



EMPLOYEE BENEFITS

RAPPAHANNOCK WESTMINSTER CANTERBURY

Plan Year: 2021-22

Presented by: Scott Benefit Services

AGENDA

- Medical and Pharmacy
- Anthem Tools
- Health Savings Account (HSA)
- Dental
- Vision
- Life/Disability

OPEN ENROLLMENT SUMMARY

- **Medical**

- Carrier will remain Anthem and employees will now have the option to enroll in 3 different medical plans
- RWC will continue to offer the same two HSA plans HealthKeepers HSA \$3,000 and the HealthKeepers HSA \$4,500 but will now also offer a traditional POS plan
- There are no changes to HSA Contribution
 - RWC will continue to match up to \$300 for employees and up to \$500 for dependent tiers
- The plan year re-sets on October 1, 2021. This means deductibles and out-of-pocket maximums restart on October 1
- If you wish to cover your spouse, you will need to complete the spousal affidavit

- **Dental**

- Dental will now be offered through Anthem
- Employees will have the choice between a Low and High dental plan

- **Vision**

- Vision will continue to be offered through EyeMed with no changes to plan designs or rates

- **Life/Disability**

- Same coverage and rates through Cigna

MEDICAL AND PRESCRIPTION DRUGS

- The same two HSA plans will be offered with a few changes to the OOP maximums and Rx benefit
- Both plans are offered on the same network with Anthem: HealthKeepers (VA-based)

Benefits	HealthKeepers HSA 3000 / 20 / 5500	HealthKeepers HSA 4500 / 20 / 6550
In-Network Benefits		
Annual Deductible (Ind/Fam)	\$3,000 / \$6,000	\$4,500 / \$9,000
Calendar Year/ Plan Year	Plan Year	Plan Year
Coinsurance	Anthem 80% / Employee 20%	Anthem 80% / Employee 20%
Annual Out-of-Pocket Maximum(Ind/Fam)	\$5,500 / \$11,000	\$6,550 / \$13,100
Preventive Care	Covered 100%	Covered 100%
Adult Vision Exam	\$15 copay, 1 per year	\$15 copay, 1 per year
Office Visits (PCP/Specialist)	20% after deductible	20% after deductible
Urgent Care	20% after deductible	20% after deductible
Emergency Room Services	20% after deductible	20% after deductible
Diagnostic Labs/Xrays	20% after deductible	20% after deductible
Outpatient Hospital Expenses	20% after deductible	20% after deductible
Inpatient Hospital Expenses	20% after deductible	20% after deductible
Mental Health & Substance Abuse	20% after deductible	20% after deductible
Prescription Drugs		
Deductible	Included with medical	Included with medical
Retail Pharmacy Copays	\$10/\$40/\$70/20% up to a max of \$300 after deductible	\$10/\$40/\$70/20% up to a max of \$300 after deductible
Mail Order Copays	\$25/\$100/\$175 after deductible	\$25/\$100/\$175 after deductible
Out-of-Pocket Maximum (Ind/Fam)	Included with Medical	Included with Medical
Out-of-Network Benefits		
Deductible (Ind/Fam)	\$6,000 / \$12,000	\$9,000 / \$18,000
Coinsurance	Anthem 70% / Employee 30%	Anthem 70% / Employee 30%
Out-of-Pocket Maximum (Ind/Fam)	\$13,750 / \$27,500	\$15,000 / 30,000

MEDICAL AND PRESCRIPTION DRUGS

- RWC will now offer a traditional POS plan to employees. This plan has copays for certain services that are not subject to the deductible

Benefits	<i>HealthKeepers POS 30/2000/20%/5500</i>
In-Network Benefits	
Annual Deductible (Ind/Fam)	\$2,000 / \$4,000
Calendar Year/ Plan Year	Plan Year
Coinsurance	Anthem 80% / Employee 20%
Annual Out-of-Pocket Maximum(Ind/Fam)	\$5,500 / \$11,000
Preventive Care	Covered 100%
Adult Vision Exam	\$15 copay, 1 per year
Office Visits (PCP/Specialist)	\$30 / \$50 copay
Urgent Care	\$50 copay
Emergency Room Services	20% after deductible
Diagnostic Labs/Xrays	20% after deductible
Outpatient Hospital Expenses	20% after deductible
Inpatient Hospital Expenses	20% after deductible
Mental Health & Substance Abuse	Outpatient: \$30 copay; Inpatient: 20% after deductible
Prescription Drugs	
Deductible	Included with medical
Retail Pharmacy Copays	\$10/\$40/\$70/20% up to a max of \$300
Mail Order Copays	\$25/\$100/\$175
Out-of-Pocket Maximum (Ind/Fam)	Included with Medical
Out-of-Network Benefits	
Deductible (Ind/Fam)	\$4,000 / \$8,000
Coinsurance	Anthem 70% / Employee 30%
Out-of-Pocket Maximum (Ind/Fam)	\$13,750 / \$27,500

