

WEBINAR SERIES

Preparing You and Your Employees for Open Enrollment

August 18, 2021



PrestigePEO Webinar

Guest Speakers



WEBINAR HOST

Melissa Yannalfo

Client Success Specialist
PrestigePEO



Andy Lubash, Founder & CEO

As a founding partner and CEO at PrestigePEO, Andrew is fundamental in promoting the PrestigePEO brand, negotiating employee benefit plan renewals, providing guidance on Workers' Compensation and EPLI renewals, and managing the PrestigePEO 401(k) plan.



Nancy Arato, Director of Marketing, PrestigePEO

Nancy joined PrestigePEO in 2019, bringing 20+ years of marketing strategy and client experience. Shortly after rebranding, Nancy launched a state-of-the-art website platform. From there Prestige clients have received a complete transformation of communications - webinars, podcasts, newsletters and customized resources.

Prior to joining PrestigePEO, Nancy has spent most of her career supporting B2B companies positioned to grow with differentiated client service. Nancy is an innovator and change agent, often using a unique lens to identify opportunities.

Today's Agenda

- Acquisition Announcement
- Benefits Update
- Preparing You and Your Employees for Open Enrollment
 - Resources designed with clients and employees in mind
 - Communications and timeline

Webinar Forum

All participants are muted.

Please type questions in the side navigation panel and we will try to address most questions during today's session.

Today's presentation will be posted on our website under Resources/ThePrestigePerspective



Acquisition Announcement

Acquisition Announcement

Earlier this week, PrestigePEO Acquired PathGoal Employer Services of Raleigh/Durham expanding PEO HR services into the Southeast region

What Does This Mean For Prestige, Our Clients, and Our Broker Partners?

- Better negotiating power for employee benefits
- Increased coverage for out of area
- Increased multistate expertise
- Increased industry expertise





Benefits Update

Oxford – New ID cards

- Same ID number!
- Updated regulations
- More information for members
 - Cost sharing
 - Network
 - Drug formularies
 - Streamlined billing

UnitedHealthcare
OXFORD

Health Plan (80840) 911-06111-07
Member ID: 999999999 Group Number AA1234

Member:
SUBSCRIBER BROWN

Payor ID
06111

medco
Rx Bin 610014
Rx Grp OXFRDHP
Rx Member ID:
99999999912406 001

Copay: Ov / Spec / ER
\$99 / \$99 / \$999

DOI - 0501

Freedom Plan(R) Access (SM)
Underwritten by Oxford Health Insurance, INC

For emergencies, call 911 or your local rescue unit. Printed: 10/24/08

Precertification is required for certain services, as described in your member documents. You may be penalized if you fail to obtain a required precertification.
For Members: www.oxfordhealth.com 888-201-3080
On-Call Nurseline: 800-201-4911

For Providers: www.oxfordhealth.com 800-666-1353
Medical Claim Address: PO Box 7082, Bridgeport, CT 06601

shared savings
MultiPlan

NO Referral Required

UnitedHealthcare
Choice Plus Network
Available - NY north of Ulster County
and all other states except CT and NJ

Pharmacy Claims: PO Box 7082 Bridgeport, CT 06601
For Pharmacist: 800-922-1557 Members: 800-905-0201

Oxford – Sweat Equity & Peloton

- Sweat Equity
 - \$200 twice a year!
 - Dependents covered
 - Gyms, classes, cardio equipment
- NEW! Peloton partnership
 - 9/1/2021
 - 1-year digital membership
 - Tons of classes
 - Track progress

So many ways to help you get fit and rewarded

Complete 50 visits, 50 classes, 50 fitness events or a mix of these options that add up to 50 in 6 months.

