

A woman with blonde hair, wearing a grey jacket, is smiling and holding a baby in a red jacket and white hat. They are in a park with trees having yellow autumn leaves. The woman is holding the baby's hands, and the baby is holding the woman's hands, creating a circular gesture. The background is a soft-focus park scene with sunlight filtering through the trees.

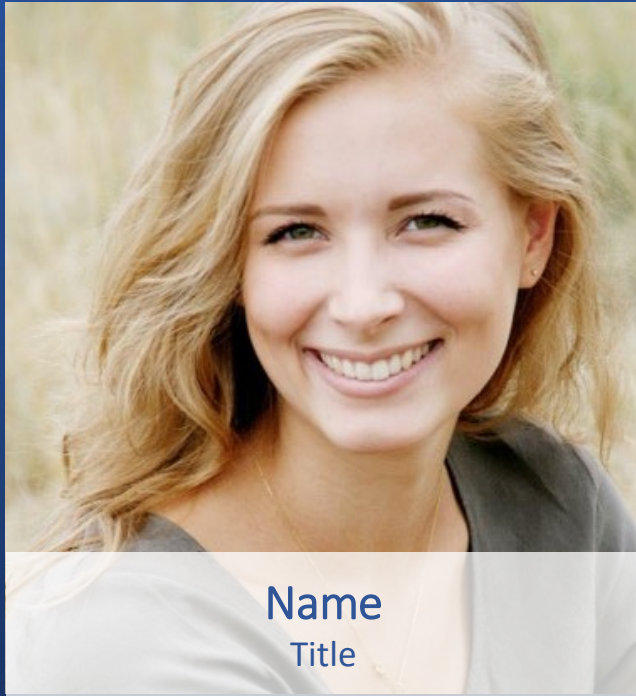
2023 Benefits Open Enrollment

Presented by
ABCD Company



Introduction & Welcome

The following ABCD employees will be presenting today.



Support for all benefit questions



Day to day point of contact



2023 OPEN ENROLLMENT

1

ABCD is pleased to offer a comprehensive benefits package

2

Open Enrollment gives you the opportunity to enroll, terminate, or change your benefits

3

You must elect or waive coverage by November 30, 2022

4

All plans will be renewing on January 1, 2023

5

Benefit elections will be effective January 1, 2023

2023 ABCD Benefit Offerings



Medical Plan Options 1 and 2



Health Savings Plans



Dental



Vision



Disability Plans



Wellness

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MEDICAL

Health Care
Doctor
Hospital
Pharmacist
Nurse
Dentist
First Aid
Surgeon
Emergency

MEDICAL

MEDICAL



2023 Medical Options

- We've designed our medical plan to meet the diverse needs of our employees.
- Our plans provide quality health coverage and 100% in-network coverage for preventive care.

Whether you choose Option 1 or Option 2 determines:



**The type of
coverage you
receive**



**The health care
account
available to you**



**Your
prescription
drug coverage**

2023 Medical Option 1 and 2 Plan Comparison

- This chart provides an overview of what you pay toward medical care.
- Out-of-network benefits are paid based on the R&C charge for a service or supply.

	Option 1 with HRA		Option 2 with HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
- Individual	\$1,000	\$1,600	\$1,500	\$3,000
- Family	\$1,000/person \$1,600/family	\$1,600/person \$3,200/family	\$3,000 (per person, deductible does not apply)	\$6,000 (per person deductible does not apply)
Preventive Care	\$0, no deductible	Not covered	\$0, no deductible	Not covered
Physician Office Visits				
- Primary Care	\$25 copay	40% after deductible	20% after deductible	40% after deductible
- Specialist				
- Surgical Expenses	20% after deductible	40% after deductible	20% after deductible	40% after deductible
- Hospital/Facility Charges				
Urgent Care	\$40 copay	40% after deductible	20% after deductible	40% after deductible
Emergency Care	\$150 copay, then 20% after deductible	\$150 copay, then 20% after deductible	20% after deductible	20% after deductible
Out-of-Pocket Maximum				
- Individual Coverage	\$4,500	\$9,000	\$5,000	\$10,000
- Family Coverage	\$4,500/person \$9,000/family	\$9,000/person \$18,000/family	\$5,000/person \$10,000 (all family members combined)	\$20,000 (per person out-of-pocket maximum does not apply)