2021/22 Medical Employee Contributions

<u>PER PAY PERIOD</u>				
	Employee Only	Employee & Spouse	Employee & Child (ren)	Employee & Family
\$2,000 POS	\$130.72	\$342.61	\$303.20	\$661.43
\$3,000 HSA	\$97.43	\$272.71	\$251.61	\$564.90
\$4,500 HSA	\$60.43	\$235.94	\$229.14	\$466.99

Anthem Medical Plan: Preventive Care

- **Better health leads to lower costs for all!**
- Each of us play a role in controlling future medical premiums!
- 80% of the reasons we use healthcare are based on our lifestyles and could be prevented!

How can you be a part of the solution?

- Utilize Preventive Care
- Manage chronic conditions
- Use generic and alternate drug opportunities
- Utilize alternatives to the Emergency Room

RWC is committed to supporting its employees in their effort to stay well

Preventive Services covered at 100% on all plans (Copays/Deductibles waived)

- Routine annual physical exams, including annual GYN exam
- Well baby and well child-care
- Hearing screening
- Routine immunizations
- Screening colonoscopy
- Screening mammography
- Colorectal cancer screening
- Prostate cancer screening
- Cervical cancer screening (annual pap smear)

Anthem Member Resources

The benefits of registering at anthem.com

When you register online, you have great personalized tools to help you:

Search for doctors.



Check your claims.



Estimate your costs.



Review your medical benefits.



View your ID card.



Refill a prescription.



Anthem App: Sydney



Anthem

Say hi to Sydney

Anthem's new app is simple, smart – and all about you

With Sydney, you can find everything you need to know about your medical, dental, and life insurance benefits all in one place. Sydney makes it easier to get things done, so you can spend more time focused on your health.

Get started with Sydney
Download the app today!

GET IT ON Google Play | Download on the App Store

Simple

Ready for you to use quickly, easily, seamlessly – with one-click access to benefits info, Member Services, wellness resources and more.

With just one click, you can:

- Find care and check costs
- Check all benefits
- See claims

Smart

Sydney acts like a personal health guide, answering your questions and connecting you to the right resources at the right time. And you can use the interactive chat to get answers quickly.

- Get answers even faster with our interactive chat feature
- View and use digital ID cards

Personal

Get alerts, reminders and tips directly from Sydney. Get personalized doctor suggestions based on your needs. The more you use it, the more Sydney can help you stay healthy and save money.

Already using our Anthem Anywhere app?
It's easy to make the switch. Simply download the Sydney app and log in with your Anthem username and password.

Emergency Room Alternative – LiveHealth Online

- LiveHealth Online is Anthem’s online telemedicine service included in all plans
 - Employees have access to physicians 24/7
 - A typical session is about 10 minutes
 - Members can use this tool while traveling
 - Doctors can prescribe medications during these visits
 - www.livehealthonline.com
- This tool is great for conditions such as cold/flu symptoms, allergies, sinus infections, urinary tract infections, and other common symptoms that a member may be familiar with experiencing
- Employees now have access to psychology services through LiveHealth Online

Cost by plan:

HealthKeepers POS 30/2000: \$10

HealthKeepers HSA 3000: \$59

HealthKeepers HSA 4500: \$59

Other ER Alternatives

**Urgent Care facilities in Gloucester or Rappahannock –
sure it's a drive but 30 to 45 minutes for a non-emergency
will save you lots of \$\$\$\$**

