

INTRODUCTION

***Welcome to your Benefits
Open Enrollment for 2023***

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Nye Health Services



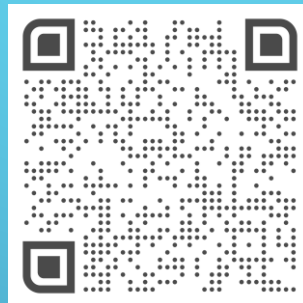
Important Calendar of Events

Open Enrollment: November 8-22, 2022

Effective January 1, 2023

Enrollment takes place within ADP

<https://workforcenow.adp.com>



- ✓ Confirm your home mailing address in ADP
- ✓ Review current benefit enrollments in ADP, including beneficiary assignment
- ✓ Verify all dependents' SSNs
- ✓ Check out www.nyebenefits.com for updated plan documents, notices & educational videos

WHAT'S NEW FOR 2023 OPEN ENROLLMENT?



- ▶ Addition of a second health insurance option (PPO plan)
- ▶ **NEW** dental carrier & lowered rates
- ▶ **NEW** accident & critical illness carrier & lowered rates
- ▶ **NEW** employer-paid benefit: short-term disability!
- ▶ Will continue to enroll in the same manner as last year – self-service online via ADP
- ▶ **NOTE:** New team members may need to enroll twice this year depending on DOH timing

ADP SELF-SERVICE ENROLLMENT

- ▶ Desktop or mobile app enrollment are options
- ▶ Carefully read important welcome message
- ▶ If the QHDHP medical plan and HSA is elected, the coverage tiers must match
- ▶ Enrollment required by 10:59pm CST on **11/22/22**
- ▶ Make yourself a reminder! No deadline extensions
- ▶ <https://workforcenow.adp.com>



Welcome to the Open Enrollment period! This enrollment period gives you the opportunity to make election changes for certain benefits.

Please visit www.nyebenefits.com for details on all offered benefits.

During this Open Enrollment period you can:

- Add or change the level of your insurance coverage
 - Note: Evidence of Insurability (EOI) application is required to add Long-term Disability or Voluntary Life Insurance
- Add or update Beneficiary assignment
- Enroll eligible family members in your plans
- Enroll in a Flexible Spending Account (FSA) to pay for daycare or other qualified expenses
 - "Limited FSA" is used in conjunction with the QHDHP and for dental & vision expenses only
- **MEDICAL QHDHP ONLY**- Enroll in a Health Savings Account (HSA) to pay for qualified health expenses with pre-tax dollars
 - Please note there continues to be a dollar-for-dollar Nye match if the HSA is elected!
 - You will need to subtract Nye's HSA match from your annual election in order to not exceed the annual IRS limit
 - Per calendar year, Nye will match in the following manner:
 - Single coverage: up to \$750
 - EE+CH or EE+SP coverage: up to \$1,000
 - Family coverage: up to \$1,500
 - When choosing your HSA plan, it **MUST** match your medical coverage level in order to receive the appropriate employer match. For example, if you elect **employee only medical**, you must also choose **employee only HSA** etc.

Please review your options and costs carefully. Once the enrollment period has ended your choices will be final until the next enrollment period or until you have a qualifying life event. Contact your Human Resources department if you have questions.



Nye's benefit partner is Gallagher Benefit Services



Insurance | Risk Management | Consulting

HEALTH INSURANCE OPTIONS



Qualified High Deductible Health Plan (QHDHP)

- ▶ Current plan in place; no plan design changes
- ▶ Health Savings Account (HSA) eligible
- ▶ \$3,000/6,000 deductible
- ▶ No copay options
- ▶ 30% coinsurance after deductible

