



2022 OPEN ENROLLMENT

We are approaching our open enrollment for the upcoming 2022 plan year. During open enrollment you will be allowed to request changes and/or additions to the following benefits: **Medical, Dental, Vision, Secondary Insurance, Flex and Dependent Spending Accounts and Voluntary Term Life.** We shop our benefits package every year to make sure we have the best price and overall package offered. **IMPORTANT: we will change to UNUM on the life, disability, accident & critical illness coverages.** For your benefit and education, we will have enrollment assistance on site. Which means you can transition your coverages and feel comfortable with your selections and cost.

MEDICAL Insurance through UMR

- There will be no changes to your benefits for 2022.

Election Options-	Monthly Rates	Monthly Rates	Semi- Monthly rates
	Total Cost	Employee Monthly	Employee BiWeekly
Employee Only	\$ 600.00	\$ 90.00	\$ 45.00
Employee + Spouse	\$1,200.00	\$ 400.00	\$200.00
Employee + Children	\$1,100.00	\$ 320.00	\$160.00
Employee + Family	\$1,650.00	\$ 600.00	\$300.00

DENTAL Insurance through United Concordia

- You can setup your United Concordia access web account by visiting unitedconcordia.com/MDb and register. Your account allows you to view benefits, claims and access network providers. Once you have set up your account credentials, download a Dental ID card and never worry about your paper ID card again!

Election Options	Monthly Rates	Semi-Monthly rates
	Actual Cost	Employee Cost
Employee Only	\$ 29.57	\$-0- Free
Employee + Spouse	\$ 75.02	\$22.73
Employee + Children	\$ 75.02	\$22.73
Employee + Family	\$ 75.02	\$22.73

VISION Insurance through VSP

- We will continue vision coverage through VSP without any benefit or premium changes.
- You may choose the Silver or the Gold Plan. MedHelp does not contribute to this benefit.

Election Options	Monthly Rates	Semi- Monthly rates	
	Current Cost	Renewal Cost	Gold Plan
Employee Only	\$ 10.13 / \$ 18.25	\$ 5.06	\$ 9.13
Employee + Spouse	\$ 16.21 / \$ 29.20	\$ 8.10	\$ 14.60
Employee + Children	\$ 16.54 / \$ 29.81	\$ 8.27	\$ 14.91
Employee + Family	\$ 26.67 / \$ 48.06	\$ 13.34	\$ 24.03

Flex and Dependent Care Spending Accounts through ABA (American Benefit Administrators)

- Employees may elect up to \$2600 per year for Medical Expenses and \$5000 for Dependent Care Costs.

Secondary Insurance through Beazley

- Secondary is designed to help cover your out-of-pocket deductible. It does not cover copays, etc.
- Rates available by the open enrollment team.