



REVENUE MATTERS

profit from experience

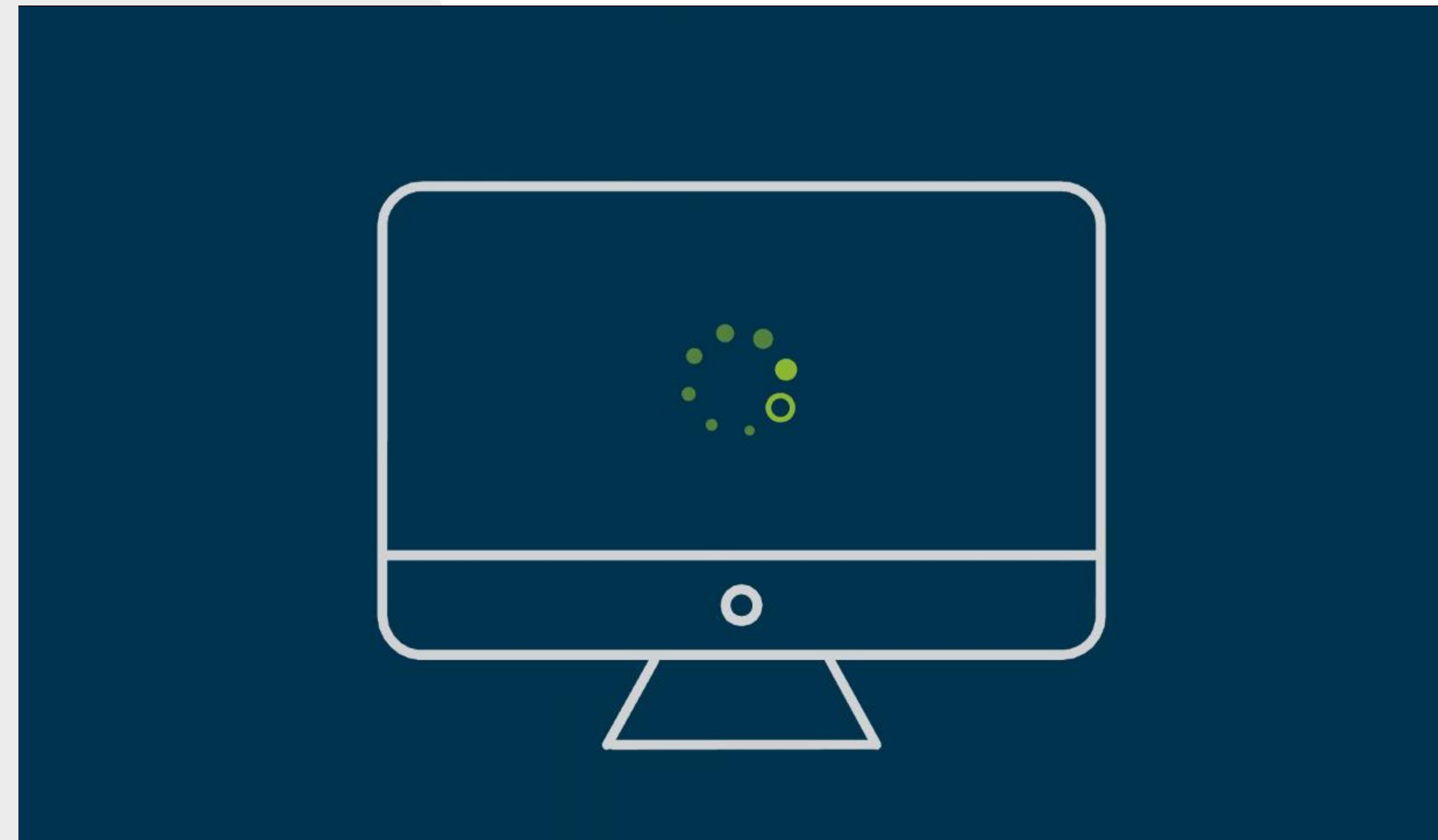
2021 Benefits Guide

YOUR
BENEFITS
JOURNEY

YOUR
JOURNEY
TO

ENROLLMENT

STARTS HERE



NEW FOR 2021

HOW TO USE THIS GUIDE

When you see the icons below, click to link out to websites, download documents, or learn more!





OPEN ENROLLMENT

Open Enrollment begins on **November 1st and runs through November 30th.**
Benefits will automatically roll over.

Your benefits will be active starting December 1st, 2021.

MID-YEAR CHANGES

Once Open Enrollment ends, the only time you are allowed to make changes to your benefits elections in the middle of the year is if you experience a qualified mid-year change. Examples may include getting married or divorced, having a baby or adopting, or gaining or losing coverage.