PPO Health Plan – NEW

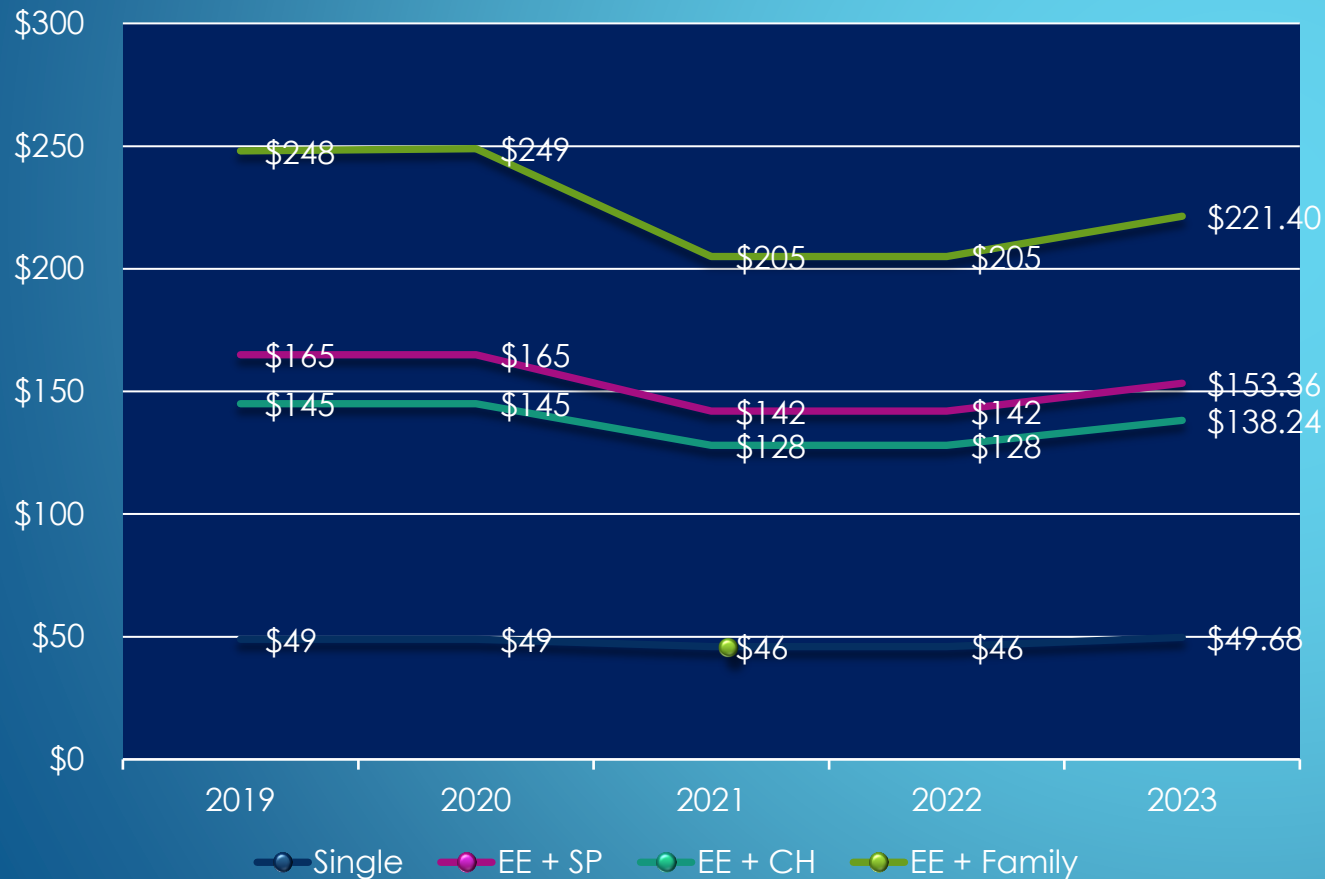
- ▶ NOT HSA eligible
- ▶ \$5,000/10,000 deductible
- ▶ Copay option for primary care, urgent care & specialist visits
- ▶ Copay options for prescription
- ▶ 30% coinsurance after deductible