SAMPLE PURPOSES ONLY



COMPANY

2023 Medical Contributions

Monthly Pre-tax Contributions

Jan 2023 - Dec 2023

Medical	Option 1 with HRA (In & Out of Network)	Option 2 with HSA (In-Network Only)
Employee	\$000.00	\$000.00
Employee + Spouse	\$000.00	\$000.00
Employee + Child(ren)	\$000.00	\$000.00
Family	\$000.00	\$000.00

2023 Medical Options

Options 1 and 2 provide valuable benefits to employees

No matter which plan you choose, you'll get the same:



Access

to doctors, specialists
and hospitals



Preventive Care

that is covered in full



Discounts

on health and
wellness programs



Online Tools

to help you get and
stay healthy



HRA & HSA REIMBURSEMENT





2023 Health Accounts

- Depending on the medical option you choose, the HRA or HSA can be used to offset your out-of-pocket health care expenses, such as copayments, prescription medications, eyeglasses and lab work.
- Option 1 is paired with an HRA
- Option 2 is paired with the HSA
- The next slide shows how the accounts work.

2023 Health Accounts

- This chart provides a brief overview of the health accounts.
- More details about the HSA, HRA and FSAs can be found in the Health Accounts SPD.

	Health Reimbursement Arrangement (HRA)	Health Savings Account (HSA)
Associated Medical Plan	Medical Option 1	Medical Option 2
Source of Contributions	Company Only	You and the Company
How Funds Are Used	Eligible health care expenses, including dental, vision and prescription drugs	To save for future health care expenses and to pay for eligible health care expenses now, including dental, vision and prescription drugs.
Annual Company Contributions		
- Employee Only	\$500	\$500
- Employee + Spouse/Domestic Partner	\$750	\$750
- Employee + Child(ren)	\$750	\$750
- Employee + Family	\$1,000	\$1,000
Fund Availability	Company contributions are available at the beginning of the year.	Your contribution is available as it comes out of your paycheck each pay period, so your entire contribution amount is not available at the beginning of the year or when coverage starts. The entire Company contribution is available at the beginning of the year.
Employee HSA Contributions		
- Employee Only	Not permitted	\$3,400 (reduced by the Company Contribution)
- Employee + 1 or More Dependent		\$6,750 (reduced by the Company Contribution)
If funds are not used during the year	All unused funds will roll over to the next year and you will have access to the funds as long as you stay in a medical plan that works with an HRA.	All unused funds will roll over to the next year. Also, if you have more than \$1,000 in your HSA, you can invest it and any growth is generally tax free. You can take HSA funds with you when you leave the company.



2023 DENTAL

ABCD offers two Dental coverage options

Delta Dental Plan

- > Can use both in-network and out-of-network providers.



Dental DMO Plan

- > You **MUST** see a participating dentist to receive benefits.



2023 Dental Coverage Options

The Dental Options at a glance:

- This chart provides an overview of what you pay toward dental expenses.
- In the Delta Dental Plan, out-of-network benefits are paid at the same percentage for covered services as in-network, but payment for services or supplies is based on the Reasonable & Customary (R&C) charge.
- In the Dental DMO, benefits are based on the dentist's negotiated fee. You must see a network provider to receive coverage.

