



# 2022 Employee Benefits Guide

As a full-time employee of Palmer-Donavin, you have the opportunity to enroll in a variety of benefit programs. This summary of benefits is intended only to highlight your available benefits and should not be relied upon to fully determine your coverage. Once your benefit elections become effective, they remain in effect until December 31<sup>st</sup> of each year. If you decline coverage during the upcoming open enrollment, you may not join the plan until the next Open Enrollment in December 2022, unless you experience a Qualifying Life Event (marriage, divorce, loss of coverage through a spouse, etc.). Please see Human Resources for complete coverage information.

## Health Insurance

We are pleased to provide eligible employees and their dependents the opportunity to enroll in a health care plan with **Meritain (an Aetna company)**. Meritain utilizes the Aetna network and employees have the option to enroll in one of three plan options – the Value Plan, Base Plan, or the High Deductible Health Plan. Pharmacy benefits are provided through RxBenefits via Optum. Listed below you will find an overview of the three plan options.

Health Insurance In-Network Benefit Highlights	Base POS Plan	High Deductible Health Plan	Value POS Plan
Deductible	\$1,500 single \$3,000 family	\$2,800 single \$5,600 family	\$4,000 single \$8,000 family
Coinsurance (member pays)	20% after deductible	20% after deductible	0% after deductible
Out-of-Pocket Maximum (includes deductible & copays)	\$5,000 single \$10,000 Family	\$5,000 single \$10,000 Family	\$7,150 single \$14,300 Family
Preventive Care	0% (deductible waived)	0% (deductible waived)	0% (deductible waived)
Office Visit (PCP)	\$20 copay	20% after deductible	\$20 copay
Specialist Office Visit with Referral	\$40 copay	20% after deductible	\$40 copay
Specialist Office Visit without Referral	\$60 copay	20% after deductible	\$60 copay
Diagnostic Lab/X-ray	20% after deductible	20% after deductible	0% after deductible
Urgent Care	\$100 copay	20% after deductible	\$100 copay
Emergency Room	\$350 copay	20% after deductible	\$350 copay
Prescriptions – 30-day supply	<u>Retail copay</u>	<u>Retail copay – After Deductible</u>	<u>Retail copay</u>
Generic copays	\$10	\$10	\$10
Preferred copays	\$35	\$35	\$35
Non-Preferred copays	\$60	\$60	\$60
Specialty copays	25% up to \$200	25% up to \$200	25% up to \$200
CVS90 Saver: 90-day supply through CVS**	<u>CVS 90 copay</u>	<u>CVS 90 copay – After Deductible</u>	<u>CVS 90 copay</u>
Generic copays	\$25	\$25	\$25
Preferred copays	\$87.50	\$87.50	\$87.50
Non-Preferred copays	\$150	\$150	\$150
Mail order 90-day supply	<u>Mail Order copay</u>	<u>Mail Order copay – After Deductible</u>	<u>Mail Order copay</u>
Generic copays	\$10	\$10	\$10
Preferred copays	\$87.50	\$87.50	\$87.50
Non-Preferred copays	\$180	\$180	\$180
<b>Coverage Level</b>	<b>Employee Monthly Premium by Plan*</b>		
Single	\$200.00	\$139.58	\$132.33
Employee + Spouse	\$512.30	\$378.05	\$365.39
Employee + Child(ren)	\$335.92	\$233.11	\$222.75
Family	\$612.32	\$423.28	\$406.61

*See next page for additional health plan information*

**\*Wellness Rebate** | Palmer-Donavin employees are eligible to receive a \$720 wellness rebate provided you meet the requirements of the wellness program. See wellness program guide for full details.

**\*\*CVS90 Saver** | After two 30-day supply fills at a retail pharmacy location, maintenance medications should be filled in 90-day supplies through OptumRx's mail order pharmacy or at a CVS retail pharmacy location. **If members choose to continue filling their medication at a retail pharmacy other than CVS, their copay will increase by up to 50%.**

**Spousal Waiver Program** | If your spouse is employed and his/her employer offers health insurance coverage, Palmer-Donavin requires your spouse participate in his/her employer's group health insurance plan. Your spouse is still eligible to participate in the dental and vision coverage even if his/her employer offers coverage.

## Dental Insurance



Full-time employees have the opportunity to enroll in the dental insurance program. **Delta Dental of Ohio** is the administrator of the dental plan. To locate an in-network provider, use the provider directory at [www.deltadentaloh.com](http://www.deltadentaloh.com) and locate a PPO or Premier Dentist. **Delta Dental of Ohio does not provide ID cards.** Providers can look up coverage with the employee's SSN.

