



PrestigePEO

September 23, 2020

Open Enrollment

2020



Today's Presenters



Jason Flinn
Today's Host,
Director of Client
Services
PrestigePEO



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Open Enrollment

Presented by Kathleen Sullivan


Today's Discussion

- Quick review of last weeks webinar discussion
- The process, how it works, and what clients and their employees need to do
- Changes to Oxford, EmblemHealth, UnitedHealthcare and Assurant Dental
- New Information on EmblemHealth, plans offered and networks
- LTD, STD and Life Insurance
- Sample employee presentation that includes new products, new resources, and timing of changes.
- Open Enrollment Q&A

2020 Open Enrollment - Employers and Brokers



- Employers and brokers will receive an e-mail from each group’s benefit specialist. Included in that e-mail will be an Open Enrollment letter, an interactive renewal grid, and full rate menus for Medical, Dental, and Vision.
- The letter will summarize changes and updates.
- The renewal grid has been upgraded this year.

 PrestigePEO™		2020 Employer Renewal Rates								
SAMPLE CLIENT										
Class:ALL EMPLOYEES										
	Current Rates 2019	Current Contribution Percentage	Current Employer Contribution	Employee Count	Total Cost	Rates Effective 11/1/2020	Please Select Plans for Renewal	New Contribution Amount	Employer Contribution 2020	Total Cost
Plan 01 Oxford Liberty Direct NY							[Contribution Methods]			
Single	\$837.94	58%	\$486.79	9	\$4,381.11	\$893.35				
Couple	\$1,718.22	50%	\$855.35	0	\$0.00	\$1,831.83				
Single Parent	\$1,446.29	50%	\$720.17	1	\$720.17	\$1,541.93				
Family	\$2,527.23	41%	\$1,048.67	0	\$0.00	\$2,694.33				

- This grid is specific to Prestige employers and allows the employer to test contribution strategies.
- When decisions are final, the populated grid can be sent into the benefit specialist for the group.
- Upon receipt, Prestige will update the system to reflect the new offerings and e-mails will be sent to the employees of the group.

2020 Open Enrollment - Employees



- Employees will receive a system generated email from *PrestigePRO-noreply@prestigepeo.com* alerting them that their open enrollment period has begun.
- Employees will need their PrestigePro Employee Self-Service (ESS) username and password to complete open enrollment on the portal. Call 1-833-PEOBEN1 for assistance.
- The benefit portal will take the employee through each plan one by one and the employee will need to elect or waive each coverage.
- The top corner of the portal page will show a running tally of the cost to the employee.
- They will see a confirmation page at the end before they complete their selection and sign off.

EmblemHealth 2020



- 5 EmblemHealth plans offered.
 - Plans 2-5 will offer the HIP Prime Network
 - Plan 6 will offer the New HIP Select Network
- Employees currently covered on EmblemHealth will be mapped over to the closest compatible plans and have the opportunity to change their plan selection.
- New EmblemHealth plan menu



EmblemHealth Medical Plans

Available at Open Enrollment 2020

Type	Plan 02 Emblem EPO Value Standard		Plan 03 Emblem EPO Value Cost Share		Plan 04 Emblem EPO Value Cost Share		Plan 05 Emblem EPO Value HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	N/A	N/A	\$1,000	N/A	\$2,000	N/A	\$6,650	N/A
Family Deductible	N/A	N/A	\$2,000	N/A	\$4,000	N/A	\$13,300	N/A
Co-insurance Percent	N/A	N/A	10%	N/A	20%	N/A	N/A	N/A
Individual Maximum OOP	\$4,500	N/A	\$3,000	N/A	\$5,000	N/A	\$6,650	N/A
Family Maximum OOP	\$9,000	N/A	\$6,000	N/A	\$10,000	N/A	\$13,300	N/A
Referral Required	No	N/A	No	N/A	No	N/A	No	N/A
Out-of-Network Reimbursement	N/A	0	N/A	0	0	0	N/A	0
Preventative Care								
Physical Exams (Adult)	\$0	N/A	\$0	N/A	\$0	N/A	\$0	N/A
Routine Pediatric Care	\$0	N/A	\$0	N/A	\$0	N/A	\$0	N/A
Pediatric Immunization	\$0	N/A	\$0	N/A	\$0	N/A	\$0	N/A
Outpatient Care								
Office Visits	\$30/\$30	N/A	\$30/\$30	N/A	\$30/\$50	N/A	Ded	N/A
Urgent Care	\$60	N/A	\$75	N/A	\$75	N/A	Ded	N/A
Surgery	\$150 Non-Hospital/\$250 Hospital	N/A	Ded & Co-Ins	N/A	Ded & Co-Ins	N/A	Ded	N/A
Laboratory Services	\$30	N/A	\$30	N/A	\$20	N/A	Ded	N/A
MRI, MRA, PET, Ultrasound	\$30	N/A	\$30 Rad / \$30 Adv. Rad	N/A	\$50	N/A	Ded	N/A
Hospital Care								
Physician/Surgeon	\$0	N/A	Ded & Co-Ins	N/A	Ded & Co-Ins	N/A	Ded	N/A
Semi-Private Room	\$300 copay per Admin	N/A	Ded & Co-Ins	N/A	Ded & Co-Ins	N/A	Ded	N/A
Drugs & Medication	\$0	N/A	Ded & Co-Ins	N/A	\$0	N/A	Ded	N/A
Pre-Admission Review	Yes	0	Yes	0	Yes	0	Yes	0
Emergency Care								
Emergency Room	\$200 (Waived if Admitted)	N/A	\$100 (Waived if Admitted)	N/A	\$250 (waived if admitted)	N/A	Ded (waived if admitted)	N/A
Prescriptions								
Co-Pays	\$15 Tier 1/\$30 Tier 2/\$50 Tier 3 Drugs	N/A	\$15 Tier 1/\$30 Tier 2/\$50 Tier 3 Drugs	N/A	\$15 Tier 1/\$30 Tier 2/\$75 tier 3	0	Ded	N/A
Deductible	\$0	N/A	\$0	N/A	\$100 Ind./\$200 Fam All Tiers	0	After Plan Deductible	N/A
Mental Health Care								
Out-Patient	\$30	N/A	\$30	N/A	\$30	N/A	Ded	N/A
In-Patient	\$300 Copay per Admin	N/A	Ded & Co-Ins	N/A	Ded & Co-Ins	N/A	Ded	N/A
Substance Abuse								
Out-Patient	\$30	N/A	\$30	N/A	\$30	N/A	Ded	N/A
Chiropractic								
	\$30	N/A	\$30	N/A	\$50	N/A	Ded	N/A
Durable Medical Equipment (DME)								
	Covered in Full	N/A	Covered in Full	N/A	Covered in full	N/A	Ded	N/A
Home Health Care								
Home Health Amount	\$0	N/A	\$0	N/A	\$0	N/A	Ded	N/A
Home Health Visits	40 visits per cal year	N/A	40 visits per cal year	N/A	Limit of 40 visits per plan year	N/A	40 visits per cal year	N/A
Lifetime Maximum								
	Unlimited		Unlimited		Unlimited		Unlimited	