Examples of qualifying fitness facilities and classes:

- Boxing/kickboxing
- CrossFit
- Indoor rock climbing
- Marathons
- Martial arts
- Personal training
- Pilates
- Standard gym, including YMCAs and community centers where fitness services are offered

Examples of cardiovascular equipment:

- Yoga
- Elliptical trainer/cross-trainer
- Rowing machine
- Stair climber
- Stationary bicycle
- Treadmill

Oxford – Behavioral Health

- Confidential support for:
 - Depression
 - Anxiety
 - Stress
 - Alcohol & other drug abuse
 - Grief & loss
 - Marital problems
 - Domestic violence
 - Disordered eating
- www.liveandworkwell.com



Sweat Equity, Oxford – Behavioral Health, Peloton, Optum

Health & Wellness | Sweat Equity Program | Oxford

Get rewarded for exercising

With the Oxford Sweat EquitySM program, you may earn up to \$200 in 6 months for meeting the program exercise requirements.

What it is

It's our goal to help people live healthier. Making exercise a part of your routine may be one of the most important steps you take to take control of your health. To help you, we've created the Sweat Equity program and rewards program.

The program offers a variety of rewards, from cash to gift cards, to help you reach your goals with your physical health and wellness. To help you reach your goals, we've created the Sweat Equity program and rewards program.

Rewards/donations are given to participants who meet the program exercise requirements. Rewards/donations are given to participants who meet the program exercise requirements.

50 gym visits + **6** months = **\$200** rewarded

How it works

By joining the program, you'll be rewarded up to \$200 in 6 months. You'll be rewarded up to \$200 in 6 months. You'll be rewarded up to \$200 in 6 months.

- You'll be rewarded up to \$200 in 6 months.
- You'll be rewarded up to \$200 in 6 months.
- You'll be rewarded up to \$200 in 6 months.

Your rewards are earned based on the date of your first visit to a participating gym. Your rewards are earned based on the date of your first visit to a participating gym.

UnitedHealthcare Oxford

UnitedHealthcare Oxford

Health Management | Behavioral Health Solutions | Oxford

Helping to take the stress out of behavioral health benefits.

Well-being for work and life.

At Oxford, we help you take the stress out of behavioral health benefits. At Oxford, we help you take the stress out of behavioral health benefits.

We can help you take the stress out of behavioral health benefits. We can help you take the stress out of behavioral health benefits.

What can Behavioral Health Solutions do for me?

Your behavioral health benefits can help you take the stress out of behavioral health benefits. Your behavioral health benefits can help you take the stress out of behavioral health benefits.

- Behavioral health solutions
- Behavioral health solutions
- Behavioral health solutions

UnitedHealthcare Oxford

UnitedHealthcare Oxford

Health Management | Digital Membership

Stronger with the Peloton App

Your health plan benefits include a 1-year Peloton Digital Membership, which gives you access to the Peloton App, available to you at no additional cost. Use your membership today to access the Peloton App, available to you at no additional cost.

The Peloton App gives you:

- Access to thousands of fitness classes
- The flexibility to get active anytime, anywhere
- Ways to help you have fun and stay motivated

Get in on the app—a value of \$155

You and each covered family member can enjoy this benefit at no additional cost—just for being a UnitedHealthcare member.

Get started

Sign in to your myUnitedHealthcare account to get your access code.

UnitedHealthcare | PELOTON

UnitedHealthcare Oxford

UnitedHealthcare Oxford

Optum

Optum virtual visits: convenient online access to providers

You can meet with a psychiatrist or therapist online through private and secure video-conferencing.

Schedule a virtual visit with a provider at the Optum virtual visit. Schedule a virtual visit with a provider at the Optum virtual visit.

Using virtual visits, clinicians can evaluate and treat mental health conditions, such as depression and anxiety. They can also provide therapy, and when appropriate, prescribe medication. Treatment is provided by highly skilled and licensed providers who are part of Optum's national health network.

Optum virtual visits offer you:

- Convenient appointments that fit with your lifestyle
- The care you need sooner, in the privacy of your own home
- A network of 1,000+ psychiatrists and therapists in all 50 states
- Secure, HIPAA-compliant technology

Take the first step.