HEALTH INSURANCE PLAN COST COMPARISON

Premium Cost Comparison <i>(Per payroll deduction)</i>			
Coverage Level	2022 QHDHP plan	2023 QHDHP plan	2023 New PPO
Employee Only	\$46.00	\$49.68 (+3.68)	\$54.99
Employee + Spouse	\$142.00	\$153.36 (+11.36)	\$163.51
Employee + Child(ren)	\$128.00	\$138.24 (+10.24)	\$147.12
Employee + Family	\$205.00	\$221.40 (+16.40)	\$235.11

ANNUAL HEALTH INSURANCE COST HISTORY

Qualified High Deductible Health Plan



PPO Plan (Plan design change in 2023)



HOW DO THE PLANS COMPARE?

Type of Service	PPO	HDHP
Preventive Care (physicals, well-baby checks, etc.)	Free	Free
Primary Care Visit (ear infection)	\$25 Copay	Deductible/Coinsurance Average price: \$150 / visit
Specialist Visits	\$50 Copay	Deductible/Coinsurance Average price: \$300 / visit
Prescription Drugs	Tier I \$15 Copay Tier II \$30 Copay Tier III \$50 Copay	Deductible/Coinsurance Average price varies depending on Tier
Urgent Care	\$50 Copay Average price: \$1,000 / visit	Deductible/Coinsurance Average price: \$1,000 / visit
\$20,000 Surgery	\$9,100 / single \$18,200 / family (out of pocket maximum)	\$6,500 / single \$13,000 / family (out of pocket maximum)

EXAMPLE: BEST CASE – NO CLAIMS (SINGLE)

	PPO	HDHP
Annual payroll deductions paid by employee	\$1,319.76	\$1,192.32
Claims	\$0	\$0
Total	\$1,319.76	\$1,192.32
You SAVE \$124.44 in the HDHP		

TIP – your savings can be used to fund your HSA
Any money you contribute to an HSA will be matched up to \$750/year

EXAMPLE: BEST CASE – NO CLAIMS (FAMILY)

	PPO	HDHP
Annual payroll deductions paid by employee	\$5,642.64	\$5,313.60
Claims	\$0	\$0
Total	\$5,642.64	\$5,313.60
You SAVE \$329.04 in the HDHP		

TIP – your savings can be used to fund your HSA
Any money you contribute to an HSA will be matched up to \$1,500/year

EXAMPLE: WORST CASE – MAXIMUM CLAIMS (SINGLE)

	PPO	HDHP
Annual payroll deductions paid by employee	\$1,319.76	\$1,192.32
Claims (based on out of pocket maximum)	\$9,100	\$6,500
Total	\$10,419.76	\$7,692.32
You SAVE \$2,272.44 in the HDHP		

TIP – your savings can be used to fund your HSA
Any money you contribute to an HSA will be matched up to \$750/year

EXAMPLE: WORST CASE – MAXIMUM CLAIMS (FAMILY)

	PPO	HDHP
Annual payroll deductions paid by employee	\$5,642.64	\$5,313.60
Claims	\$18,200	\$13,000
Total	\$23,842.64	\$18,313.60
You SAVE \$5,529.04 in the HDHP		

TIP – your savings can be used to fund your HSA
Any money you contribute to an HSA will be matched up to \$1,500/year

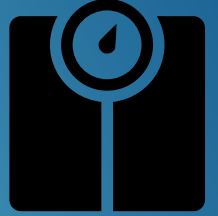


Benefits

- ▶ Talk to a doctor by phone or video 24/7/365 anytime, anywhere in the US
- ▶ Avoid potential high costs and long waits
- ▶ Common reasons: flu, allergies, sinus infection, rash & pink eye (non-emergency)

How It Works

- ▶ Download the app, go online, or call
- ▶ Set up account if new to TELADOC
- ▶ 1-800-TELADOC
- ▶ www.teladoc.com
- ▶ Your cost: \$49 or less per consultation for HDHP participants for general medical appts; \$10 for PPO participants
 - ▶ Mental Health therapist visit \$90 or less per consultation, Psychiatrist visit \$220 for initial and \$100 or less for ongoing



- ▶ Free weight loss program for all Nye UMR members
- ▶ Receive a success kit (food & weight scales, blender, healthy recipes, exercise band, workouts and more)
- ▶ Mobile Rally Coach app
- ▶ www.enroll.realappeal.com



TALKSPACE – UMR

Something on your mind?