EmblemHealth Useful Information



- *All current member of EmblemHealth will receive NEW ID NUMBERS AND NEW CARDS effective November 1, 2020.*
- To search for an EmblemHealth provider go to **www.emblemhealth.com**, click on Find a Doctor, (if you are not an EmblemHealth member) click on “Continue as a Visitor”. You will do your search by Plans HIP Prime or HIP Select.
- Members have access to providers in the Tri-state network and an option to seek national care through the **First Health Network**.
- Members have access to Teledoc via the internet.
- EmblemHealth offers an Exercise Rewards program when you complete 50 exercise sessions over a 6-month period. You can receive up to \$200 towards your gym membership dues, and up to \$100 for your spouse.
- EmblemHealth offers discount programs from weight loss to vitamins for more services call Emblem Health at the number on the back of your card or visit emblemhealth/goodhealth.

Oxford Enhancements 2020

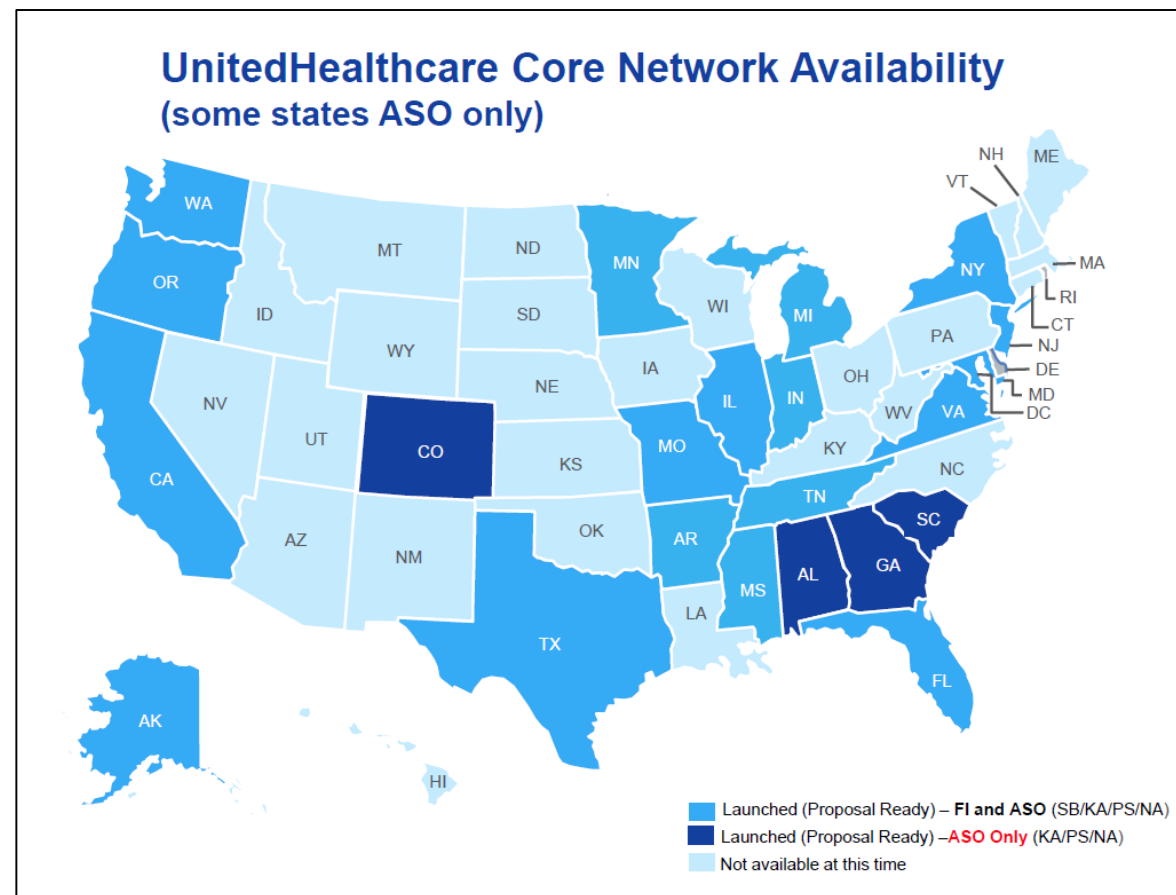
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- Biggest Change for NY Oxford plans is the **coverage for Infertility**
 - Coverage is provided for advanced infertility services related to in vitro fertilization.
 - Basic infertility services are not restricted to members between the ages of 21-44
 - Coverage is provided for fertility preservation services.
- All current Oxford members will receive **NEW ID NUMBERS AND CARDS** for November 1, 2020.
- Oxford is changing the online Platform for their members effective November 1st.
- With that change comes an enhanced customer service experience.
- Mobile application called Health4me – where members can search for doctors, see claims, find pharmacies, and fill prescriptions.
- Quit for Life: Personalized support program to help members quit smoking
- Real Appeal: Online program to support employees achieve lasting weight loss.
- Oxford offers a **Sweat Equity** program that allows you up to \$200 for a paid gym membership after 50 visits in a 6- month period, your spouse can receive up to \$100.
 - **NEW** Dependent Children can receive up to \$100 for Gym membership.

