

Guiding You Through Your 2022 Benefits



The Tour Route & Stops Along the Way

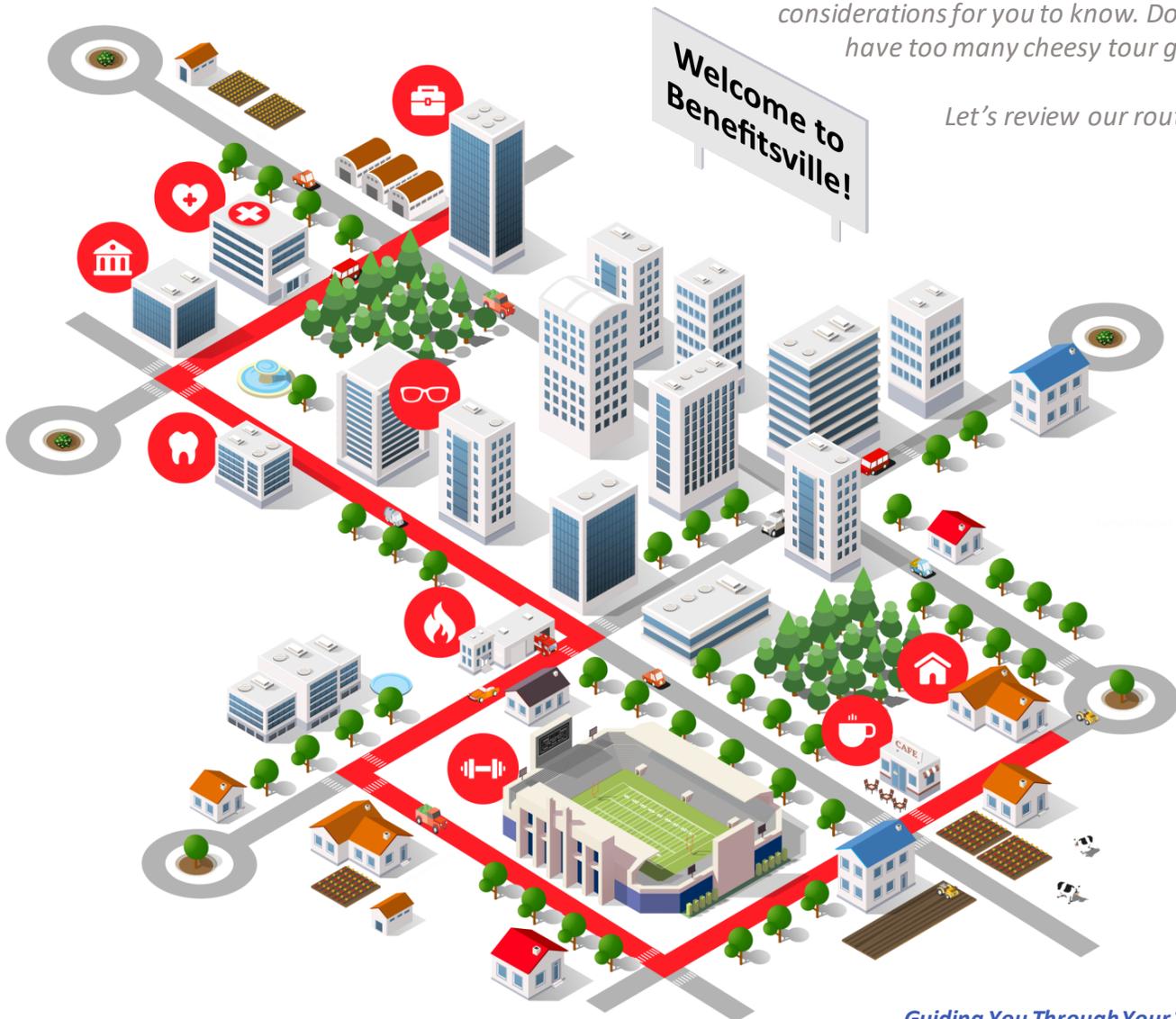


-  **Your Employer**
-  **Medical Plan**
-  **HSA**
-  **Dental Plan**
-  **Vision Plan**
-  **Life, LTD, STD**
-  **Wellness**
-  **Perks**
-  **Your Home**

“ Hi there! My name is Miranda. I will be your tour guide as we walk through your 2022 benefits package.