Provision	Delta Dental Plan	Dental DMO Plan
Preventive and Diagnostic Services	\$0	\$0 in-network
Annual Deductible	\$25/individual \$50/family	None
Basic Restorative Services (Fillings, Periodontics, TMJ)	20% of Reasonable and Customary (R&C) charges after deductible	\$0 for most covered services in-network
Major Restorative Services (Dentures, Bridgework, Crowns, Oral Surgery)	50% of R&C after deductible	50% of most covered services in-network
Annual Maximum Benefit (Excluding Orthodontia)	\$1,000/person	Unlimited
Orthodontic Services	50% of R&C after deductible (children up to age 26)	50% in-network (appliance must be placed prior to age 20)
Orthodontic Lifetime Maximum	\$1,000/person	Unlimited



VISION



2023 Vision Care Plan

- ABCD Company provides vision care benefits through EyeMed.
- Participation in the vision plan is voluntary. If you choose this coverage, you pay the full cost at low group rates.

The EyeMed Vision Care Plan provides the following benefits:



Eye exams and
corrective lenses
and frames
annually



Discounts on
eyewear and
contact lenses
using the
EyeMed network



Premium lens
options (such as
coatings, no-line
bifocals or
tinting)

2023 Vision Care Plan

This chart provides an overview of what you pay toward vision expenses.

Your Annual Benefit	Member Cost In-Network	Out-of-Network Reimbursement (Plan will pay this much)
Eye Exam with Dilation as Necessary	\$0 copay	Up to \$30
Lenses (Standard Plastic)	Single, bifocal, trifocal: \$20 copay Standard progressive lens: \$65 copay Premium progressive lens: \$65 copay, then 80% of charge less \$120 allowance	Single: \$20, Bifocal: \$30, Trifocal: \$40, Lenticular: \$50 Standard progressive lens: Up to \$30 Premium progressive lens: Up to \$30
Frames	\$0 copay; \$90 retail allowance; 20% discount off balance over \$90	Up to \$40
Contacts (Disposable)	\$0 copay; \$100 retail allowance	Up to \$90 reimbursement
Contacts (Conventional Reusable)	\$0 copay; \$100 retail allowance; 15% discount off balance over \$100	Up to \$90 reimbursement
Frequency: Exam, Lenses or Contact Lenses and Frames	Once every 12 months	



LIFE & DISABILITY PLANS

Life and Disability Plans

- Life and disability insurance provide income protection for you and your family.
- Some coverage is provided automatically to you at no cost; other supplemental coverage is available to purchase based on your needs.

Employer Provided Coverage

Basic Life Insurance

Company-paid life insurance is provided through MetLife in the amount of **1x** salary.

Business Travel Accident Insurance

BTA insurance provides coverage of up to **5x** annual base in the event of death or serious covered injury caused by an accident that occurs while traveling on Company business. Daily commuting is excluded.



Short-Term Disability Insurance

The Company provides Short-Term Disability coverage for up to **26 weeks** from the date of your disability after you've completed one year of service.

This includes **100%** coverage for **eight weeks** and **70%** coverage for up to **17 additional weeks**.

Long-Term Disability Insurance

The Company provides LTD insurance coverage at **50%** annual base pay. You may purchase additional coverage (see next page).

Life and Disability Plans – Supplemental Coverage

The following may be purchased to provide added protection for you and your family.

Optional Life and Disability Plans Paid for by Employee

Supplemental Life Insurance

Employees may elect to purchase supplemental life insurance in the amount of **1-3x** annual salary.

Dependent Life Insurance

Dependent life insurance is paid for on a post-tax basis and assists you with additional expenses if your spouse/partner or child dies.

- **Spouse/partner life insurance coverage:**
\$10,000 or \$20,000
- **Child life insurance coverage:**
\$5,000 to \$25,000 in increments of \$5,000



Additional Long-Term Disability Insurance

Employees may elect to purchase additional coverage of **60%** of annual base pay.

Accidental Death and Dismemberment (AD&D) Insurance

Employees may purchase additional AD&D coverage in the amount of **1-8x** salary up to a maximum of \$1 million.

Family Accidental Death and Dismemberment (AD&D) Insurance

You may elect family AD&D coverage for your spouse/partner at up to **60%** of your coverage amount and for each child at up to **20%** of your coverage amount.