Benefit Highlights	In-Network Benefits
Benefit Year Deductible	\$50 per person
Benefit Year Maximum	\$1,500 per person
Preventive Services (deductible waived)	100%
Basic Services	80%
Major Services	50%
Orthodontia Care (children up to age 19)	50%
Orthodontia Lifetime Maximum	\$1,000
Coverage Level	Employee Monthly Premium
Single	\$6.35
Employee + Spouse	\$13.26
Employee + Child(ren)	\$19.79
Family	\$26.71

## Vision Insurance



Employees and their families have access to voluntary vision insurance through **VSP**. The network is the VSP Choice network. To locate nearby vision providers, use the provider directory at [www.vsp.com](http://www.vsp.com) and select "Find a Doctor". **VSP does not provide ID cards.** Providers can look up coverage with the employee's SSN.

Benefit Highlights	In-Network Benefits	Frequency
Eye Exam	\$10 Copay	Every calendar year
Prescription Glasses	\$25 Copay	See frame and lenses
Frames	\$130 allowance / \$150 allowance for featured frame brands; additional 20% savings on amount over allowance	Every other calendar year
Lenses – single vision, lined bifocal, and lined trifocal lenses	Included in prescription glasses	Every calendar Year
Contacts (instead of glasses)	Up to \$60 copay for contact lens exam (fitting and evaluation); \$130 allowance for contacts	Every calendar year
Coverage Level	Employee Monthly Premium	
Single	\$6.86	
Employee + Spouse	\$12.04	
Employee + Child(ren)	\$12.19	
Family	\$19.57	

## Flexible Spending Account (FSA)

Palmer-Donavin partners with Ameriflex to offer eligible employees the opportunity to participate in an FSA program. These programs work like a savings account; each pay period, a pre-tax payroll deduction is deposited to your Health Care and/or Dependent Care Account. When you need money to cover an eligible expense, you make a pre-tax “withdrawal” by using your Ameriflex MasterCard or completing a claim form and providing proper documentation. Funds must be used by December 31, 2022, but the General and Limited Purpose FSA will allow participants to carryover up to \$550 of unused funds to the next year.

Account	Use For	Contribution
General Purpose FSA	Most medical, dental, and vision care expenses	\$2,850 annual maximum
Limited Purpose FSA (enrolled in HSA)	Most dental and vision care expenses	\$2,850 annual maximum
Dependent Care Reimbursement	Dependent care expenses (like childcare or elder care programs)	\$5,000 annual maximum or \$2,500 if married and filing separately

## Health Savings Account (HSA)

Our organization offers a qualified High Deductible Health Plan (HDHP) which allows employees enrolled in the HDHP to open a Health Savings Account (HSA) to help cover your health care expenses. The funds in your HSA can be used to help pay your deductible, coinsurance, and any qualified health care expenses. A “qualified” expense is an expense for medical care as defined by IRS Code Section 213(d), which includes prescription drugs, physician office visits, dental, and vision expenses.

Your total HSA contribution for 2022 cannot exceed \$3,650 for an individual or \$7,300 for employees with family HDHP coverage. If you are age 55 or older (and not enrolled in Medicare), you are eligible to make a \$1,000 catch-up contribution. Please note HSA balances roll over year to year.

## Voluntary Life Insurance

Palmer-Donavin offers all active, full-time employees working 30+ hours per week the option to enroll in Voluntary Life coverage for yourself, spouse, and child(ren) through Lincoln. The Voluntary Life benefits are paid 100% by the employee and your contributions will depend on age and the amount of coverage elected. Your election could be subject to medical questions and evidence of insurability.

Voluntary life Insurance	
<b>Employee</b>	
Benefit Amount	Option to elect \$10,000 to \$500,000 (not to exceed 5x annual salary) in increments of \$10,000
Guarantee Issue	\$150,000
<b>Spouse</b>	
Benefit Amount	50% of employee coverage amount up to \$250,000 in increments of \$5,000
Guarantee Issue	\$30,000
<b>Child(ren) age 14 days to 26 years old</b>	
Benefit Amount	Option to elect \$1,000 to \$10,000 in increments of \$1,000
Guarantee Issue	\$10,000

