

# Team Member Benefits



***WE INVEST IN CUSTOMER SUCCESS®***

## 2021 Plan Year

## Open Enrollment



# What is staying the same?

- **Medical and Prescription**

- Plan designs (choice of four):
  - Core PPO
  - Max Coverage PPO
  - No Contribution HSA
  - Low Contribution HSA
- Network

- **Dental**

- Network

- **Vision**

- Plan design
- Network
- Premium



# What is changing?

- **Medical**

- Contribution Rates are increasing:
  - \$10 per pay for Single Plans
  - \$30 per pay for Family Plans
- Why?

- **Dental**

- Additional plan offerings:
  - Basic Dental (2020 Plan)
  - Enhanced Dental – Includes orthodontia coverage and more

# What are Others Paying?

## AT&F Contribution Benchmarking

### Contributions for HSA plan designs

	AT&F	AT&F	Other Manufacturing Companies
Monthly Payroll Contribution	No Contrib.	Low Contrib.*	
Single	\$0.00	\$83.42	\$100.00
Family	\$0.00	\$205.83	\$411.00

### Contributions for PPO plan designs

	AT&F	AT&F	Manufacturing
Monthly Payroll Contribution	Core*	Max*	
Single	\$76.92	\$147.88	\$144.00
Family	\$216.67	\$357.50	\$543.00

*\*Based on tobacco-free and wellness participation.*

# Medical/Rx – Contributions Rates for 2021

CORE PLAN - PPO \$1500				
	Tobacco-Free & Wellness Participant	Tobacco-Free (No Wellness)	Tobacco User & Wellness Participant	Tobacco User (No Wellness)
<b>Single</b>	\$35.50	\$49.75	\$57.25	\$71.00
<b>Family</b>	\$100.00	\$130.00	\$145.00	\$170.00
MAX COVERAGE PLAN - PPO \$500				
	Tobacco-Free & Wellness Participant	Tobacco-Free (No Wellness)	Tobacco User & Wellness Participant	Tobacco User (No Wellness)
<b>Single</b>	\$68.25	\$82.50	\$90.00	\$103.75
<b>Family</b>	\$165.00	\$195.00	\$210.00	\$235.00
NO CONTRIBUTION HSA PLAN - \$5000				
	Tobacco-Free & Wellness Participant	Tobacco-Free (No Wellness)	Tobacco User & Wellness Participant	Tobacco User (No Wellness)
<b>Single</b>	\$0.00	\$0.00	\$0.00	\$0.00
<b>Family</b>	\$0.00	\$0.00	\$0.00	\$0.00
LOW CONTRIBUTION HSA PLAN - \$2000				
	Tobacco-Free & Wellness Participant	Tobacco-Free (No Wellness)	Tobacco User & Wellness Participant	Tobacco User (No Wellness)
<b>Single</b>	\$38.50	\$52.75	\$60.25	\$74.00
<b>Family</b>	\$95.00	\$125.00	\$140.00	\$165.00

Payroll deductions are on a Bi-Weekly basis (26 pays/year)

# Who is Eligible?

- **Team Member**

- Full-Time Team Members working at least 30 hours per week

- **Spouse**

- Legally married Spouse

- **Child(ren)**

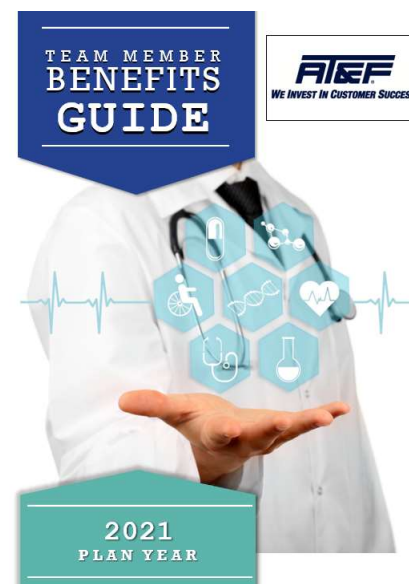
- Eligible for coverage through age 26

# Enrollment Opportunities

- New Hire
- Annual Open Enrollment
- Within 30 days of a qualified family status change
  - If you need to make a change to your benefit plan due to a family status change, you **MUST** inform Human Resources within 30 days of the event or you will miss your chance to make changes until the next open enrollment period

