



We would like to provide you with an illustrative overview of the group benefits available to you as an eligible employee. We have partnered with IFS Benefits, LLC to provide you with a comprehensive benefits program that's flexible to meet your needs, both now and in the future, and encourage you to take time to educate yourself about your options and choose the best coverage for you and your family. Below is a brief description of your benefit options for the 2018 plan year. *Elections you make during open enrollment will become effective **June 1, 2018**.*

## MEDICAL

**Aetna** will be our **NEW** medical insurance carrier. Highlights of your plans include:

	<u>PPO 2000 80/50 HSA T</u>	<u>PPO 2000 100/50 \$30</u>
<b>DEDUCTIBLES</b>		
Individual	\$2,000	\$2,000
Family	\$4,000	\$4,000
Out of Pocket Max	\$6550/\$7150	\$5000/\$10,000
<b>OFFICE VISITS</b>		
Primary Office Visit	Deductible, then 80% covered	\$30
Specialist Office Visit	Deductible, then 80% covered	\$50
<b>HOSPITAL</b>		
Inpatient	Deductible, then 80% covered	Deductible, then 100% covered
Outpatient	Deductible, then 80% covered	\$200
Emergency Room	Deductible, then 80% covered	\$200
<b>OTHER SERVICES</b>		
Lab	Deductible, then 80% covered	\$30
X-Ray	Deductible, then 80% covered	\$50
Specialized Radiology	Deductible, then 80% covered	\$200
<b>PRESCRIPTION DRUGS</b>		
Generic/Brand/Non-Preferred	Deductible then \$3/\$10/\$50/\$75	\$3/\$10/\$50/\$75
Specialty Rx	Deductible then 40% or 50% up to \$150	40% or 50% up to \$150

*\*Please refer to your packet for a more detailed benefit description\**

**HSA plans allows you to deposit tax free funds into a savings account to pay for qualified expenses.**

- For 2018, the annual HSA Contribution limits are \$3,450 (single) and \$6,850 (family).
- If you are age 55 or older you may make an additional \$1,000 catch-up contribution any time during the year.

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- Payflex will be our new HSA Bank. You can keep your current Optum Bank HSA or rollover funds into the new Payflex HSA. There may be fees associated with keeping the Optum Bank HSA as well as a fee to rollover funds.

### HSA REMINDERS

- You may not contribute to an HSA if you are also covered under another medical plan (such as spousal or military), entitled to (eligible for AND enrolled) Medicare benefits or eligible to be claimed on another person's tax return.
- You may not participate in an HSA and an FSA (unless the FSA is a limited purpose plan (dental/vision only).
- If you enroll in the QHDHP mid-year, and you contribute more than the pro-rated IRS annual maximums shown above, you need to remain enrolled through December of the following year or you may face taxes and penalties.

## DENTAL

Delta will continue to be our dental carrier. Highlights of your plan include:

	<u>High Option</u>	<u>Low Option</u>
Calendar year deductible	\$50/\$150	\$50/\$150
Preventive (deductible waived)	100%	100%
Basic	80%	50%
Major	50%	50%
Calendar Year Max Benefit	\$1250	\$1000
Orthodontics	50% up to \$750 Lifetime Max	50% up to \$750 Lifetime Max

*\*Please refer to your packet for a more detailed benefit description\**

## VISION

VSP will continue to be our vision carrier. Highlights of your plan include:

Annual Exam	\$10 copay
Frames	\$25 copay, then covered up to \$130
Frame Frequency	24 months
Single Lenses	\$25 copay; then covered in full
Bifocal Lenses	\$25 copay, then covered in full
Trifocal Lenses	\$25 copay, then covered in full
Lenticular Lenses	\$25 copay, then covered in full
Contacts Elective	covered up to \$130
Laser Vision Correction	Discounts Available

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## LIFE

People's Place, Inc. will continue to pay for a flat \$20,000 life and accidental death and dismemberment policy for every full time benefits eligible employee. This coverage will now be through **Boston Mutual**. Everyone must complete a beneficiary form.