MD Express, Gloucester, (804) 824-9962

Sentara Urgent Care, Gloucester, (804) 210-1005

Velocity Urgent Care, Gloucester, (804) 381-4361

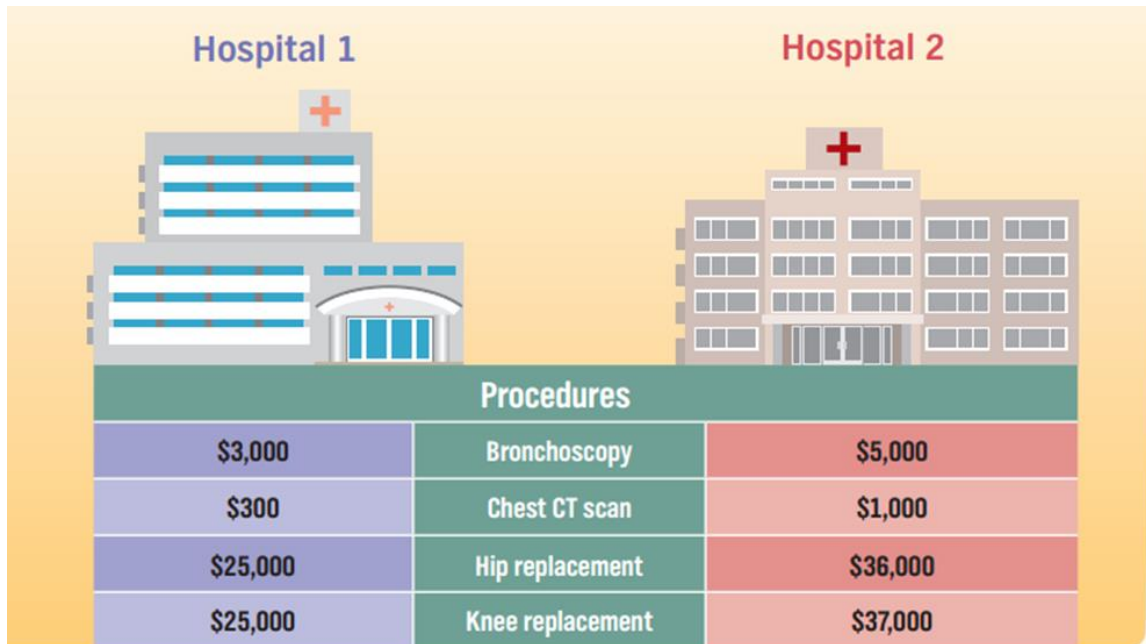
MD Express, Tappahannock, (804) 443-8610

CMG Urgent Care, Hartfield, (804) 776-9221

Primary Care doctors

Anthem's “Estimate Your Cost” Tool

- With this free online tool you can find out the cost of procedures ahead of time and plan accordingly
- Members can compare facilities and costs for known procedures based on cost and quality ratings
- This puts you in control of where and how you spend your healthcare dollars



The illustration shows two hospital buildings. Hospital 1 is on the left, colored blue and white, with a red cross on its roof. Hospital 2 is on the right, colored grey and white, also with a red cross on its roof. Below the buildings is a table comparing the costs of four procedures at each hospital.

Procedures		
\$3,000	Bronchoscopy	\$5,000
\$300	Chest CT scan	\$1,000
\$25,000	Hip replacement	\$36,000
\$25,000	Knee replacement	\$37,000

Sample cost comparison*

Mail Order Pharmacy

- Employees have a savings opportunity if they elect the mail order option through Anthem
- Medications are sent in an unmarked box by IngenioRx
- In addition to savings and member convenience, mail order leads to decreased plan cost and increased member medication compliance

It's as easy as 1-2-3!

- Step 1: Logon to Anthem.com and click on Prescription Benefits. Click “Start A New Prescription.” Members can print an order form to mail in with the prescription or print a form to have your doctor fax in with your prescription
- Step 2: See your doctor for a prescription for a 90-day supply (or IngenioRx can call your doctor to get this for you)
- Step 3: You can pay by e-check, check or credit card
- In most cases your first medication will be sent to your home within 2 weeks

What is KnovaSolutions?

- **The Purpose:** a personal health service that provides information, education, and decision support for employees & their families
- **The Goal:** to help people own and manage their health and their decisions to use medical services
- **Target Population:** *Proactive* outreach to those employees & dependents who have or are predicted to have complex healthcare and benefit utilization (*multiple illnesses, providers, medications, work, life and health issues*)
- **Intervention:** KnovaSolutions - provided by a master's level educated nurse, health educator and pharmacist clinician team
- **The service is confidential and free for employees!**

Please note: The inbound call comes from Cheyenne, Wyoming and is preceded by a mailed letter from KnovaSolutions

Health Savings Account (HSA)

- RWC will match up to \$300 for employees or up to \$500 for dependent tiers annually to your HSA
- Left over funds are rolled over year after year and the money is yours if you change employers
- HSA funds can also be used for family members not covered on your insurance plan
- You are ineligible for an HSA if you have any other form of health care coverage including Medicare, Tricare, a Flexible Spending account, or coverage on a parent/spouse's plan
- Maximum annual HSA contributions allowed by the IRS for 2021 (includes the employer contribution):
 - \$3,600 (individual)
 - \$7,200 (family)
 - Members over age 55: additional \$1,000 "catch-up" contribution

Covered Medical Expenses

Dr. Office/Specialist/Chiropractor
Hospital Stays, Radiology, Lab Work
Speech/Occupational/Physical Therapy
Prescription Drugs