You must notify Human Resources **within 30 days** of the mid-year event to be eligible to change your elections.

INSURANCE IS COMPLICATED. ONEDIGITAL UNDERSTANDS.

Need Assistance?

Contact OneDigital

303-771-2221 or 855-777-5035

Kim Bingham 303-802-4615

kbingham@onedigital.com



YOUR JOURNEY TO HEALTH



MEDICAL

Medical insurance helps you pay for preventive care, routine health needs, prescriptions, and advanced procedures by cost-sharing with your insurance provider.

Hover over the insurance terms below to learn what they mean!

Choice Plus Silver 3000.60 BP8D

DEDUCTIBLE	Individual: \$3,000 Family: \$6,000
OFFICE VISITS	Primary Care: \$35 Specialist: \$70 Urgent Care: \$35
PROCEDURES	Inpatient: 40% after ded Outpatient: 40% after ded Emergency Room: 40% after ded
PRESCRIPTIONS	\$250 Calender year Deductible per person (Does not apply to Tier 1) Tier 1 \$15 Tier 3 \$80 Tier 2 \$40 Tier 4 \$350
OUT-OF-POCKET MAXIMUM	Individual: \$8,150 Family: \$16,300
PREMIUMS	Click Here for Age-Banded Rates

Click here for Employee Cost of Coverage Document

REVIEW PLAN SBC & SUMMARY



BP8D

Save on Prescriptions!

The rates and benefit plan information shown in this guide are illustrative only. To the extent the rates or the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases. The insurance carrier will determine the actual rates based upon the final member enrollment, plan selection, funding, type, and eligibility criteria. Until that time, and the carrier's final communication, the rates will be subject to change.



YOUR JOURNEY TO HEALTH

MEDICAL INSURANCE FITNESS REIMBURSEMENT

United Healthcare offers a \$20 monthly gym membership reimbursement benefit to employees and their spouses covered on the United Healthcare plan.

Participating facilities including Gold's Gym, 24 Hour Fitness, Lifetime Fitness, Curves and many other local facilities. Qualifying is easy!

How do i enroll?

- 1) Log in to www.myuhc.com
- 2) Click on the Health & Wellness tab to go to Rally™
- 3) Access the Reward Program Overview
- 4) Search for a participating fitness center or YMCA. (Availability varies by fitness center.)
- 5) Select your facility from the search results. If you don't see our preferred facility available, a referral process exists.
- 6) Call 1-855-215-0230 if you have questions about your rewards.
- 7) Follow the instructions to enroll in the fitness reimbursement program.
- 8) Show your fitness center membership card each time you visit the facility.
- 9) Earn a reward when you visit the fitness center at least 12 times a month.



DENTAL

Good dental hygiene has substantial impact on your overall health. Prevent both oral conditions and other diseases through regular preventive dental care.

Hover over the insurance terms below to learn what they mean!

PPO 20 B8619/MAC

ANNUAL DEDUCTIBLE	Individual: \$50 Family: \$150
PREVENTIVE SERVICES	100%
BASIC SERVICES	80%
MAJOR SERVICES	50%
ANNUAL PLAN MAXIMUM	\$1,000 
PREMIUMS (MONTHLY)	Employee Only: \$14.48 Employee + Spouse: \$43.43 Employee + Child(ren): \$48.87 Family: \$82.41



VISION

Protect your sight and enjoy those sunsets even more with vision insurance. Receive both preventive and materials coverage.

Hover over the insurance terms below to learn what they mean!

\$1002

EXAMS	\$10
LENSES	Single: Covered after \$25 materials copay Bifocal: Covered after \$25 materials copay Trifocal: Covered after \$25 materials copay
FRAMES	\$130 Allowance
CONTACT LENSES	Preferred: up to 4 boxes + fitting/eval fees & up to 2 F/U visit Non-Preferred: Up to \$105 towards lenses, fitting and eval fees
FREQUENCY OF SERVICES	Exams: 1 x 12 months Lenses: 1 x 12 months Frames: 1 x 12 months Contact Lenses: 1 x 12 months
PREMIUMS (MONTHLY)	Employee Only: \$2.32 Employee + Spouse: \$6.49 Employee + Child(ren): \$8.01 Family: \$12.22

4 Ways to Save on Dental Costs!



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LIFE



You can't put a price tag on your life, but you can protect your loved ones with life insurance in the event of a premature loss.

BASIC LIFE AND AD&D - You are automatically enrolled in this employer-paid coverage

Coverage Amount: \$50,000

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.





**DOWNLOAD
NOTICES HERE**

Employee Notices

Please review the following required employee notices detailing your rights and options. You can also request a paper copy of any of these notices at any time.