



**Gallagher**

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# Highmark Companies

## Annual Enrollment Information Effective August 1, 2021

**Now is the time to consider your benefit elections. Below is information that will guide you through your benefits and payroll deductions.**

At Highmark Companies, we are confident that our people are the reason behind our success. We recognize your hard work and have put together a benefits package that will take care of you and your family's needs throughout the year.

As a full-time employee consistently working at least 30 hours a week, you are eligible to participate in our healthcare benefit plan. This is your opportunity to review and consider any changes to your current benefit elections for the benefit plan year that begins August 1, 2021.

If you are not making any changes to your medical, dental or life insurance benefits, you do not need to complete any forms. If you wish to make changes, please complete an enrollment form and return to Human Resources. We ask that you complete a Flexible Spending Account enrollment form to elect for 2021/2022 plan year (August 1 through July 31). All forms must be returned to Courtney Akers ([cakers@highmarkcompanies.com](mailto:cakers@highmarkcompanies.com)) by July 7, 2021.

Please visit [https://www.brainshark.com/gallagher/Highmark\\_2021](https://www.brainshark.com/gallagher/Highmark_2021) to listen to a recorded presentation about the benefit offerings for the 2021/2022 plan year.



## Medical Plan

### UnitedHealthcare (UHC)

We are continuing our medical and vision plans through UHC. Our medical plans run on a plan-year basis (August 1 through July 31), which means your deductibles and maximums reset every year on August 1. These plans give you the choice to see “in-network” or “out-of-network” physicians. By choosing an “in-network” physician, your out-of-pocket expenses will be considerably less.

The medical chart below is a high-level summary of your in-network medical benefits. You may also visit the UHC website at [www.myuhc.com](http://www.myuhc.com) to see a listing of participating providers in your area.

Place of Service	Base Plan: In-Network	Buy-Up Plan: In-Network	HDHP with HSA: In-Network
<b>Preventive Care</b>	100%	100%	100%
<b>Office Visit</b>	PCP, Specialist: 80% after deductible Virtual Visit: up to \$49, then 100% after deductible	PCP: \$0 Copay (Age 0-18) PCP: \$25 Copay (Age 19+) Specialist: \$50 Copay Virtual Visit: \$0 Copay	PCP, Specialist: 80% after deductible Virtual Visit: up to \$49, then 100% after deductible
<b>Prescription Drugs (Advantage Core Plus Formulary)</b>	Retail: \$15/\$45/\$85 Mail: 2.5 x Copay	Retail: \$15/\$45/\$85 Mail: 2.5 x Copay	Enhanced Preventive: 100% All Others: 80% after deductible
<b>Emergency Room</b>	80% after deductible	80% after deductible	80% after deductible
<b>Urgent Care</b>	80% after deductible	\$50 Copay	80% after deductible
<b>Inpatient Care</b>	80% after deductible	80% after deductible	80% after deductible
<b>Outpatient Care</b>	\$500 POD, then 80% after deductible <sup>1</sup>	\$500 POD, then 80% after deductible <sup>1</sup>	\$500 POD, then 80% after deductible <sup>1</sup>
<b>Annual Deductible</b>	\$1,000/\$2,000	\$1,000/\$2,000	\$3,000/\$6,000 (Embedded \$3,000) <sup>2</sup>
<b>Out-of-Pocket Maximum</b>	\$5,000/\$10,000	\$4,000/\$8,000	\$6,500/\$13,000 (Embedded \$6,500) <sup>2</sup>

<sup>1</sup> Services provided at a Freestanding Facility or Physician's Office will not be subject to a per occurrence deductible (POD).

<sup>2</sup>For Family coverage, the Family Deductible and/or Out of Pocket can be met by any combination of family members, with no member exceeding \$3,000 in-network deductible and \$6,500 for in-network out-of-pocket maximum.

Preventive Care is covered at 100% with a preventive primary diagnosis code. The service must be a covered preventive care benefit under healthcare reform. Certain over-the-counter preventive medications are now available at no cost. During your annual physical, if anything is discussed or performed outside of the healthcare reform approved screenings, your visit may not be covered at 100%. \*For a list of covered preventive benefits under healthcare reform, please visit <https://www.uhc.com/health-and-wellness/preventive-care>



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## Vision Plan

### UnitedHealthcare (UHC)

UHC Vision	In-Network
Routine Exam (once every 12 months)	\$10 Copay
Lenses (once every 12 months) Frames (once every 24 months)	\$25 Copay <sup>1</sup>
Contact Lenses in lieu of Lenses & Frames	Up to \$105 Allowance

<sup>1</sup>Frames are covered up to a \$130 Allowance, plus discount on balance over allowance after copay.

## Health Savings Account (HSA)

### Further

If you participate in the High Deductible Health Plan (HDHP), you are eligible to open or maintain a Health Savings Account (HSA). If you elect the HDHP as your health benefits plan, you will receive an HSA Enrollment Package from Further which will walk you through setting up your HSA online.

The HSA is a personal savings account for health expenses, much like an IRA is used to save for retirement. Employees may make pre-tax contributions to their HSA that can then be used to pay for eligible medical, dental, or vision expenses.

Items to consider:

- In 2021, participants can choose to save up to \$3,600 for an individual and \$7,200 for a family.
- Eligible contributions are not taxable.
- Funds roll over from year to year.
- The account is yours and is portable should you leave.
- Highmark Companies will make the following contribution to your Health Savings Account during the 2021/2022 plan year (August 1, 2021 through July 31, 2022) (based on semi-monthly pay frequency):
  - \$25.00 per pay period for HSA Employee-Only subscriber
  - \$50.00 per pay period for HSA Employee + Spouse subscriber
  - \$50.00 per pay period for HSA Employee + Child(ren) subscriber
  - \$75.00 per pay period for HSA Family subscriber
- Employer contributions count toward your annual contribution limit.
- You are not eligible to contribute to an HSA if you are on Medicare or covered under your spouse's non-HDHP or if you participate in a general purpose Flexible Spending Account.
- HSA funds may be used for any medical eligible expense noted in Section 502 of the IRS Code. Examples of eligible expenses include, but are not limited to, dental treatment, corrective vision surgery, hearing aids, etc.