UnitedHealthcare National Plans 2020



- No plan changes this year to the UnitedHealthcare (UHC) National Plans.
- All plans offered with no referrals required.
- Plan types offered:
 - Premier Plans – offer lower co-payments for specialist identified as Tier 1 specialists.
 - Primary Advantage – \$0 co-pay for primary care and virtual visit benefit.
 - Core Plans – offer lower premiums.
 - The Core network is offered in limited states and can only be sold in states where it is available.
 - The Core network expanded to more states. See updated Map.



Assurant Dental Plans

Available at Open Enrollment 2020



PrestigePEO - Dental Benefit Menu
Assurant
Effective November 01, 2020

Type	Assurant Dental AZ		Assurant Dental CA		Assurant Dental FL		Assurant Dental GA	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible								
Family Deductible								
Deductive Waived for Preventative	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out of Network Reimbursement								
Preventative Services								
Oral Evaluations	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule
X-Rays	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule
Routine Cleaning	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule
Sealants								
Basic Services								
Simple Surgical Extractions	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule
Composite and Amalgam Restoration	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule
Major Services								
Crowns	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule
Full and Partial Dentures	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule
Stainless Steel Crowns								
Fixed Bridges	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule
Periodontics, Endodontics	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule	See Schedule
Orthodontia								
	In-Network Discount Available	In-Network Discount Available	In-Network Discount Available	In-Network Discount Available	In-Network Discount Available	In-Network Discount Available	In-Network Discount Available	In-Network Discount Available
Annual Maximum Benefit								
	None	None	None	None	None	None	None	None
	<u>Monthly Cost[®]</u>		<u>Monthly Cost[®]</u>		<u>Monthly Cost[®]</u>		<u>Monthly Cost[®]</u>	
	Single	\$13.85	Single	\$11.88	Single	\$12.97	Single	\$10.84
	Couple	\$22.54	Couple	\$21.29	Couple	\$21.05	Couple	\$18.35
	Single Parent	\$30.57	Single Parent	\$29.51	Single Parent	\$28.50	Single Parent	\$25.44
	Family	\$35.87	Family	\$34.84	Family	\$33.42	Family	\$30.02

Please Note: Information above is for illustration purposes. Refer to the Summary Plan Description for full details and plan provisions. For detailed summaries contact your Benefit Specialist.


Assurant Dental Useful Information



- Assurant Dental is Dental HMO. Before electing this plan, check to see if there are Assurant Dental providers in your area. Currently offered in AZ, CA,FL,GA,IL, KS, MO, NJ, NY,PA, and TX.
- Assurant NY Plans saw an upgrade in benefits this year. New coverages include, benefits for implants and coverage for procedures performed by Specialists.
- You may log on to slfserviceresources.com to access a provider directory. On the (Sun Life Financial) home page, click “Find a Dentist” and choose Option #3. The network name you will select is “Assurant Dental Network.”
- Assurant Dental Customer Service is 800-442-7742.
- You must select a participating Assurant Dental provider prior to having services done. You may change it at any time but without an election on record providers will not see members.
- Once you are enrolled, you may register as a member and access an ID card. You will also receive an ID card in the mail within 10 business days.


MetLife STD



MetLife - Short Term Disability Plans				
				
Type	STD Plan 1	STD Plan 2	STD Plan 3	STD Plan 4
Employer Contribution	100%	100%	100%	100%
	-	-		-
Eligibility	----- All Active FT Employees (30 hrs. per week minimum) -----			
Weekly Benefit*	50% of pre-disability earnings	50% of pre-disability earnings	50% of pre-disability earnings	50% of pre-disability earnings
Maximum Weekly Benefit	\$1,000	\$1,500	\$2,000	\$2,500
Elimination/Duration	7/7/26	7/7/26	7/7/26	7/7/26
			<i>New 1/1/2020</i>	<i>New 1/1/2020</i>
Benefit Duration	Max. of 26 weeks	Max. of 26 weeks	Max. of 26 weeks	Max. of 26 weeks
Premiums are underwritten based on industry and demographics *Other sources of income will offset the benefit amount (i.e.) salary continuation, PTO; medicare, state mandated benefits. Employees enrolled in state mandated benefits must apply first, then MetLife.				

MetLife LTD



MetLife - Long Term Disability Plans 								
Type	LTD Plan 1	LTD Plan 2	LTD Plan 3	LTD Plan 4	LTD Plan 5	LTD Plan 6	LTD Plan 7	LTD Plan 8
Employer Contribution	100%	100%	100%	100%	100%	100%	100%	100%
Eligibility	----- All Active FT Employees (30 hrs. per week minimum) -----							
Benefit Percentage	60% of Salary	60% of Salary	60% of Salary	60% of Salary	50% of Salary	50% of Salary	60% of Salary	60% of Salary
Monthly Maximum Benefit*	\$10,000	\$10,000	\$10,000	\$10,000	\$2,000	\$2,000	\$15,000	\$15,000
Monthly Minimum Benefit	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Elimination Period	180 days	180 days	90 days	90 days	90 days	90 days	180 days	90 days
Own Occ Period	Own Occ to 65	Own Occ to 65	Own Occ to 65	Own Occ to 65	2 years	2 years	Own Occ to 65	Own Occ to 65
Benefit Duration	RBD/SSNRA	Lesser of RBD/ 5 years	RBD/SSNRA	Lesser of RBD/ 5 years	RBD/SSNRA	Lesser of RBD/ 5 years	RBD/SSNRA	RBD/SSNRA
	Reducing Benefit Duration / Normal SS Retirement Age	Reducing Benefit Duration of 5 Years Max.	Reducing Benefit Duration / Normal SS Retirement Age	Reducing Benefit Duration of 5 Years Max.	Reducing Benefit Duration / Normal SS Retirement Age	Reducing Benefit Duration of 5 Years Max.	Reducing Benefit Duration / Normal SS Retirement Age	Reducing Benefit Duration / Normal SS Retirement Age
Premiums are underwritten based on industry and demographics *Other sources of income will offset the benefit amount (i.e.) salary continuation, PTO; medicare, state mandated benefits. Employees enrolled in state mandated benefits must apply first, then MetLife.								