WELLNESS



Wellness and Other Benefits

The Company provides a variety of other health and wellness benefits for employees including the following:



Employee Assistance Plan



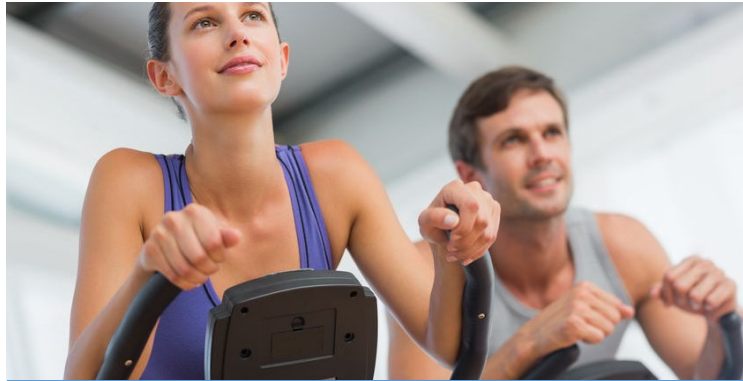
Health Coach



Wellness Challenges



Quit Smoking Programs

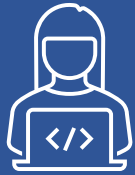


Discount Gym Membership



Yoga & Meditation Programs

More information on all of these programs can be found in the 2023 Wellness Brochure.



HOW TO ENROLL



Enroll between
October 15th and
November 30th!

An enrollment kit with more details will be provided to all employees by October 10th.
When it's time to enroll, you'll be asked to do the following:

01

Visit www.yourwebsite.com

Visit [website] and enter your username and temporary password provided in your enrollment materials.

02

Complete Form

Fill in all required information and click submit. If you have any questions, contact HR at 000-000-0000.

03

Print!

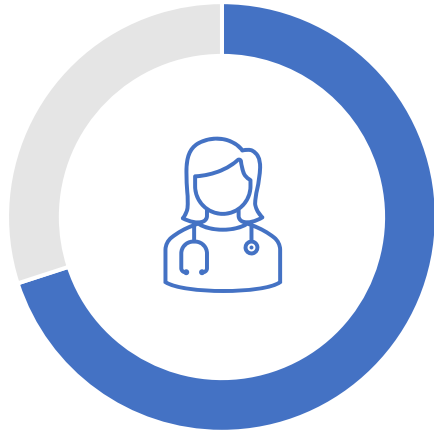
Print your confirmation. Your insurance information and ID cards will arrive by mail.



SURVEY & CLOSING



The Results of Our Survey



70%



Health Insurance Carrier

70% of employees are pleased with our current insurance carrier. 30% would like to see more choice. We are researching adding a new carrier for next year.

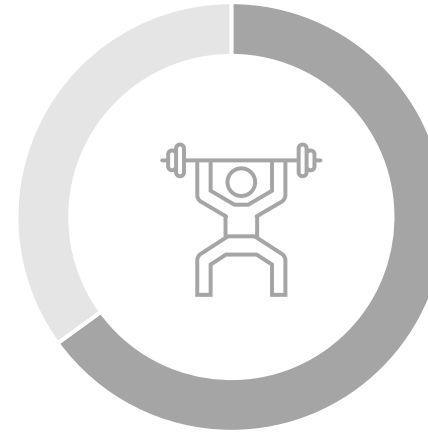


90%



Cost

90% of employees feel health care costs are too high. To help alleviate this burden, this year we will have no increase in premiums and deductible rates have been lowered.



65%



Fitness

65% of employees took advantage of the gym discount benefit last year by joining a fitness.



85%



Enrollment

85% of employees are happy with the enrollment process so far this year. 15% would like to see more in person meetings and we will add these to the schedule.

THANK YOU!



ENROLL BY NOVEMBER 30th!

THANK YOU! END OF SAMPLE PRESENTATION



For help with your next PowerPoint presentation, contact Carol at carol@carolalldesign.com