Log in to [thetakefirststep.com](#) Access Code: OXBEP

Under "Find a Resource," select "Provider."

Find a provider in your state and schedule an appointment, online or in person.

Optum

Optum



Preparing You and Your Employees for Open Enrollment

What can you expect this season

The open enrollment website Prestigepeo.com/openenrollment is now open featuring

- What you need to know
- Employee Benefits
- Tools & Resources
- FSA
- HSA
- Contact information

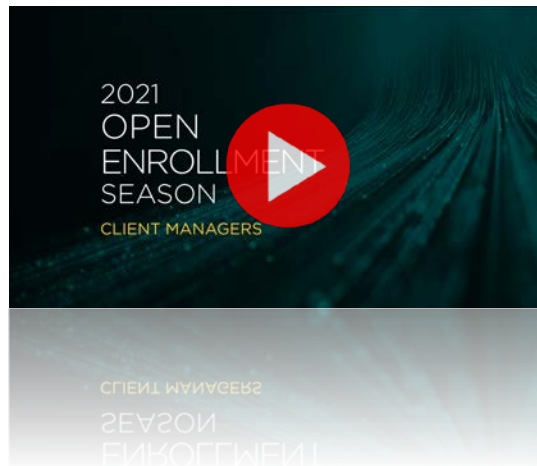


MANAGERS

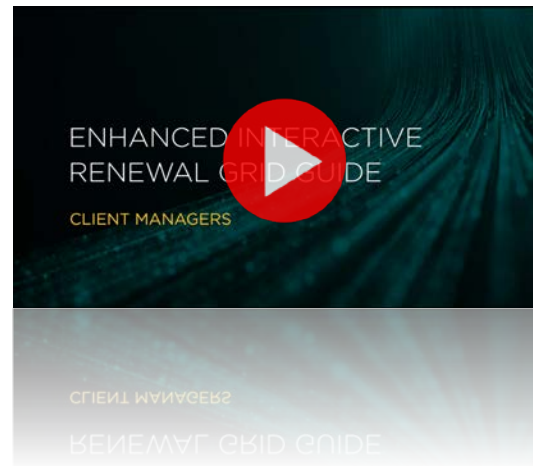
What can you expect this season

All new customized videos for you *and* your employees

Client Manager Overview



Client Manager Interactive Grid Tutorial



Client Employee Overview



Client Employee Benefits Portal Tutorial



MANAGERS

What You Need to Know

2021 Client Manager **Overview Video** featuring..

- What's new, what you need to know for your employees, and how you can prepare for our upcoming open enrollment season.



What You Need to Know

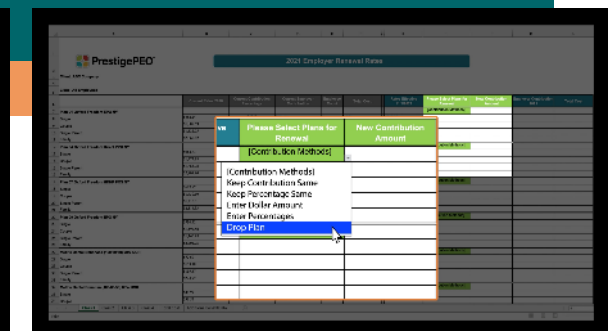
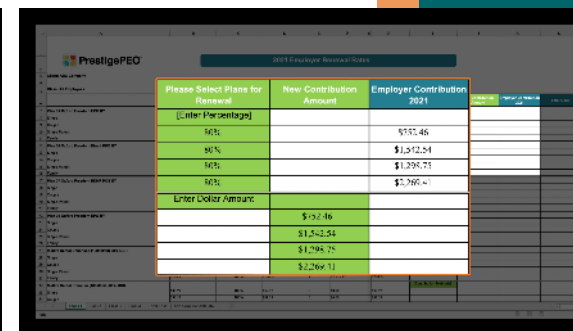
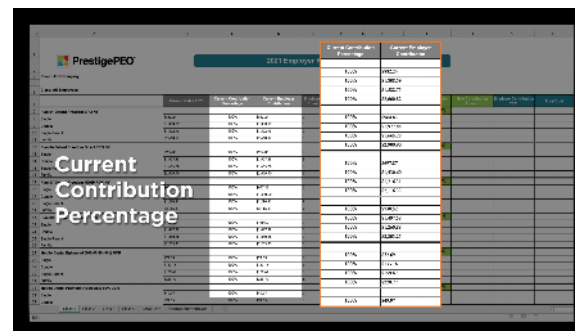
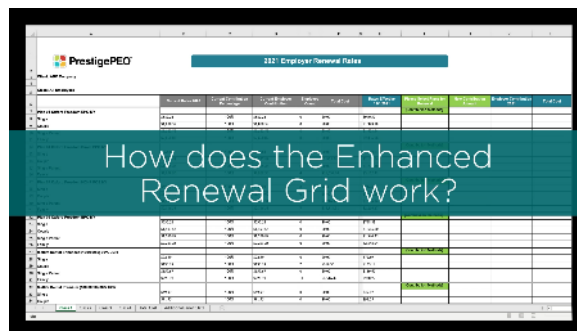
Understanding the **Open Enrollment Renewal Grid video** featuring..