## Benefit Summary

- Open Enrollment documents can be viewed on the Open Enrollment website and in Paycor
  - Log in to Paycor
  - Click the “Me” tab on the top
  - Select Benefits
  - Click on Library and Select Contents



# Prescriptions

- Maximize your Prescription Benefit By:
  - Utilizing Generic Alternatives
  - Utilizing the Mail Order program for any maintenance prescriptions





# Preventive Care

**PREVENTIVE CARE** – Covered at 100% on all medical plan options. Know what services are covered at 100% by your medical plan prior to your preventive care visit

## **Routine preventive for Children\***

Appropriate screenings based on gender and age

- Newborn visits
- Tuberculosis testing
- Anemia testing
- Lead exposure
- Pelvic exam and pap test
- Development and behavior
- Lipid profile
- Depression
- Obesity and counseling
- Nutrition counseling

## **Routine preventive for Adults**

Appropriate screenings based on gender and age

- Lipid profile
- Diabetes
- Pelvic exam and pap testing
- Breast exam and mammogram
- PSA testing
- Bone density testing
- Colonoscopy
- Aortic aneurysm

\*Birth to age 18

# Where to go for Care?

- If you cannot get to your Primary Care Physician and it is not an emergency, use this tiered approach for the least impact to costs:
  - Nurse Line
    - Cleveland Clinic Nurse On Call
  - Telemedicine from Teladoc
    - Teladoc.com
    - 1-800-Teladoc
    - Download the Teladoc app
  - Convenience Clinic
  - Urgent Care
  - Emergency Room

# Wellness Program



- To qualify for the Wellness Program Discount you need to do the following:
  - Have a physical completed during the following time frame (4/1/2020 – 3/31/2021).
  - If your spouse is covered under the plan, they will also need to have a physical completed during that time frame.
  - Return the appropriate form(s) back to AT&F Human Resources by 3/31/2021 to continue to receive the Wellness Program Discount for the remainder of 2021.
    - The forms can be found in Paycor on the Benefits tab or you may request a copy from HR

## **Wellness Program Disclosure**

Your health plan is committed to helping you achieve your best health status. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact Human Resources and we will work with you to find a wellness program with the same reward that is right for you in light of your health status.

# Tobacco-Free



- To qualify for the Tobacco-Free Discount you need to do the following:
  - Be tobacco-free for all of 2021.
  - If your spouse is covered under the plan, they will also need to be Tobacco free for all of 2021.
  - New for 2021 Forms will be sent out through Paycor. There will be one form to complete for both you and your covered spouse (if applicable).
  - If you currently use tobacco products and would like to quit, please see Ryan or Maryann for information on the tobacco cessation program available to you.

## **Wellness Program Disclosure**

Your health plan is committed to helping you achieve your best health status. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact Human Resources and we will work with you to find a wellness program with the same reward that is right for you in light of your health status.

# Spending Accounts – Tax Free

- FSA
  - Use it or lose it
  - Fully Funded
  - Up to \$2,750
  - Can enroll if **not** in Low Contribution or No Contribution
- Dependent Care Account
  - Use it or lose it
  - Funded as you go
  - Up to \$5,000
- HSA
  - Funds stay from year to year
  - Up to \$3,600 for Single Coverage and \$7,200 for Family Coverage
  - Have to be in Low Contribution or No Contribution

All of these plans you will Need to reenroll – Select in Open Enrollment in Paycor