What Is Open Enrollment?



- Open Enrollment is the time of year you can make changes to your benefit plans without a Qualifying Life Event. Life Event are events such as a marriage, divorce, birth of a newborn, loss of coverage or gaining coverage elsewhere etc.
- Benefits elected at open enrollment cannot be changed until the next open enrollment, unless you experience a Qualifying Life Event. This is an IRS rule because health deductions are pre-tax.
- You can add & remove dependents, cancel your coverage or change plans. Note: if you remove a dependent at open enrollment it is not a COBRA qualifying event (they will not be offered COBRA).
- The **Open Enrollment period is October 1st – October 31st**. Changes made at open enrollment become effective November 1st.
- **Carriers reset deductibles for medical January 1st**, not November 1st.
- Open Enrollment will be completed on PrestigePro (unless otherwise noted).

2020 Open Enrollment



- Employees will receive a system generated email from PrestigePRO-noreply@prestigepeo.com alerting them that their open enrollment period has begun.
- If you don't receive an email, check your spam mail, log into PrestigePro, or contact your Benefit Specialist.
- Employees will need their PrestigePro Employee Self-Service (ESS) username and password to complete open enrollment on the portal. Call 1-833-PEOBEN1 for assistance.
- Everyone who is benefit eligible **should** complete open enrollment, even if there are no changes. This ensures employees become aware of any cost increase to their benefit plans and any plan changes that may have been made (i.e. copays or deductible changes etc.).
- Employees wanting an FSA or HSA in the new year will need to re-elect it. Elections are not updated automatically; this is an IRS regulation.
- **FSA and HSA elections become effective January 1st, 2021.**

2020 Open Enrollment



[What You Need to Know](#) [Employee Benefits](#) [Tools & Resources](#) [FSA](#)

- **NEW**- Our new Open Enrollment digital guide is now available.
- Visit PrestigePEO.com/OpenEnrollment for everything you need to know.
- We look forward to your visit!!



**Welcome to Open Enrollment 2020
with PrestigePEO**

It's time to review your employee benefits.



Prestige is excited to present our new Open Enrollment Website!

Our goal is to provide you with an overview of the plans offered by your employer so that you can make informative decisions for you and your family.

By clicking "Employees" below, you will be directed to an overview of the Open Enrollment process along with a link to complete your enrollment.

Once you have completed your Open Enrollment selections via the PrestigePRO Employee Benefit Portal, we will handle the rest!

Let's get started!

[Client Managers](#)

[Employees](#)