## Healthcare Reform Update

### Health Insurance Marketplace (Also known as the Exchange)

- Our plan is designed to be affordable and in compliance with Healthcare Reform requirements; however, you may be able to find a lower cost plan through the Marketplace. With that said, the Marketplace coverage may not be as rich of a plan.
- Employees who choose to purchase coverage through the Marketplace may not be eligible to receive a premium tax credit from the government.
- Marketplace open enrollment is typically held from November 1 through December 15 with the earliest effective date for coverage being January 1, 2022.
- If you missed the annual enrollment deadlines for the Marketplace or our health plan, you will not be able to enroll in health insurance coverage unless you experience certain life events, such as the birth or adoption of a child or a termination of employment.

## Dental Plan

### UnitedHealthcare (UHC)

Our dental insurance coverage will continue with UHC. Our dental plan runs on a calendar year basis, which means our deductibles and maximums reset every year on January 1. We understand the importance of dental insurance to protect you and your family from oral health problems and expenses. If you visit a non-participating dental provider, you may be asked to pay for the visit up front.

Service	In-Network	Out-of-Network
Preventive Care	Covered at 100%	
Basic Care	Covered at 80% after deductible	
Major Care	Covered at 50% after deductible	
Orthodontia	Covered at 50% (child only) to a lifetime maximum of \$1,000	
Calendar-Year Deductible	\$50 individual/\$150 family	
Annual Maximum	\$1,500	
Dental Maximum Rollover	\$400 up to \$1,500 max	
UCR Level	Negotiated Fee	90 <sup>th</sup>

\*Additional \$500 (if using In-Network providers) or \$400 (if using Out-of-Network providers) rollover benefit available annually up to a rollover maximum of \$1,500

## Life & Voluntary Life Insurance Plans

### UnitedHealthcare (UHC)

All full-time employees are provided with a \$50,000 life insurance, a short-term disability benefit of 66.67% of your earnings up to \$2,000 per week and a long-term disability benefit of 60% of your earnings up to \$7,500 a month. Coverage will continue with UnitedHealthcare.



You also have the opportunity to purchase additional life insurance:

- Employee - \$25,000 increments, up to the lesser of \$150,000 or 5 x earnings; Guarantee Issue: \$50,000; benefit reductions begin at age 65
- Spouse – \$5,000 increments to the lesser of 50% of employee amount or \$75,000; Guarantee Issue: \$20,000; benefit reductions begin at age 65
- Dependents – Lesser of 50% of employee amount or \$10,000 (14 days to age 26)

Evidence of insurability (EOI) may be required if you are increasing your current amount over the Guarantee Issue amount or you are enrolling after you are first eligible. If currently enrolled, you may apply for one increment of coverage without EOI if below the Guarantee Issue

## Flexible Spending Account

### ProBenefits

We offer our employees the opportunity to participate in a Flexible Spending Account (FSA). We offer two different programs: A general purpose Health FSA and a Dependent Care FSA, administered by ProBenefits. You may elect to contribute in pre-tax dollars up to \$5,000 to your Dependent Care FSA and up to \$1,500 in the Health FSA. These accounts allow you and your family to save tax dollars on either predictable out-of-pocket, health-related expenses not reimbursed by insurance or day care expenses.

Employees who participate in a Health Savings Account (HSA) with a high deductible health plan (HDHP) cannot participate in a traditional general-purpose Health FSA (i.e., a Health FSA that reimburses all Code Section 213(d) medical expenses), because it is considered impermissible "other coverage" under the HSA rules.

## Payroll Deductions

MEDICAL WITH VISION	BASE PLAN Monthly Deduction	BUY-UP PLAN Monthly Deduction	HDHP WITH HSA Monthly Deduction
Employee Only	\$118.00	\$250.00	\$94.00
Employee + Spouse	\$520.00	\$865.00	\$480.00
Employee + Child(ren)	\$451.00	\$750.00	\$415.00
Employee + Family	\$735.00	\$1,220.00	\$676.00



DENTAL	MONTHLY DEDUCTIONS
Employee Only	\$33.76
Employee + Spouse	\$68.16
Employee + Child(ren)	\$81.18
Employee + Family	\$115.56

\*Medical and Dental premiums are deducted from pay on a pre-tax basis. Changes to pre-tax benefits can only be made during the annual open enrollment period, or if you have a change in status during the plan year. Any premiums paid for domestic partner/children coverage will be deducted on an after-tax basis.

## What You Need To Do

### With Carrier Changes

Medical/Dental	To enroll or make changes, complete the Benefits Enrollment form.
Health Savings Account (for HDHP Participants only)	Complete the HSA new account set-up online once you receive the Enrollment Package from Further.
Flexible Spending Account	Complete the FSA Enrollment form to make 2021/2022 plan year elections.
Life Insurance Coverage	You can update your beneficiary information at any time by completing the Change of Beneficiary form.
Voluntary Life	To enroll or increase coverage, complete the Voluntary Life Insurance Enrollment and EOI form.

**All forms must be returned to Courtney Akers via email [cakers@highmarkcompanies.com](mailto:cakers@highmarkcompanies.com) no later than July 7, 2021.**

*"This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by legal counsel who specialize in this practice area."*