- An interactive Excel document that displays detailed rate information and cost breakdowns for each of the employee benefits plans offered by your company. The grid enables you to input customized contribution information alongside new rates to see estimated costs.

New
This Year

ENHANCED INTERACTIVE
RENEWAL GRID GUIDE

CLIENT MANAGERS



MANAGERS

What You Need to Know

New **Employee Status Report**

- Client managers will have access to an employee status report that indicates;
 - which employees have started the open enrollment process
 - which employees have not started the enrollment process
 - which employees have completed the enrollment process

Benefits / Report / Enrollment Status by Workflow/Client

New
This Year

Version/Revision

Enrollment Status by Workflow/Client

Starting Date

Ending Date

Effective Date

[Client ID](#)

Workflow Type

Workflow ID

[Employee ID](#)


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Run

Close

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 **PrestigePEO**[™]

EMPLOYEES

What You Need to Know

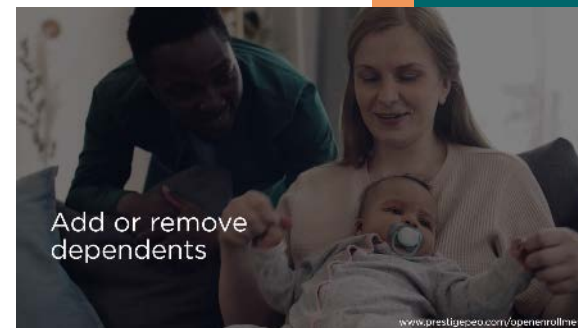
2021 Client Employee **Overview Video** featuring..

- What your employees need to know, and what they can expect this open enrollment season.
- This video is in production and will be posted on or before 8/24

COMING SOON

New
This Year

2021
OPEN
ENROLLMENT
SEASON
EMPLOYEES



EMPLOYEES

What You Need to Know

2021 Client Employee **Benefits Portal Tutorial** featuring..

- How to complete the benefits review and re-enrollment process

This video is also in production and will be posted for your employees by 8/24


- You and your employees will be notified when videos are posted

2021
BENEFITS
COMING SOON
PORTAL
TUTORIAL
EMPLOYEES

Employee Benefits

Medical

- Details on medical plan types
- Overview of terms to know

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Medical Plans

PrestigePEO offers a full spectrum of medical plan options, ranging from local networks to plans that provide nationwide access. Prices and coverage will vary, so make sure you choose the best option for you and your family. If you are considering a plan in a different network, you must check with your provider to make sure they participate. Check out the [PrestigePRO Employee Benefits Portal](#) to review all your options.

Medical Plan Types


For more information on PrestigePEO's medical plans, please contact your Benefits Specialist.