Oxford Medical Plans

Available at Open Enrollment 2020

Oxford

November 01, 2020

	Plan 01 Oxford Liberty Direct NY		Plan 02 Oxford Liberty POS NY		Plan 03 Oxford Freedom EPO NY		Plan 04 Oxford Freedom Direct NY		Plan 05 Oxford Freedom Access NY	
Type	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$2,000	N/A	\$1,000	\$1,500	N/A	N/A	\$500	\$1,000	N/A	\$750
Family Deductible	\$4,000	N/A	\$2,000	\$3,000	N/A	N/A	\$1,000	\$2,000	N/A	\$1,500
Co-Insurance Percent	30%	N/A	20%	30%	N/A	N/A	10%	30%	N/A	20%
Individual Maximum OOP	\$6,500	N/A	\$6,000	\$8,000	\$2,500	N/A	\$2,000	\$3,500	\$2,500	\$2,750
Family Maximum OOP	\$13,000	N/A	\$12,000	\$16,000	\$5,000	N/A	\$4,000	\$7,000	\$5,000	\$5,500
Referral Required	No	N/A	No	No	No	N/A	No	N/A	No	N/A
Out-of-Network Reimbursement	N/A	0	N/A	140% Medicare	N/A	0	N/A	70% UCR	N/A	80% UCR
Preventative Care										
Physical Exams (Adult)	\$0	N/A	\$0	In Network Only	\$0	N/A	\$0	In Network Only	\$0	Ded & Co-Ins
Routine Pediatric Care	\$0	N/A	\$0	Ded & Co-Ins	\$0	N/A	\$0	Ded & Co-Ins	\$0	Ded & Co-Ins
Pediatric Immunization	\$0	N/A	\$0	Ded & Co-Ins	\$0	N/A	\$0	Ded & Co-Ins	\$0	Ded & Co-Ins
Outpatient Care										
Office Visits	\$40/\$70	N/A	\$25/\$40	Ded & Co-Ins	\$30/\$50	N/A	\$25/\$40	Ded & Co-Ins	\$25/\$40	Ded & Co-Ins
Urgent Care	\$70	N/A	\$40	Ded & Co-Ins	\$50	N/A	\$40	Ded & Co-Ins	\$40	Ded & Co-Ins
Surgery	Ded & Co-Ins	N/A	Ded & Co-Ins	Ded & Co-Ins	\$250	N/A	Ded & Co-Ins	Ded & Co-Ins	\$250	Ded & Co-Ins
Laboratory Services	\$0	N/A	\$0	Ded & Co-Ins	\$0	N/A	\$0	Ded & Co-Ins	\$0	Ded & Co-Ins
MRI, MRA, PET, Ultrasound	Ded & Co-Ins	N/A	Ded & Co-Ins	Ded & Co-Ins	\$0	N/A	Ded & Co-Ins	Ded & Co-Ins	\$0	Ded & Co-Ins
Hospital Care										
Physician/Surgeon	Ded & Co-Ins	N/A	Ded & Co-Ins	Ded & Co-Ins	\$0	N/A	Ded & Co-Ins	Ded & Co-Ins	\$0	Ded & Co-Ins
Semi-Private Room	Ded & Co-Ins	N/A	Ded & Co-Ins	Ded & Co-Ins	\$500 copay	N/A	Ded & Co-Ins	Ded & Co-Ins	\$500 copay	Ded & Co-Ins
Drugs & Medication	Ded & Co-Ins	N/A	Ded & Co-Ins	Ded & Co-Ins	\$0	N/A	Ded & Co-Ins	Ded & Co-Ins	\$0	Ded & Co-Ins
Pre-Admission Review	Yes	Yes	Yes	Yes	Yes	0	Yes	Yes	Yes	Yes
Emergency Care										
Emergency Room	\$300 (Waived if Admitted)	N/A	\$300 (Waived if Admitted)	\$300 (Waived if Admitted)	\$300 (Waived if Admitted)	N/A	\$300 (Waived if Admitted)	\$300 (Waived if Admitted)	\$300 (Waived if Admitted)	\$300 (Waived if Admitted)
Prescriptions										
Co-Pays	\$15 Tier 1 Drugs/\$35 Tier 2 Drugs/\$75 Tier 3 Drugs	N/A	\$15 Tier 1 Drugs/\$35 Tier 2 Drugs/\$75 Tier 3 Drugs	In-Network Benefit Only	\$15 Tier 1 Drugs/\$35 Tier 2 Drugs/\$75 Tier 3 Drugs	N/A	\$15 Tier 1 Drugs/\$35 Tier 2 Drugs/\$75 Tier 3 Drugs	In-Network Benefit Only	\$15 Tier 1 Drugs/\$35 Tier 2 Drugs/\$75 Tier 3 Drugs	In-Network Benefit Only
Deductible	\$100 Deductible Tier 2 & 3 Drugs	N/A	\$100 Deductible Tier 2 & 3 Drugs	In-Network Benefit Only	\$100 Deductible Tier 2 & 3 Drugs	N/A	\$100 Deductible Tier 2 & 3 Drugs	In-Network Benefit Only	\$100 Deductible Tier 2 & 3 Drugs	In-Network Benefit Only
Mental Health Care										
Out-Patient	\$70 per visit	N/A	\$40 per visit	Ded & Co-Ins	\$50 per visit	N/A	\$40 per visit	Ded & Co-Ins	\$40 per visit	Ded & Co-Ins
In-Patient	Ded & Co-Ins	N/A	Ded & Co-Ins	Ded & Co-Ins	\$500 copay	N/A	Ded & Co-Ins	Ded & Co-Ins	\$500 copay	Ded & Co-Ins
Substance Abuse										
Out-Patient	\$70 per visit	N/A	\$40 per visit	Ded & Co-Ins	\$50 per visit	N/A	\$40 per visit	Ded & Co-Ins	\$40 per visit	Ded & Co-Ins
Chiropractic										
	\$70 per visit	N/A	\$40 per visit	Ded & Co-Ins	\$50 per visit	N/A	\$40 per visit	Ded & Co-Ins	\$40 per visit	Ded & Co-Ins
Durable Medical Equipment (DME)										
	Ded & Co-Ins	N/A	Ded & Co-Ins	Ded & Co-Ins	No Charge	N/A	Ded & Co-Ins	Ded & Co-Ins	\$0	Ded & Co-Ins
Home Health Care										
Home Health Amount	\$70 per visit	N/A	Ded & Co-Ins	Ded & Co-Ins	\$50 per visit	N/A	Ded & Co-Ins	Ded & Co-Ins	\$40 per visit	Ded & Co-Ins
Home Health Visits	60 visits per cal year	N/A	40 visits per cal year	40 visits per cal year	60 visits per cal year	N/A	40 visits per cal year	40 visits per cal year	Unlimited	Unlimited
Lifetime Maximum										
	Unlimited		Unlimited		Unlimited		Unlimited		Unlimited	

Questions? Visit us at [PrestigePEO.com/OpenEnrollment](https://www.PrestigePEO.com/OpenEnrollment) or 1-833-PEO-BEN1

Oxford Useful Information



- **All current Oxford members will receive NEW ID NUMBERS AND CARDS for November 1, 2020.**
- To search for an Oxford Provider in the Oxford Service areas NY, NJ and CT go to www.myuhc.com. You can search by zip code and your Network plan - Freedom, Liberty, Metro. You do not need to be a member to search a provider. Click on “Browse our Provider/Facility Resources. Search for an Oxford doctor, hospital or lab.”
- To search for an Oxford Provider out of the Oxford Service area, you will use the United Healthcare Choice Plus network at www.myuhc.com. (Oxford is still your carrier and all claims and questions should be directed to Oxford). Under the Links and Tools, click on Find a Physician, Laboratory or Facility, choose the United Healthcare Choice Plus Network. This is the network you would use while traveling outside of NY, NJ and CT and for dependents living or going to a school in other states.
- Oxford offers a **Sweat Equity** program that allows you up to \$200 for a paid gym membership after 50 visits in a 6- month period, your spouse can receive up to \$100. **NEW** Dependent Children can also now receive up to \$100 for Gym membership.

Oxford Useful Information



- *“Real Appeal”online weight loss program, personal coaching to you and eligible family members – No Cost*
- *Oxford offers a program to help you stop smoking called “Quit for Life” at no cost. It offers online support, a mobile app and a personalized coach. Visit myuhc.com, the Health resources tab and choose Quit for Life*
- Virtual Visits – allow you to see and talk to a doctor via a mobile device or computer 24/7, no appointment needed. You can get a diagnosis and even a prescription. Each virtual visit cost \$50 or less. Visit uhc.com/virtualvisits.
- No referrals required for the Freedom and Liberty Plans.
- You must confirm that your providers are in the network of the plan you have chosen. Not all providers participate in both networks.