Other Qualified Expenses

Dental Coinsurance, Orthodontia
Vision Check ups, glasses/contacts

2021/22 Dental Plans

- Dental will now be offered through Anthem
- You will have the option between two dental plans
- Anthem offers a carry-over feature that allows you to rollover a used portion of your annual maximum if you meet two criteria:
 - Get at least one preventive care screening in the plan year
 - Member uses only half of the annual maximum

Dental		
Network	Low Plan Essential Choice & Complete Network	High Plan Essential Choice & Complete Network
Annual Deductible	Single \$ 50 Family \$ 150	Single \$ 50 Family \$ 150
Annual Maximum	\$ 750	\$ 1,250
Preventative Services	100 %	100 %
Basic Services <i>Amalgam and composite fillings, simple extractions, oral surgery, endodontics/root canal therapy, periodontics, denture repair</i>	80 %	80 %
Major Services <i>Crowns, Prosthodontics, Implants</i>	None	50%
Orthodontics (For dependent children under age 26)	None	50%
Orthodontic Maximum	None	\$1,000
Waiting Period	None	None
MaxOver Benefit <i>If you have at least one annual cleaning & exam, and you use less than half of the annual maximum, Delta will rollover a portion of your unused maximum to next plan year</i>	You can rollover up to \$150 per year. Maximum MaxOver account limit is \$750	You can rollover up to \$300 per year. Maximum MaxOver account limit is \$1,250
Out of Network		
- Preventative	100%	100%
- Basic	80%	80%
- Major	None	50%

2021/22 Employee Dental Contributions

Dental Plan Costs (per pay period)		
	Low Plan	High Plan
Employee Only	\$8.91	\$12.22
Employee + Spouse	\$17.14	\$23.89
Employee + Child(ren)	\$20.31	\$28.63
Employee + Family	\$30.36	\$42.30

EyeMed Vision Option

Note: If you enroll in an Anthem health plan, your annual eye exam is covered. However, lenses, frames or eye treatments and surgeries are not covered through Anthem.

Vision Summary- EyeMed		
	In Network	Out-Of-Network Member Reimbursement
Copay Exams	\$10	Up to \$40
Frequencies Exams Lenses Frames	Once every 12 months Once every 12 months Once every 12 months	Once every 12 months Once every 12 months Once every 12 months
Lenses Single Vision Lined Bifocal Lined Trifocal Lenticular	\$20 copay \$20 copay \$20 copay \$20 copay	Up to \$30 Up to \$50 Up to \$70 Up to \$70
Frames Allowance	\$0 copay; 20% off balance over \$130 allowance	Up to \$91
Contact Lenses Allowance Conventional Disposable Medically Necessary	\$0 copay; 15% off balance over \$130 allowance \$0 copay; 100% of balance over \$130 allowance Paid in full	Up to \$91 Up to \$91 Up to \$210

Vision Rates – Per Pay Period			
Employee Only	Employee + Spouse	Employee + Child(ren)	Family
\$3.25	\$6.17	\$6.50	\$9.55

Ancillary Benefits

- Basic Life and AD&D
 - Coverage is with Cigna and paid by RWC
 - Employee Benefit: 1x annual salary to a max of \$50,000
 - Benefit reductions apply at age 65 and 70
 - **Please make sure your beneficiary information is up to date**
- Voluntary Life and AD&D
 - Employees can enroll with coverage provided by Cigna
 - If you have previously declined this benefit EOI will be required
 - Increments of \$10,000 up to a max of 5x annual salary
 - Guarantee Issue: \$100,000
 - Employees can also buy voluntary life insurance for their spouse and children
 - Spouse benefit: increments of \$5,000; \$25,000 guarantee issue
 - Child benefit: guarantee issue of \$10,000
 - Spouse benefit cannot exceed 50% of the employee life election

Ancillary Benefits

- Short-Term Disability
 - Coverage is with Cigna and paid by RWC
 - Benefits Begin: 14th day for Accident and Illness
 - Maximum Benefit Period: 11 weeks
 - Benefit: 60% of weekly income
 - Maximum Benefit: \$1,000 per week
- Long-Term Disability
 - Employees can enroll with coverage offered by Cigna
 - Benefit is 100% employee-paid
 - Benefits Begin: 91st day
 - Benefit: 60% of monthly income
 - Maximum Benefit: Up to \$5,000 per month

John Hancock Retirement Plan

- RWC provides a 2% match
- Automatic Payroll deductions
- Pre-tax contributions
- Catch-up contributions (50 and over)
- Compound earnings
- Potential for reduced taxes
- Myplan.johnhancock.com