- + Preferred Provider Organization Plans (PPO)
- + High-Deductible Health Plans (HDHP)
- + Exclusive Provider Organization Plans (EPO)
- + Point-of-Service Plans (POS)

[See Terms to Know](#)

Choosing a Medical Plan


PrestigePRO will include all plans that are available to you. If you are adding your dependents, make sure they're included so that your coverage on November 1st will reflect your coverage tier. If you have any questions, please reach out to our benefits team at 833-PEO-BEN1 or email oequestions@prestigepeo.com. You can also connect directly to your dedicated specialist via our PrestigeGO mobile app.



Employee Benefits

Dental

- Details on DPPO plan benefits
- DHMO participant elections

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Dental Plans

You'll have the opportunity to choose a variety of dental plans offering everything from basic care (regular cleanings, x-rays, and preventative care) to coverage for restorative services, fillings, crowns, dentures, as well as orthodontia.


All MetLife Dental Plans offer both in-network and out-of-network options except for the DHMO.

Dental Plan Types

Dental Preferred Provider Organization (DPPO) – PrestigePEO offers the MetLife Preferred Dentist Plan. The plan provides access to thousands of participating general dentists and dental specialists nationwide. With this plan, you'll enjoy:

- Lower out-of-pocket costs. Negotiated fees for services under this plan are typically 15-45% less than average.
- No balance billing.
- The PPO plan options provide the option to visit the dentist of your choice. With one of the largest networks in the industry, there is a very good chance your preferred dentist is in-network. If they are not participating, you are still free to visit any licensed dentist you choose.
- If your dental office is in-network, the office will handle the paperwork for you by submitting the claim directly to the carrier. A pre-treatment estimate is advisable for extensive services to provide you with the out-of-pocket costs you could incur before you proceed. You will also have access to watch educational videos, take health assessments, and learn more about oral health.


Dental Health Maintenance Organization Plan (DHMO) – Participants in a DHMO plan receive discounted coverage for dental services within the DHMO network. If you elect a DHMO, you will be required to specify a primary in-network dental provider. Your primary dentist will provide a list of fees for various dental procedures covered under your plan and the associated copays. Your primary dentist will provide you with a referral to see a specialist if necessary.



Employee Benefits

Vision

- Offered through UHC
- How to search for in-network providers
- Out-of-network options


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Vision Plans

PrestigePEO offers Vision insurance through United Healthcare.

Vision coverage includes periodic eye exams, eyeglasses, contact lenses, and discounts on laser eye surgery through an extensive network of retail and medical providers. To search for providers, visit myuhcvision.com.


The vision plan allows both in and out-of-network benefits, but keep in mind that your money will go further if you see an in-network provider. By visiting an out-of-network provider, you will need to pay upfront and submit a claim. Reimbursement out of network varies per service, but most likely, you will incur higher costs. From the main page on the left side, you can then click *Provider Quick Search* and *search by zip code or address* to find providers near you.



Employee Benefits

Life Insurance

- MetLife Basic Life Insurance
- Additional coverage options
- MassMutual Whole Life

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Life Insurance

Life insurance provides you and your beneficiaries with financial protection in the event of the death of a loved one. It is important that you review your beneficiaries annually.

MetLife Basic Life

Life insurance provides you and your beneficiaries with financial protection in the event of the death of a loved one. It is important that you review your beneficiaries annually. You will have the option of reviewing or changing your beneficiary on file.


You are eligible for MetLife Basic Life Insurance coverage via your employer, providing you work 30 or more hours per week. This benefit includes matching Accidental Death and Dismemberment (AD&D) coverage. This benefit is at no cost to you. Coverage can be converted into a private policy should you leave the company.

MetLife Voluntary Benefits Program

Additional protection is available for you and your family. You will have the opportunity to purchase additional life insurance for yourself and your dependents. Coverage may be requested in increments of your salary. If you elect beyond your initial eligibility date, coverage is not guaranteed until MetLife's medical underwriting team approves the coverage. As with any life insurance, coverage is portable and can be taken with you if you become disabled or terminate from your company.