Health Savings Account (HSA) and High Deductible Health Plans (HDHP)



- The maximum annual allowable contributions for 2021:
 - Employee Only - \$3,600
 - Family - \$7,200
- \$1,000 catch-up contribution for those 55 years and over.
- HSA's are only permitted with compatible HDHP's per IRS regulations.
- HSA balances accumulate and roll into the following year. While you don't lose the funds if you do not use them, it must be re-elected each year.
- You can only use the funds as you accumulate them.
- You can elect an HSA at anytime or change the amount during the year, unlike an FSA (up to the maximum allowed amount).
- You can enroll with Optum HSA bank or use your own personal HSA account.

Health Savings Account cont.



- HSA's are used to offset the cost of eligible out of pocket medical, dental and vision expenses.
 - For example: copays, deductibles, co-insurance, rx copays
- It's an account that you fund with pre-tax dollars, thereby lowering your taxable wages.
- Its portable. If you leave your employment you take the unused balance with you.
- You may enroll in FSA however; you may only enroll in a Limited FSA for dental and vision.
- If you are on Medicare, you may not contribute to the account, however, the funds that are already in the account are yours to use.

MetLife Dental Plans

Available at Open Enrollment 2020

PrestigePEO - Dental Benefit Menu

MetLife

Effective November 01, 2020

	Metlife Dental Premium (100/80/50)		Metlife Dental Enhanced (100/80/50)		Metlife Dental Standard (100/60/40)		Metlife Dental DHMO	
Type	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$50	\$50	\$50	\$50	\$100	\$100		
Family Deductible	\$150	\$150	\$150	\$150	\$300	\$300		
Deductive Waived for Preventative	Yes	Yes	Yes	Yes	Yes	Yes		
Out of Network Reimbursement								
Preventive Services								
Oral Evaluations	100%	100%	100%	100%	100%	100%	See Schedule	See Schedule
X-Rays	100%	100%	100%	100%	100%	100%	See Schedule	See Schedule
Routine Cleaning	100%	100%	100%	100%	100%	100%	See Schedule	See Schedule
Sealants								
Basic Services								
Simple Surgical Extractions	80%	80%	80%	80%	60%	60%	See Schedule	See Schedule
Composite and Amalgam Restoration	80%	80%	80%	80%	60%	60%	See Schedule	See Schedule
Major Services								
Crowns	50%	50%	50%	50%	40%	40%	See Schedule	See Schedule
Full and Partial Dentures	50%	50%	50%	50%	40%	40%	See Schedule	See Schedule
Stainless Steel Crowns								
Fixed Bridges	50%	50%	50%	50%	40%	40%	See Schedule	See Schedule
Periodontics, Endodontics	50%	50%	80%	80%	40%	40%	See Schedule	See Schedule
Orthodontia								
	50%	50%	50%	50%	50% Benefit	50% Benefit	In-Network Discount Available	In-Network Discount Available
	\$1000 Lifetime Max		\$1000 Lifetime Max		\$1000 Lifetime Max			
Annual Maximum Benefit								
	\$2000 per Member		\$5000 Per Member		\$1000 per Member		None	
	<u>Monthly Cost</u>		<u>Monthly Cost</u>		<u>Monthly Cost</u>		<u>Monthly Cost</u>	
	Single	\$49.97	Single	\$72.69	Single	\$28.61	Single	\$12.75
	Couple	\$91.55	Couple	\$133.18	Couple	\$52.24	Couple	\$24.17
	Single Parent	\$109.77	Single Parent	\$159.67	Single Parent	\$70.12	Single Parent	\$25.52
	Family	\$157.29	Family	\$228.77	Family	\$97.68	Family	\$36.34

Please Note: Information above is for illustration purposes. Refer to the Summary Plan Description for full details and plan provisions. For detailed summaries contact your Benefit Specialist.

MetLife Dental Useful Information



- To search for a participating PPO provider you do not need to be a member. Go to [metlife.com/dental](https://www.metlife.com/dental) and choose “Find a Dentist or Specialist” under Quick Links. Choose the PDP Plus Network and input your home zip code.
- To search for a participating DHMO provider, choose the Dental HMO/Managed Care network and input your home zip code. You will be asked to select your plan. Choose the plan [MET335](#).
- The DHMO Plan requires the election of a Primary Care Dentist.
- **ID cards are not sent in the mail.** You can register in the secure site as a Member and print a card from the website. You may also contact your Benefit Specialist for a general MetLife Dental PPO ID card.
- **MetLife PPO customer service 800-275-4638.**
- **MetLife DHMO customer service 800-880-1800.**
- Enrolled members of MetLife Dental are also eligible for the Vision Service Plan through MetLife. Discounts apply to glasses, frames, exams and laser vision correction.

Vision Benefits – UHC

Plan Effective 11/1/2020

	UHC Vision Voluntary	
Type	In Network	Out of Network
Vision Exam	\$10 Co-Pay	Up to \$40
Materials		
Eyeglass Lenses/Frames/Contact Lenses	\$25 Co-Pay	See Below
Frequencies (Based on Last Day of Service)		
Exam	Once every 12 months	Once every 12 months
Lens	Once every 12 months	Once every 12 months
Frame	Once every 24 months	Once every 24 months
Pair of Lenses (For Eyewear)		
Standard Single Vision Lens	\$25 Co-Pay	Up to \$40
Standard Lined Bifocal Lens	\$25 Co-Pay	Up to \$60
Standard Lined Trifocal Lens	\$25 Co-Pay	Up to \$80
Standard Lenticular Lens	\$25 Co-Pay	Up to \$80
Frames - Retail Frame Allowance		
	Up to \$130 then 30% discount on the overage	Up to \$45
Contact Lenses (In Lieu of Eyeglasses)		
	Up to 4 boxes of contact lenses, plus fitting/evaluation fees (after applicable co-pay)	
Non Selection Contact Lenses		
	Up to \$125	Up to \$125
Necessary Contact Lenses (Medical)		
	\$25 Co-Pay	Up to \$210
	<u>Monthly Cost - Voluntary</u>	
To search for Providers: www.myuhcvision.com	Single	\$4.27
	Couple	\$7.90
	Single Parent	\$9.88
	Family	\$13.83
	Rates Renew November 1, 2020	