## Wellworks For You Wellness Program

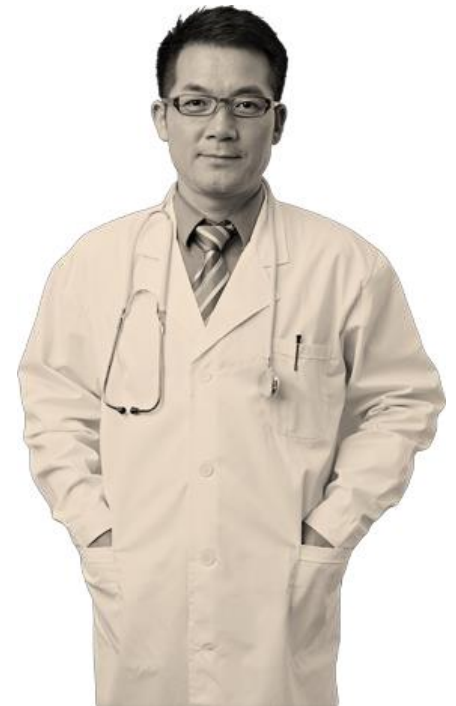
Palmer-Donavin has partnered with Wellworks for You, a corporate wellness management company, to provide a wellness program for the 2022 benefit year. The program is aimed at reducing employee benefit cost as well as improving the overall health of our workforce. Employees and spouses (if enrolled in the PD medical plan) have the opportunity to participate in wellness programs and will be asked to complete the voluntary wellness initiatives listed below by 11/15/2022 to earn a bonus in December 2022. Please see the Wellworks for You Program Guide for additional details.

- Step 1: Employee **and spouse (if enrolled in PD medical plan)** visit a Primary Care Physician (PCP) for an annual physical with lab work.
- Step 2: Employee completes two (2) Preventive Exams based on your age and gender.
- Step 3: Employee completes the Tobacco Attestation Form and Tobacco Cessation Program, if applicable.

## Apta Care Coordinators

Apta Care Coordinators are an expert team of nurses, patient services representatives and benefits specialists who are ready to help you before, during and after any health event. Think of Care Coordinators as your personal healthcare team. They fight hard to help you save money and make sure you get the best possible care for you and your family.

You can contact them via <http://palmerdonavin.myaptahealth.com>, toll-free number listed on your ID card (866-274-9478), or through the myQHealth app. Care Coordinators can help with ordering ID cards, claims, billing and benefit questions, finding in-network providers, and reducing out-of-pocket costs.



## Employee Assistance Program (EAP)

Palmer-Donavin partners with Lincoln to offer the *EmployeeConnect*<sup>SM</sup> Employee Assistance Program. *EmployeeConnect*<sup>SM</sup> services offers an array of confidential services to help you and your loved ones meet the challenges that life, work, and relationships can bring. The program is strictly confidential, provided at no charge to you, and is available to you and your dependents 24/7. Get help for issues related to family, parenting, addictions, emotional, legal, financial, relationships, and stress.

## Important Contact Information

Company Name	Benefit	Group Number	Phone Number	Website
Apta Health	Medical	17005	(866) 274-9478	<a href="http://palmerdonavin.myaptahealth.com">palmerdonavin.myaptahealth.com</a>
Meritain Health	Medical	17005	(800) 925-2272	<a href="http://www.meritain.com">www.meritain.com</a>
RxBenefits / OptumRx	Pharmacy	N/A	(800) 334-8134 <a href="mailto:RxHelp@rxbenefits.com">RxHelp@rxbenefits.com</a>	<a href="http://www.rxbenefits.com/members">www.rxbenefits.com/members</a> <a href="http://www.optumrx.com">www.optumrx.com</a>
Delta Dental of Ohio	Dental	0794	(800) 524-0149	<a href="http://www.deltadentaloh.com">www.deltadentaloh.com</a>
VSP	Vision	30093901	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
WellWorks	Wellness Program	11785	(800) 425-4657	<a href="http://www.wellworksforyoulogin.com">http://www.wellworksforyoulogin.com</a>
Lincoln	Life AD&D / STD / LTD	10256582 / 10257599 / 10256580	(800) 423-2765	<a href="http://www.lfg.com">www.lfg.com</a>
Lincoln	Employee Assistance Program: <i>EmployeeConnect</i>	N/A	(888) 628-4824	<a href="http://www.GuidanceResources.com">www.GuidanceResources.com</a> username = LFGsupport password = LFGsupport1
USI Insurance Services	Palmer-Donavin Employee Advocate Program	N/A	(855) 874-0829 <a href="mailto:BRCMidwest@usi.com">BRCMidwest@usi.com</a>	<a href="http://www.usi.com">www.usi.com</a>
Vanguard	401(k)	092424	(800) 523-1188	<a href="https://retirementplans.vanguard.com">https://retirementplans.vanguard.com</a>
Palmer-Donavin Human Resources	PTO, Reward for Profits Program, ESOP	N/A	(614) 696-6416 <a href="mailto:HR@palmerdonavin.com">HR@palmerdonavin.com</a>	<a href="http://www.palmerdonavin.com/benefits">www.palmerdonavin.com/benefits</a>

**Log into UKGPro on a PC to complete enrollment and find additional resources.**