MassMutual@WORK Whole Life


MassMutual@WORK Whole Life Insurance is offered with a guarantee issue benefit amount of up to \$100,000 if it is elected when an employee is first eligible (i.e., employees do not need to complete any medical questionnaire before approval.) The death benefit is guaranteed. Whole life insurance gives you lifelong coverage and provides extra support during retirement. Employees can elect coverage for themselves, their spouse, and their children.



Employee Benefits

Disability Insurance

- MetLife STD
- MetLife LTD

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Disability Insurance


Disability Insurance helps to replace a portion of your income when you are unable to work due to a serious illness or injury. There are two types of disability insurance if offered through your employer.

MetLife Short-Term Disability

MetLife Short-Term Disability replaces a portion of your income following sickness or off-the-job accident. Depending on your specific situation, benefits may be available for up to 26 weeks. If this coverage is available to you through Prestige, you will see it listed with your benefits on the PrestigePRO portal. The benefit is based on 50% of your weekly salary but up to the allowed limits of the plan.

MetLife Long-Term Disability


MetLife Long-Term Disability replaces up to 60% of your monthly salary (certain limitations and waiting periods apply). This type of coverage is specific to those who can no longer work and earn a living. If this coverage is available to you through Prestige, you will see it listed with your benefits on the PrestigePRO portal.



Employee Benefits

Additional Benefit Offerings

- Critical illness, accident and hospital
- Legal support including estate planning
- LifeLock identity and device security
- Commuter benefits
- Financial wellness tools and support


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Additional Employee Benefit Offerings

Prestige offers several voluntary insurance plans to supplement your employee benefits package. When you log into the benefits portal to review and finalize your open enrollment selections, there will be full details on the services covered and the cost for each plan. You must be enrolled in an underlying medical plan as these plans are made to serve as a supplement only.

+ MetLife Critical Illness
+ MetLife Accident
+ MetLife Hospital
+ AFLAC
+ MetLaw Legal Plans
+ LifeLock with Norton
+ Commuter Benefits - HealthEquity/WageWorks (formerly TransitChek)
+ FinFit Financial Wellness Program

For more information on PrestigePEO's voluntary benefit offerings, please reach out to our benefits team at 833-PEO-BEN1 or email oequestions@prestigepeo.com. You can also connect directly to your dedicated specialist via our PrestigeGO mobile app.



Employee Benefits

Wellness Programs

- Gym reimbursement program
- Health and well-being program
- New Peloton digital membership
- Smoking Quit for Life program



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Wellness Programs

There are a variety of Wellness Programs available which may be of interest to you based on your own personal circumstances. While most have been in effect for some time, there are a few plans that are new and are introduced below. As a registered member, you can log onto your benefits portal with your confidential user name and password to access all the programs available.

+ **Sweat Equity Program**

+ **Quit for Life!**

+ **Rally!**

+ **Peloton & UnitedHealthcare**


For more information on PrestigePEO's wellness programs, please reach out to our benefits team at 833-PEO-BEN1 or email oequestions@prestigepeo.com. You can also connect directly to your dedicated specialist via our PrestigeGO mobile app.



Employee Benefits

Additional Programs

- Pet insurance
- Home & auto insurance
- Savings on tickets, travel, hotels and shopping


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Discounts

You have access to the following discount programs through PrestigePEO and your employer.


- + PLUM Benefits
- + Working Advantage
- + Nationwide Pet Insurance
- + Farmers Home & Auto (formerly known as MetLife Home & Auto)

For more information on PrestigePEO's discount programs, please reach out to our benefits team at 833-PEO-BEN1 or email oequestions@prestigepeo.com. You can also connect directly to your dedicated specialist via our PrestigeGO mobile app.