## VOLUNTARY LIFE

All full time employees have the option to purchase extra Life & AD&D insurance from **Boston Mutual**. You may elect in \$10,000 increments up to a maximum of 5 times your salary or \$500,000. If you enroll, your spouse may elect in increments of \$5,000 not to exceed 50% of your amount. You may also elect \$10,000 for your children. Boston Mutual is offering a one-time open enrollment up to the Guarantee Issue (GI) amount of \$80,000 and \$20,000 for spouse. During this one-time open enrollment, any employee that is currently enrolled over the GI amount will not be subject to evidence of insurability (EOI). However, if you want to purchase additional Voluntary Life or a new enrollee wants more than the GI amount, you must complete an Enrollment Form and an EOI form.

## SHORT TERM DISABILITY

**Boston Mutual** will be our new Disability Insurance carrier. In the event that you become disabled, the Short Term policy will replace 66 2/3% of your weekly income (max. of \$500/week) for 24 weeks after a 14 day wait. This policy is provided to full time benefits eligible employees working 40 hours a week at no cost by People's Place. If an employee is eligible for benefits from other income sources such as social security disability or retirement benefits Boston Mutual may reduce the disability benefits paid by the amount of the other income benefits. Please see policy for complete details.

## LONG TERM DISABILITY

**Boston Mutual** will be our new Disability Insurance carrier. In the event that you become disabled, the Long Term policy will replace 60% of your monthly income (max. of \$5,000/month) after a 180 day wait. This policy is provided to full time benefits eligible employees working 40 hours a week at no cost by People's Place. If an employee is eligible for benefits from other income sources such as social security disability or retirement benefits Boston Mutual may reduce the disability benefits paid by the amount of the other income benefits. Please see policy for complete details.

## FLEXIBLE SPENDING ACCOUNT

Ameriflex will continue to be our FSA administrator. This benefit allows employees to set aside money from their paycheck on a PRE-TAX basis to pay for medical, dental, vision, and dependent care - saving you approximately 25% to 40% on these expenses! Those enrolling in the HSA are not eligible to participate in the Medical FSA. The maximum election available for dependent care is \$5,000 and the maximum amount available for medical care is \$2,650. In addition, you will be able to rollover \$500 in unused funds from your medical FSA into the next plan year. Everyone must complete a form to re-enroll or decline participation.

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# HEALTH ADVOCATE

Health Advocate, Inc. is an advocacy and assistance service company founded to specifically address many of the issues Americans encounter while accessing the healthcare and health insurance systems. Their expertise and relationships in the healthcare industry combined with their in-depth knowledge of health and related insurance policies and procedures, give them the know-how to act on your behalf. This benefit is being provided at no cost to the employees, spouses, dependent children, parents and parents-in-law.

## CUSTOMER SERVICE CONTACTS

For Customer Service questions concerning enrollment, claims or benefit information:

Aetna:	866-529-2517; <i>**Aetna's In-Network Lab is Quest**</i>
AmeriFlex:	888-868-3539
Boston Mutual:	877-624-2249
Delta Dental:	800-521-2651
Health Advocate:	866-695-8622
VSP:	800-877-7195

### What do you need to do during the OPEN ENROLLMENT period?

Open Enrollment Meetings will be held:

Tuesday, April 24th @ 2:45pm & 4:45pm

Thursday, April 26th @ 9:00am

#### Forms to be completed:

- ◆ Attached **Benefit Election Form** is required for all employees.
- ◆ **Medical** Enrollment/Waiver Forms are required for all employees.
- ◆ **Dental** Enrollment Forms are only required if you are enrolling for the first time or making a change to your coverage. *Please note that you may be subject to a late entrant waiting period for basic and major services if you are enrolling for the first time with Dental IF you did not elect coverage during your initial eligibility period*
- ◆ **Vision** Enrollment Forms are only required if you are enrolling for the first time or making a change to your coverage.
- ◆ Everyone must complete an **FSA** enrollment/waiver form.
- ◆ **Voluntary Life and AD&D** Enrollment and/or Medical Underwriting Form.

**All forms are due to Karen Guyer by May 3<sup>rd</sup>, 2018.**

After your enrollment period, you **cannot** make changes to your coverage during the year unless you experience a qualifying event. You have **30** days from a qualifying event to make changes to your current coverage.

The Affordable Care Act (ACA) requires most individuals to obtain "minimum essential" health insurance coverage for themselves and their family members, or pay a penalty. For 2018, the penalty is the greater of \$695 or 2.5% of your yearly household income.

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