 100% paid by employee
- Family plan
- Wills, real estate, lawsuits, family law, traffic offenses, document prep, immigration, consumer protection, elder law, personal property, bankruptcy, ID theft, uncontested divorce
- 25% discount for issues not covered

ID Theft Protection | LegalShield

Monitoring

- 100% paid by employee
- Individual or family plan
- Full service restoration process
- 24/7 online access & 24/7/365 live member support
- SSN, credit cards, bank accounts, public records, sex offender, court & criminal records, child, internet & dark web, chat rooms, social feed, government databases, credit reports (3 bureaus), etc.
- IDShield Vault (password manager)
- Lost Wallet Protection
- Portable if you leave the company

Dental | Additional Perks | Guardian

Maximum Rollover Oral Health Rewards Program

- Allows members to roll over a portion of unused annual max into a Maximum Rollover Account (MRA) for future years if/when annual max is reached
- Threshold \$500 | Max Rollover Amount \$250 | Account Max \$1,000 (excludes ortho)

College Tuition Benefit (CTB)

- Program ends 12.31.22
- Already registered | remain active
- No NEW reward based points
- Current points | no expiration
- Tuition reward points | usable at 400+ undergraduate colleges and universities across the US from the SAGE network.

www.GuardianAnytime.com

User ID: Plan #4850 | 8 | Password: Guardian

Making Changes | Qualifying Events

Adding or dropping insurance coverage

- Birth | adoption
- Marriage | divorce | legal separation
- Death
- Change in employment status
- Loss of coverage | eligibility
- New entitlement to Medicare | Medicaid

Must be reported in Paycom within 31 days of life event with appropriate documentation

Employee Benefits Concierge Service

HealthAdvocate

- ✓ Get expert help understanding your benefit options so you can choose the best options for you and your family
- ✓ Understand costs: deductibles | coinsurance | copays, out-of-pocket expenses | premium deductions
- ✓ Appreciate the value of Health Savings Accounts
- ✓ Locate in-network providers

866.695.8622

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Let's chat...