Tools & Resources

- Terms to Know
- FAQs (coming soon based on feedback from you and your employees)

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Terms to Know

+ Coinsurance	+ Drug Formulary
+ Copayment	+ FSA Healthcare Spending Account and Dependent Care
+ Deductible	+ HDHP (High Deductible Health Plan)
+ DHMO (Dental Health Maintenance Org.)	+ HSA (Health Savings Account)
+ Domestic Partnership	+ Preventive Care
+ EOB (Explanation of Benefits)	+ PPO (Preferred Provider Organization)
+ EOI (Evidence of Insurability)	+ Summary of Benefits and Coverage (SBC's)
+ EPO (Exclusive Provider Organization)	

FSA

Flexible Spending Accounts

- FSA overview
- New vendor information
- Is it right for you and how does it work
- FSA healthcare and dependent care options
- Overview of FSA rules
- How to enroll or re-elect
- Timing

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Flexible Spending Accounts

Flexible Spending Accounts (FSA)

A Flexible Spending Account or "FSA" is an opportunity to set aside pre-tax dollars, which can be used to pay for out-of-pocket medical & prescription, dental, and vision expenses.

FSA is now offered through [OptumFinancial](#).

- + Is FSA right for you?
- + How Does it Work?

PrestigePEO offers two FSA options from OptumFinancial

- + Health FSA
- + Dependent Care FSA
- + Rules to Remember
- + How to Enroll or Re-Elect
- + Timeframe



HSA

Health Savings Accounts

- What is it
- Is an HSA right for you
- How does it work
- What is considered as “qualifying”
- Eligibility
- Annual limits

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Health Savings Accounts

Health Savings Accounts (HSA)

A Health Savings Account or “HSA” is an opportunity to put aside money that is tax deductible up to IRS limits. The funds are used to pay out of pocket qualifying medical expenses when used in conjunction with a High Deductible Health Plan.

Health Savings Accounts are offered through Optum Bank although you may use an existing account. In order to have an HSA you must have a qualifying high deductible plan (HDHP). An HSA is designed to assist you with your health plan to protect you and your family since you are responsible for paying your covered medical expenses up to the deductible as stated in your health plan.

+ Is an HSA right for you?
+ How Does it Work?
+ What items are considered “Qualifying”
+ Eligibility
+ What are the annual limits for 2022?

Note: If you are 55 or older, you can make “catch up” contributions, meaning you can deposit an additional \$1,000. This applies to your spouse as well.

**You are not eligible to deposit money into an HSA if you are depositing money into a healthcare FSA in a tax year. You may if you choose open what is called a “Limited Purpose FSA. LFSA can be used to pay for eligible dental and vision expenses.

To learn more about a Health Savings Account speak to your Benefits Specialist.



OE Questions

If you have any questions, please don't hesitate to reach out to your employee benefits team.

Employee Benefits Team Contact Information

- 833-PEO-BEN1
- email oequestions@prestigepeo.com.
- Direct-to-specialist via PrestigeGO mobile app



When Can You Get Started

Client Managers

Early – Mid September 2021

- All clients will receive their 2021 Open Enrollment packet containing the interactive grid to review and confirm group plan options.

Mid – Late September 2021

- Updated renewal grids including plan contributions to be returned to the PrestigePEO Employee Benefits Specialists.