Together, we will explore each of the core components of your plan. Along the way, I will explain all of your plan offerings, the choices available to you and considerations for you to know. Don't worry, I don't have too many cheesy tour guide jokes!

Let's review our route! ”



The Importance of Preventive Care



The first stop on our tour is the doctor's office.

The most important factor in living a healthy life is to take a proactive approach. It's so important to make sure you are visiting your doctor each year for your annual physical.

Preventive screenings are also crucial because they can help detect health conditions before they become a serious concern. Your doctor will help you stay on track with your age- and gender-appropriate screenings.

And best of all—it's free! Your preventive care visits and screenings are 100% covered by your health plan.

Annual Physical

Your annual visit to the doctor to receive your physical is 100% covered by your health plan.

Routine Screenings

- ✓ Mammograms
- ✓ Blood Pressure
- ✓ Colonoscopies

Routine Blood Tests

- ✓ Glucose
- ✓ Cholesterol
- ✓ Metabolic Syndrome

Vaccinations

- ✓ Vaccines & Boosters
- ✓ Flu Shots
- ✓ COVID-19 Vaccine

Routine Pediatric Care

- ✓ Well-Baby and Well-Child Visits from Birth to Age 21

“ **Learn More:** Click the button below to watch a short video on how you can make an impact on the amount you pay for health insurance. ”

[Watch Now](#)





Where to Go for Care

One of the top ways you can save money on health care expenses is going to the appropriate place to receive care when you need it. If you were to fall and break your arm, the treatment you would receive in an emergency room unit and at an urgent care would be similar but would cost approximately 54% more at the emergency room. Try using the emergency room for true emergencies only to save money on your health care expenses.

Here are a few things to think about when navigating where to go for care:

Telemedicine (Access Soon)

Use Telemedicine for the timely treatment of acute or common illnesses, or when it is hard to access Primary or Urgent Care

Common illnesses

Chronic illnesses

Rural areas

Inclement weather

Primary Care Physician (Go Soon)

Visit your Primary Care Physician for the timely treatment of acute or chronic illnesses, preventive care, and injuries

Preventive care

Common illness

Ongoing conditions

Referral to specialist

Urgent Care Physician (Go Quickly)

Visit an urgent care for illnesses and injuries that require immediate attention but are not life-threatening.

Allergic reactions

Sprains

Sore Throat

Vaccinations

Mild to moderate asthma attack

Emergency Room (Go Now)

Visit an Emergency Room or call 911 for more serious or life-threatening conditions

Heart attack symptoms

High fever

Difficulty breathing

Blood loss

Loss of consciousness

Benefit Tip: Most carriers offer the ability to estimate the cost of your care before you go. Check out this video for more tips on where to go for care.

[Watch Now](#)





Medical Plan

What's the Benefit:

Employer-sponsored health insurance pays for part or all the medical services you (and your covered family members) receive.

When is Coverage Effective:

Medical coverage is effective on your date of hire.

How Does it Work:

You receive an ID card to share with your health care service providers, such as your primary care doctor, that will give them information about whom to bill for the services you receive. If your plan doesn't cover the claim in full, you will get an Explanation of Benefits (EOB) from your medical carrier after your visit. This document will tell you how much of the total cost was covered by the medical plan and the portion remaining for you to pay your medical provider(s).



Considerations:

Here are a few tips to consider when determining which plan is right for you and your family:



Evaluate your risk



Estimate your medical expenses for the upcoming year



Understand your past medical expenses

“

Benefit Tip: Wait to receive your Explanation of Benefits from your medical carrier before paying your bill. Still have questions after reviewing your bill? Contact HORAN's Engagement Team at 844.694.6726.