UnitedHealthcare Vision



- UnitedHealthcare Vision is a separate benefit from the UHC/Oxford medical plans.
- In order for a provider to verify vision coverage, you must either present your vision card or have them contact UHC Vision's customer service number is 800-638-3120.
- UHC Vision ID cards are not sent in the mail. If you log onto www.myuhcvision.com and register as a member you will be able to print an ID card.
- UHC Vision uses the Spectera network and covered members can shop online at GlassesUSA.com
- Members also have access to the WARBY PARKER network.
- With your UnitedHealthcare vision plan, you have access to hundreds of name-brand and private label hearing aids, plus convenient ordering options and personalized care from United Healthcare Hearing. Contact UHC Hearing at 1-855-523-9355, TTY711 and mention promo code UHC MYVISION or visit uhchearing.com.

TASC – Medical (FSA)

Effective Jan 1st, 2021 – December 31st, 2021



- New members will be provided with a debit card to use to pay for eligible expenses. Existing members debit cards are valid for 3 years. 2021 elections will be loaded onto your existing debit card.
- \$550 of unused funds for 2020 will be rolled into next year.
- FSA elections must be made each year. The IRS does not allow the previous year elections to be rolled over into the new year. The TASC portal will be open from October 1st, 2020 through December 13th, 2020.
- Paper enrollments will need to be submitted after the portal closes. **Please note that the deadline to enroll for 2021 is December 31st, 2020.**
- Enrollment for 2021 is done on the TASC website at <https://Partners.tasconline.com/TASC1PPT>
- **TASC customer service is 877-933-3539.**
- Changes mid-year can only be made with a Qualifying Life Event.

TASC – Flexible Spending Accounts (FSA)



- TASC offers 2 types of Flexible Spending Accounts - Healthcare and Dependent Care
- **Healthcare/Medical FSA's** are used to cover your out of pocket expenses for eligible medical, dental and vision expenses.
- EXAMPLES: Co-pays – Deductibles- Co-insurance
- You do not have to be enrolled in our medicals to elect a Healthcare/Medical FSA.
- The IRS maximum benefit for 2021 will likely be \$2750.00
- As this is a “Pre-tax” deduction, your taxable income will be lowered.
- Your full 2021 annual Healthcare FSA election is available for use on January 1st. -
Dependent care annual elections are available as you accumulate funds into your account.



** subject to change by the IRS*

TASC – Dependent Care FSA



- Dependent Care Flexible Spending must be elected each year.
- The IRS maximum is \$5,000 per household.
- Dependent Care FSA's help offsets the cost of daycare allowing You and your Spouse to work.
- Dependents must be under the age of 13 to be eligible unless deemed permanently disabled.
- This benefit can also be used for elderly parents if they reside with you allowing you to work outside the home.
- You will be provided with a debit card.
- Funds are only available as you accumulate them in your account. Funds are not advanced like the healthcare/medical FSA is.
- The online portal with TASC will allow you 24/7 access to your account. TASC also offers a Mobile App to view your account.
- TASC customer service is 877-933-3539.

** subject to change by the IRS*

MetLife Critical Illness, Accident and Hospital



- MetLife Critical Illness, Accident and Hospital Insurance is designed to safeguard you financially with the cost of maintaining your household in the event of a serious illness, accident or hospital stay.
- You may elect coverage for yourself and your dependents. The coverage provides a lump sum payment in the event there is a diagnosis of one of the covered conditions, injuries or a hospital stay .
- This coverage does not replace medical coverage. It is meant to supplement out of pocket expenses resulting from the illness, accident or hospital stay.
- Payments are made directly to you, not a Doctor or Hospital.
- The payment is yours to spend as you see fit like groceries, mortgage payment, childcare or anyway you see fit.
- There is a choice of 2 options for all plans:
 - High Plan – has a greater reimbursement.
 - Low Plan – has a smaller reimbursement.
- Coverage is portable.

MassMutual

MassMutual@WORK is a new group whole life product available to eligible employees of Prestige member firms



Guaranteed level premium



Guaranteed increases in cash value



Guaranteed death benefit



Simple Application



Dividend eligible³



Permanent and Portable for life.
You own the coverage

³ Dividends are not guaranteed. The certificate is eligible to receive dividends beginning on the second anniversary

Facts of Life Insurance

Life Insurance in US households¹

- 46%** have none at all
- 34%** have group life insurance
- 32%** Nearly one in three say they need more
- 60%** Of employees prefer to buy health and life insurance benefits at work²



¹ LIMRA Facts About Life, LIMRA, 2017.
² LIMRA U.S. Worksite Sales Survey 2015.

MassMutual

MassMutual@WORK Group Whole Life Insurance

Your maximum coverage options



Employees can
apply for up to
\$250,000*

Available in increments
of \$5,000

***The first \$100,000
is guaranteed
issue!**

LifeLock – Identity Theft Alert System



- LifeLock is the #1 most recognized identity theft protection system with proprietary technology that detects a wide range of identify threats. A restoration Specialist will work to handle your case from start to finish to help fix it.
- Nearly 1 in 4 people experience Identity theft.
- To enroll you need a U.S. social security number, a primary address and residence in one of the 50 50 US states.
- There are two plans to choose from the Essential and the Premier. Both plans offer employee or family coverage.
 - Essential Plan \$5.49 for a single and \$10.98 for a family per month
 - Premier Plan \$9.99 for a single and \$19.98 for a family per month
- If you have LifeLock outside of Prestige it can be switched, you just need to cancel your existing policy before 11/1/2020.
- Examples of covered services: credit and social security alerts, data breach notifications, dark web monitoring, lost wallet protection, credit, checking and savings account activity alerts, 401k investment account alters, USPS address change verifications and much more.