# Dental - Basic

<b>BASIC PLAN</b>		<b>United HealthCare Dental PPO Plan</b>
<b>Annual Deductible</b>		\$50 per individual \$150 per family
<b>Benefit Maximum</b>		\$1,000
<b>Deductible Waived for Preventive Care</b>		Yes
<b>Preventive Care</b>		100%
<b>Basic Services</b>		80%
<b>Major Services</b>		50%
Payroll deductions are on a Bi-Weekly basis (26 pays/year)		
<b>Single</b>		\$11.88
<b>&amp; Spouse</b>		\$23.11
<b>&amp; Child(ren)</b>		\$24.21
<b>Family</b>		\$36.01

# Dental - Enhanced

<b>ENHANCED PLAN</b>		<b>United HealthCare Dental PPO Plan</b>
<b>Annual Deductible</b>		\$50 per individual \$150 per family
<b>Benefit Maximum</b>		\$1,500
<b>Deductible Waived for Preventive Care</b>		Yes
<b>Preventive Care</b>		100%
<b>Basic Services</b>		90%
<b>Major Services</b>		60%
<b>Orthodontia (children to age 19)</b>		50%; \$1,500 lifetime max
<b>Payroll deductions are on a Bi-Weekly basis (26 pays/year)</b>		
<b>Single</b>		\$17.63
<b>&amp; Spouse</b>		\$32.90
<b>&amp; Child(ren)</b>		\$38.35
<b>Family</b>		\$53.47

# Vision – Benefit Highlights

## United HealthCare Vision Plan

**Exam Copay** \$10 copay

**Materials Copay** \$25 copay

### Benefits & Frequency

**Exam** Subject to exam copay; every 12 months

**Lenses** Subject to materials copay; every 12 months  
Benefit varies by type of lens (i.e. single vision, bifocal, trifocal)

**Frames** \$130 retail allowance; every 24 months

**Contacts (in lieu of glasses)** Covered in full after copay; every 12 months  
**Medically Necessary** Formulary contact lenses (disposable): up to four (4) boxes included after copay  
**Elective** Non-formulary contact lenses: \$125 allowance

### Rates - Payroll deductions are on a Bi-Weekly (26 pays/year) basis

**Single** \$2.29

**& Spouse** \$4.35

**& Child(ren)** \$5.10

**Family** \$7.17



# Voluntary Life Insurance

- **Team Member:**
  - Increments of \$10,000
  - Max: 5x annual salary or \$500,000
- **Spouse:**
  - Increments of \$5,000
  - Max: \$100,000; may not exceed 50% of team member election
- **Eligible Children:**
  - Increments of \$2,000
  - Max: \$10,000; may not exceed 50% of team member election
  - Guarantee Issue: \$10,000

Costs for these policies are listed in your Benefit Guide

**Be sure to elect or update your beneficiary!**

Team member must be enrolled in order to elect coverage for spouse and/or child(ren)

# Teladoc



A solution to seeing a doctor and receiving treatment **from anywhere**




**Infections**  
**Cough**  
**Strep Throat**

**Allergies**  
**Cold**  
**Insect Bite**

**Pneumonia**  
**Rashes**  
**And Much More!!**

# 2021 Enrollment Process



- Now is your opportunity to **enroll in a benefit for the first time or make changes to your current elections.**
  - Changes to the plans are **effective January 1<sup>st</sup>, 2021**
  - If you are not making any changes to your coverage **no action is required by you.**  
**Coverage choices will remain the same for 2021.**  
**(The only exception is for FSA and HSA Accounts)**
  - Changes need to be made through Paycor. You may make changes between now and November 27<sup>th</sup>.
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# Next Steps

- Review “More Info...” section on Open Enrollment website to find the following info
  - Open Enrollment Benefits Guide
  - Slide show of this presentation
  - Contribution Sheet
  - Website Reference Sheet
  - Plan Design Overview (Brainshark)
  - Spending Accounts (Brainshark)
  - Additional Benefits (Brainshark)
- A Link to [Paycor.com](https://paycor.com) to complete your Open Enrollment for 2021
- Contact Ryan or Maryann with any questions.