”





Medical Plan

*****Disclaimer:** It's recommended that you use in-network providers to receive care. You may be balanced billed if you receive care from an out-of-network provider.



In-Network Benefits	\$5,000 HDHP	\$3,000 HDHP
Deductible	\$5,000/Single \$10,000/Family	\$3,000/Single \$6,000/Family
Coinsurance %	80/20	100/0
Out-of-Pocket Maximum	\$6,350/Single \$12,700/Family	\$4,500/Single \$9,000/Family
Office Visits:		
* PCP Sick Visit	Deductible, then 20%	Deductible, then \$30 copay
* Specialist Visit	Deductible, then 20%	Deductible, then \$60 copay
* Wellness	Covered in full	Covered in full
Inpatient Hospital	Deductible, then 20%	Deductible, then 0%
Outpatient Hospital	Deductible, then 20%	Deductible, then 0%
* Emergency	Deductible, then 20%	Deductible, then \$250 copay
* Urgent Care	Deductible, then 20%	Deductible, then \$75 copay
Prescription Drugs (Tiered network)	Deductible, then 20%*	Deductible, then \$10/\$35/\$70/25% to \$200 max*
Mail Order (90 day supply) (Tiered network)	Deductible, then 10%*	Deductible, then \$10/\$88/\$175/25% to \$200 max*

*Tier 1 pharmacy benefits shown. Please see plan summaries for tier 2 and tier 3 coverage.

Premium

\$5,000 Deductible Plan	Weekly Deduction
Employee	\$37.74
Employee + Spouse	\$151.03
Employee + Children	\$101.45
Family	\$285.26

\$3,000 Deductible Plan	Weekly Deduction
Employee	\$57.96
Employee + Spouse	\$196.85
Employee + Children	\$134.78
Family	\$292.79

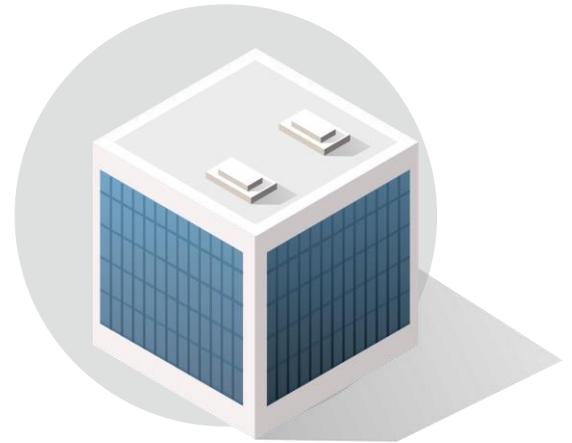
Benefit Tip: What's a Deductible? With a HDHP, you pay the full cost of medical services before a health plan begins to pay towards the cost of your care. Once you've met the deductible, your plan will begin to pick up some or all the cost. Click the "Watch Now" button below for a video with more terms to know.

[Watch Now](#)





Health Savings Account



Our second stop on the tour is at the bank. Here I will discuss Health Savings Accounts and Flexible Spending Accounts.

What's the Benefit: Health Savings Accounts (HSA) can be used to pay for qualified medical, dental and vision services.

How Does it Work:

When you enroll in an HSA, you elect an amount to be taken from your paycheck and placed into a savings account. This account is designed to help offset medical, dental and vision expenses. You can use your HSA at the time of service, when you get a bill or to reimburse yourself on the back end. ActWise manages ProLink's HSAs.

Contributions:

The 2022 maximum contributions are: \$3,650 (single) and \$7,300 (all other tiers). Anyone age 55+ can contribute an additional \$1,000 annually. The above amounts are not mandatory and are simply the maximum amounts you can put into your HSA pre-tax, per IRS guidelines.