NEW FinFit- Financial Wellness/Assistance



- FinFit is a comprehensive Financial Wellness employee benefit that offers a variety of tools and education to assist you in meeting your financial goals.
- If you experience a substantial challenge, FinFit can provide an emergency short-term loans (subject to credit approval).
- Get personalized financial assessments.
- Online education, tools and credit score.
- One-on-one Financial coaching.
- An alternative to 401k loans.
- Student loans services (simplify the repayment of your student loans).
- To get started, log in to your PrestigePRO Employee Portal and click on the FinFit Tab on the left.

MetLaw Legal Program



- MetLaw is a voluntary legal plan that provides you with access to attorneys to assist you in all areas of Law. The service is \$18 per month and includes services related to Identify Theft.
- When you use a network attorney for covered services, all attorney fees are covered by the prepaid legal plan. Unlimited advice and consultations are included.
- Some service included: Estate Planning; Real Estate; Elder Care Issues; Money Matters, Personal and Family matters and Civil Lawsuits.
- Office and phone consultations are also available.
- If you need advice for services not covered by the plan, you can still receive telephone advice or an office consultation, so long as its not excluded.
- To access attorneys and request assistance log onto www.legalplans.com or contact **MetLaw** customer service is **1-800-GET-MET8**.

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PrestigePEO Discount Programs



- Pet Insurance with Nationwide – choose from a variety of plans that best suits the needs of your pet. Use any vet, coverage for accidents, common illness, serious/chronic illnesses, hereditary conditions, procedures including surgeries, medications and hospitalization as well as Wellness services. Contact Nationwide directly at 877-738-7874 to enroll. Once enrolled we will set-up convenient payroll deductions.



- Aflac offers Short Term Disability, Accident Insurance, Cancer Insurance, and Hospital Insurance. Contact Alvaro Montenegro at 212.983.8567 ext. 2572 or alvaro_montenegro@us.Aflac.com to discuss your options and enroll. Once enrolled we will set-up convenient payroll deductions.



- Save up to 60% on ticket, travel and shopping! Open FREE account at www.workingadvantage.com
 - Click Register at the top of page, Click Employees, Click Here
 - Enter company member ID #202433428 to create an account



- Providing you offers to exclusive discounts of up to 50% off tickets and up to 60% off hotels, with access to preferred seating and special offers. Go to: <https://www.plumbenefits.com/account.php?sub=enroll>
- choose to sign up with the following company code, ac0324452 (lowercase), enter your email address, create a password (* characters) and your all set!



- Simply browse the offers available at our retailers or search for a specific product. When you're ready to earn rewards, just click, through to the retailer via our link and complete your purchase. <https://shop.retailbenefits.com>

Open Enrollment Summary



- **Open Enrollment is October 1st – October 31st**
- Changes take effect November 1st
- **FSA and HSA Elections become effective January 1st.**
- ALL Benefit Eligible Employees MUST complete Open Enrollment even if not making any changes.
- If you do not receive the Open Enrollment email: Check your spam folder, contact your Benefit Specialist or log onto the Employee ESS PrestigePro portal.
- We also have a HOTLINE **1-833-PEO-BEN1** for you to call and get immediate assistance!
- Make sure you check the Confirmation Page carefully to make sure you have updated dependent information and elected the plans of your choosing. If you are electing FSA; it is a good idea to click the FSA link and log right into the site to enroll.
- Employees covered on Oxford and Emblem will receive new medical cards.
- Your open enrollment is complete when you click “Submit” and then sign the next page electronically.
- Print your confirmation page for your records.

Open Enrollment

Q&A

...

Q: If employees do NOT want to make any changes to their enrollment, do they need to go on the portal?

A: We strongly recommend employees go through the portal, even when they do not plan to make changes. Whether it be a premium increase or new offerings, we want employees to have the full picture.

Q: Can my employees still use their ID cards from the last plan year?

A: No, the carriers are issuing new ID cards to reflect new platform changes. The existing ID cards will no longer be in effect come 11/1. Employees will still be identified by their SSN should they need medical attention prior to receiving the new card.

Q: Will we get a comparison between the current benefits and the renewal, based on our contribution amounts?

A: Yes, you will be presented with updated benefit menus, along with rate grids to compare your current contribution against any updated premium amount. You can update your contribution based on dollar amount or percentage, or keep it as is.

Open Enrollment

Q&A

...

Q: Are deductibles based on a calendar year or plan year?

A: Calendar year. If you participate in a high deductible health plan, please contact your Benefits Specialist for additional options.

Q: Does the annual maximum benefit for dental run on a calendar or plan year?

A: Calendar year.

Q: Can Prestige meet with my staff to talk about the new offerings?

A: Yes! Please reach out to your Benefits Specialist to coordinate an OE webinar, or check out new microsite at <https://www.prestigepeo.com/openenrollment/>

Client Communications

Prestige Communications

Today's presentation will be posted on PrestigePEO.com under

- **Open Enrollment**
prestigepeo.com/openenrollment
- **The Prestige Perspective**
prestigepeo.com/blogs

Stay tuned for invitations to **future webinars**

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Be on the look out for our NEW email newsletter, **PrestigePEO Insights**

Join us on **Facebook, LinkedIn and Twitter** to receive event notifications and weekly updates

Tune-in to our latest “**HR in 15**” podcast episode found on your favorite podcast app or at “**HRin15.com**”

Reach out to your support teams – HR and Compliance, Employee Benefits, and Payroll directly from our **PrestigeGO mobile app**





PrestigePEO
We Are Here For You