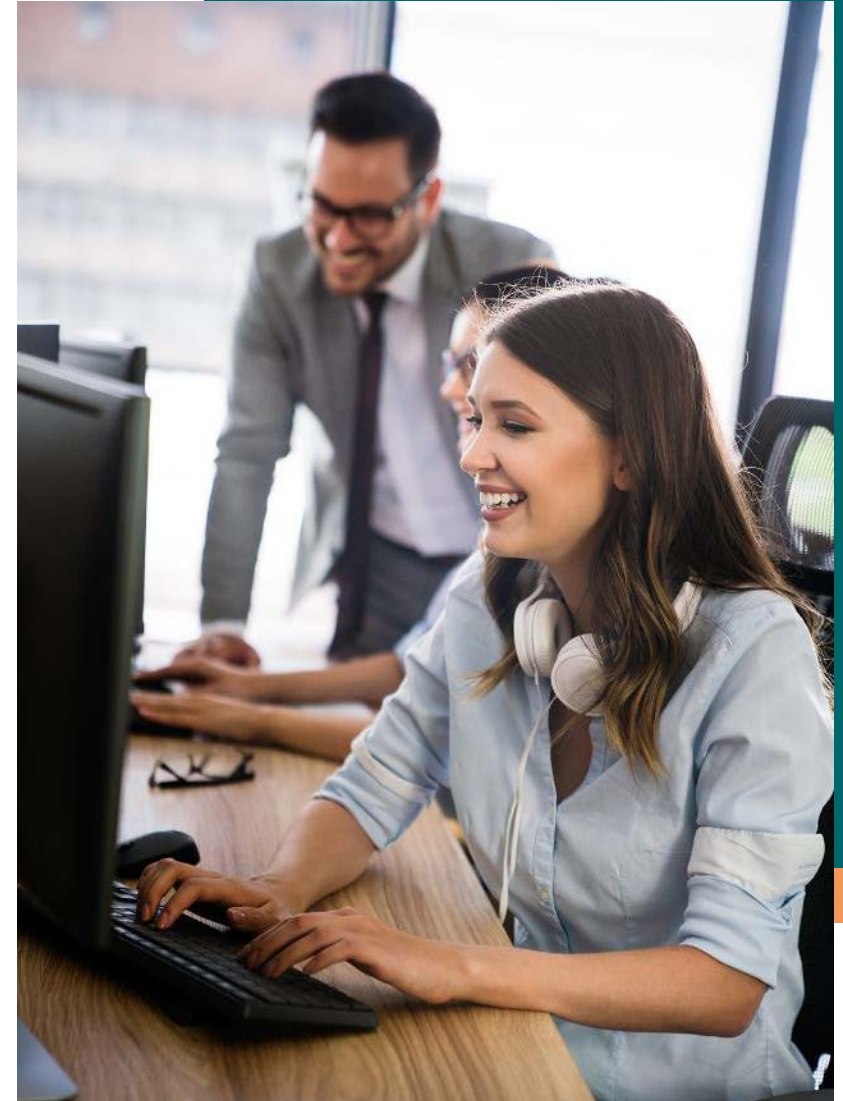
Client Employees

Early – Mid October 2021

- Benefit eligible employees will receive an e-invitation to access the PrestigePRO employee benefits portal. They will review, select and confirm benefits including FSA and HSA elections.

November 1, 2021

- All Changes Effective (excluding FSA/HSA which is Jan 1, 2022)



Client Communications

Open Enrollment Communications Plan for client managers & brokers

8/9	Open enrollment website prestigepeo.com/openenrollment open
8/10	Client Manager Insights newsletter including an open enrollment feature article
8/11	Client Manager email with CC to brokers introducing the enhanced website and new videos
8/11	Client Manager PrestigePRO Pop-up notification - OE coming September visit OE web
8/18	Client Manager & Broker webinar- Preparing for Open Enrollment



Client Communications

Open Enrollment Communications Plan for client managers & brokers

8/24	Client Employee PrestigePRO Pop-up notification - OE coming September visit OE website
8/24	Client Employee email (cc managers) introducing the website and employee videos
8/31	Client Manager Insights newsletter Open Enrollment reminder
9/1	Webinar- Deeper dive presentation
Early-mid September: <ul style="list-style-type: none"><input type="checkbox"/> Letter to Brokers<input type="checkbox"/> Client Manager interactive grid emails deploy from Benefits Specialist<input type="checkbox"/> Client Employee renewal letter emails deploy from PrestigePRO<input type="checkbox"/> Client Manager PowerPoint presentations	





We Are Here For You



Human Resources, Employee Benefits, and Payroll Simplified

You started your business because you had a great idea. We started our business to handle the rest.