Eligibility:

There are certain reasons why you may not be eligible to contribute to an HSA; these include:

- *You or your spouse are enrolled in a non-qualified high deductible health plan or a Medical Flexible Spending Account (FSA).*
- *You are enrolled in CHIP, Medicare or Medicaid benefits (special rules apply for VA benefits).*
- *You can be claimed as a dependent on another person's tax return.*

Considerations:

- *You must be enrolled in a qualified high deductible health plan to contribute to an HSA.*
- *Your contributions into the account and distributions made from the account are tax-exempt.*
- *Make sure you use the account only for qualified expenses or else penalties will apply. A list of qualified expenses is set by the IRS and can be found at www.irs.gov.*
- *HSA funds rollover from year to year and you may have the opportunity to invest the funds.*
- *You can use your HSA on your spouse or tax-dependent children (even if they aren't covered by your plan).*
- *If you leave your current employer, you take the account and the funds leftover in the account with you!*



Dental Plan

Next up--the dentist office where we will cover your dental plan offerings.

When is Coverage Effective:

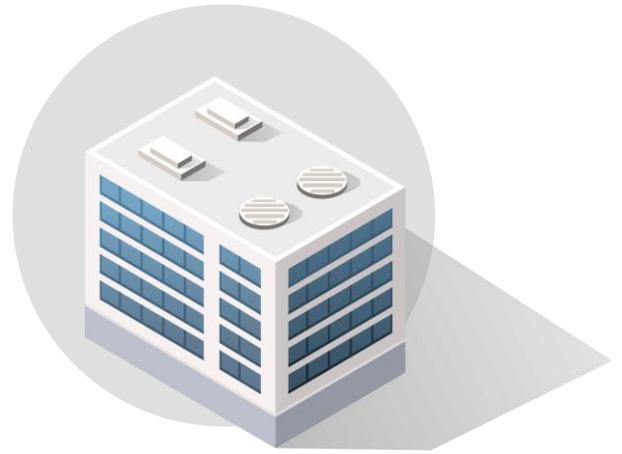
Dental coverage is effective the first of the month following your date of hire.

What's the Benefit:

Your dental plan covers your routine dental cleanings and can help offset additional dental expenses from basic to major services.

How Does it Work:

Every dental plan is different so make sure you view your plan details carefully to know what's covered and how it's covered.



Considerations:

- *The annual maximum on your dental plan is the maximum amount a dental carrier will pay. This typically includes the cost of your preventive exams as well.*
- *Once you reach your annual maximum for the year you pay for the cost of remaining services in full.*
- *It's recommended that you have your dentist request a pre-determination prior to receiving services. A pre-determination will tell you if a service is covered and how much you will owe.*



Dental Benefits	In-Network
Deductible	\$50/\$150
Annual Maximum	\$1,000
Preventive Services -Exams, cleanings, X-rays	Covered in full
Basic Services -Fillings	Deductible, then 20%
Major Services -Crowns, Bridges, Root Canal	Deductible, then 50%
Orthodontia Services - Up to age 19	Not covered

***Disclaimer: It's recommended that you use in-network providers to receive care. You may be balanced billed if you receive care from an out-of-network provider.

Benefit Tip: There may be extra benefits that come with your plan--ask your HR team!



Vision Plan

Here we are at the optometrist's office--EYE just love this place! Let's talk about your vision plan.

When is Coverage Effective:

Vision coverage is effective the first of the month following your date of hire.

What's the Benefit:

Your vision plan helps pay for routine eye exams and prescription glasses and/or contact lenses.

How Does it Work:

It's really that simple--use this plan to help cover your preventive exams, get the prescription eyewear that fit your needs or help offset the cost of contact lenses.



Considerations:

- If you don't wear glasses or contacts lenses, review your medical plan for coverage of routine eye exams before electing this benefit.
- Most vision plans only allow for you to get lenses or contact lenses in one year.



Vision Benefits	In-Network
Vision Exam -Once every 12 months	\$10 copay
Lenses (Single, Bifocal, Trifocal) -Once every 12 months	\$25 copay
Frames -Once every 24 months	\$150 allowance, then 20% discount
Contact Lenses -Once every 12 months	\$150 allowance

*****Disclaimer:** It's recommended that you use in-network providers to receive care. You may be balanced billed if you receive care from an out-of-network provider.

Benefit Tip: Most vision plans come with a LASIK eye discount--make sure you ask your HR team if you are considering this procedure.

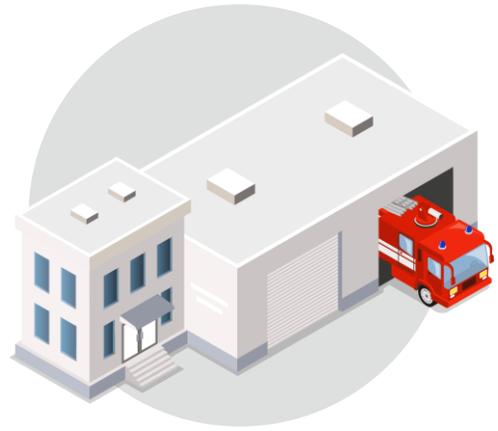
Let's dive deeper into dental and vision benefits:

[Watch Now](#)





Additional Coverages



The fire station is the perfect place to talk about the additional coverages offered to you by your employer. Here's what you need to know:

Approved coverage will be effective the first of the month following hire date.

Voluntary Life and Accidental Death & Dismemberment (AD&D) Coverage

What's the Benefit:

You have an opportunity to purchase additional Life and AD&D coverage through your employer.

How Does it Work:

You can elect coverage for yourself, your spouse or your dependent children. Like employer-paid life and AD&D insurance, voluntary life and AD&D pays your beneficiary a lump sum in the event you pass away.

Maximum Election Amounts	
Employee	\$500,000
Spouse	\$100,000
Dependent Child(ren)	\$10,000

Guarantee Issue Amounts	
Employee	\$150,000
Spouse	\$30,000
Dependent Child(ren)	Not Applicable

Considerations:

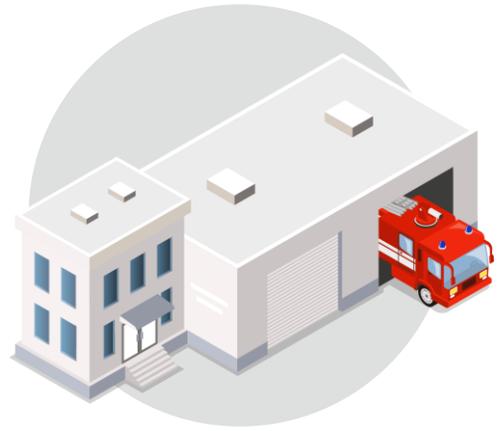
- You may be required to respond to medical questions (Evidence of Insurability) for your benefit election to be approved

Miranda Tip: Always make sure your beneficiaries are up-to-date.





Additional Coverages



Voluntary Short-term Disability (STD) Coverage

What's the Benefit:

Short-term disability coverage protects a portion of your income should you be unable to work for a short time due to illness or injury.

When is it effective?

Approved coverage will be effective the first of the month following hire date.

How Does it Work:

A weekly benefit, typically paid with a mailed check, is provided to help pay for your living or medical expenses once you have met the elimination period (time before the benefit will begin to pay).

Short-Term Disability	
Elimination Period	1 st day for accident, 8 th day for sickness
Benefit Amount	60% up to \$1,000 weekly maximum
Benefit Duration	13 weeks

Considerations:

- Most STD policies have a pre-existing condition clause that may disqualify coverage for a certain period of time if you have sought treatment for a related injury or illness prior to enrolling in the coverage.

Voluntary Long-term Disability (LTD) Coverage

What's the Benefit:

Long-term disability coverage protects a portion of your income should you be unable to work due to illness or injury.

How Does it Work:

A monthly benefit, typically paid with a mailed check, is provided to help pay for your living or medical expenses once you have met the elimination period (time before the benefit will begin to pay).

Long-Term Disability	
Elimination Period	90 days
Benefit Amount	60% up to \$6,000 monthly maximum
Benefit Duration	SSNRA

Considerations:

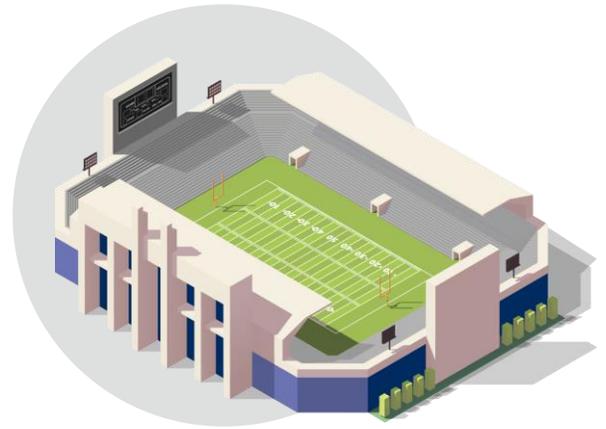
- Most LTD policies have a pre-existing condition clause that may disqualify coverage for a certain period of time if you have sought treatment for a related injury or illness prior to enrolling in the coverage.



Miranda Tip: Thinking about starting a family? Short-term disability can provide you with a portion of your income while you are on maternity leave!

Wellness Program

Now on to the BeneFIT gym--let's talk about your employer's wellness program and a few additional resources that HORAN offers that can help you with your personal physical and financial wellness goals.



Physical Wellness



Watch:

The Importance of Knowing Your Numbers



Listen:

Battle of the Sexes: Women's Preventative Health



Listen:

Battle of the Sexes: Men's Preventative Health

Financial Wellness



Listen:

Financial Life Event Series - Growing Your Family



Listen:

Financial Life Event Series – Getting Married



Listen:

Financial Life Event Series – Gaining Financial Independence

Mental Wellbeing



Listen:

Focusing on Your Mental Health



Listen:

What Does It Mean to Be Resilient?



***Miranda Tip:** Looking for additional wellness tools to help you in your personal wellness journey? Contact your HR team to request additional HORAN resources.*



Rate Sheet

The last stop on the tour is your home. Get comfy and we'll quickly recap everything we've covered today on the tour.



MEDICAL

\$5,000 Deductible Plan	Weekly Deduction
Employee	\$37.74
Employee + Spouse	\$151.03
Employee + Children	\$101.45
Family	\$285.26

\$3,000 Deductible Plan	Weekly Deduction
Employee	\$57.96
Employee + Spouse	\$196.85
Employee + Children	\$134.78
Family	\$292.79

DENTAL

Dental Tier	Rate
Employee	\$4.29
Family	\$12.75

VISION

Vision Tier	Rate
Employee	\$1.45
Employee + Spouse	\$2.75
Employee + Children	\$3.23
Family	\$4.54



With a library of over 150 episodes and a five-star rating, you are sure to find some helpful benefits tips.

Subscribe today on your favorite listening app!



Rated The Number Two Health Insurance Podcast in the Country



Contact Us

Thank you for joining me on the tour today! Good luck during your 2022 open enrollment period and please do not hesitate to reach out to your benefit carriers or my friends at HORAN—your go-to benefit experts!

Need help with your 2022 benefit elections? Contact HORAN's Engagement Team Monday - Friday from 8:30 a.m. to 5:00 p.m. EST at 844.694.6726. You can also reach out to them by email at engagement@horanassoc.com.



“ See you next time! ”

Carrier Contact Information



Medical

Anthem
www.anthem.com
833.639.1634



HSA

ActWise
www.anthem.com
833.639.1634



Dental

Principal
www.principal.com
800.986.3343



Vision

Principal
www.principal.com
800.986.3343



Additional Coverages

Principal
www.principal.com
800.986.3343



Your HR Team

ProLink Staffing Human Resources
HR@prolinkstaff.com
513-530-2633

HORAN Team



Stephanie Moman

Benefits Consultant
StephanieM@horanassoc.com
513.745.0707



Maggie MacConnell

Client Specialist
MaggieM@horanassoc.com
513.587.2723