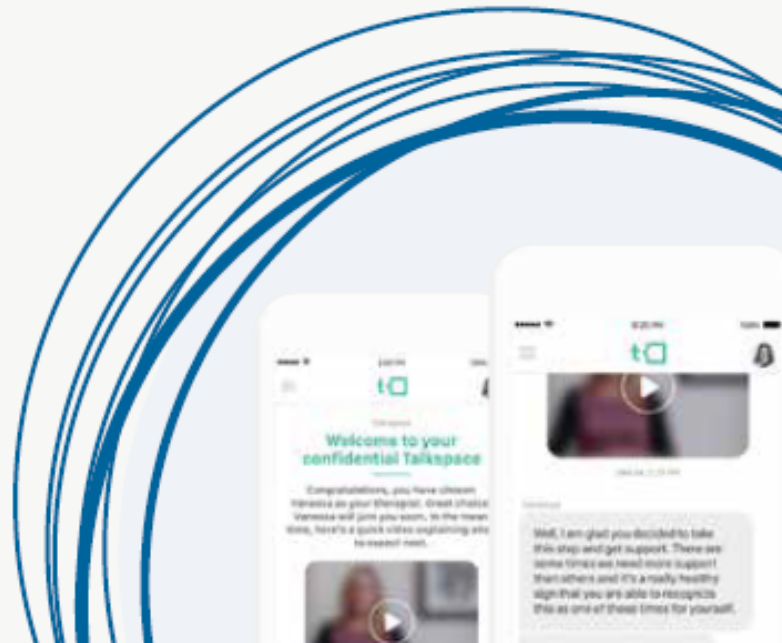
Message a dedicated therapist anytime, anywhere

With Talkspace online therapy, you can regularly communicate with a therapist, safely and securely from your phone or desktop. No office visit required.

Here's how Talkspace can fit your life

With Talkspace, you can message a licensed therapist, 24/7.

- Support for anxiety, depression, PTSD, substance use disorders, eating disorders, compulsive disorders and other conditions
- Specialized clinicians delivering services across all 50 states and are matched to members based on location, needs and preferences
- Find a therapist with an online matching tool
- Start therapy within hours of choosing your therapist
- Choose real-time face-to-face video visits by appointment, when needed
- You can also access Talkspace Psychiatry to schedule live video sessions with a psychiatrist trained in mental health care and prescription management for a tailored treatment plan



► Visits are processed as a claim to insurance – fees vary based on negotiated rate with UMR

► www.talkspace.com/connect



THE HSA ADVANTAGE!



- ▶ Lower insurance premiums than traditional PPO plans
- ▶ Eligible for triple tax savings when you make contributions to an HSA
- ▶ Rolls over year to year (not 'use it or lose it' like FSA)
- ▶ YOU own the funds even if you leave employment
- ▶ Able to make contribution changes outside of open enrollment
- ▶ Employer matching HSA funds (limits apply) when you make contribution

Note: If you are covered under any form of Medicare, Tricare, another PPO plan ,or collect social security benefits, IRS rules disallow eligibility to contribute to an HSA (both Employee & Employer)

2023 HSA EMPLOYER MATCHING FUNDS

- If you contribute to your Health Savings Account (HSA) via payroll deduction, **Nye will match your contributing funds 100%, dollar for dollar**, until the below maximum limits have been reached.
- You are always welcomed & encouraged to contribute pre-taxed dollars until the IRS limits are reached.

2023 EMPLOYER MATCH LIMITS (unchanged)

- ▶ Single: **up to \$750**
- ▶ Team member + Spouse: **up to \$1,000**
- ▶ Team member + Child(ren): **up to \$1,000**
- ▶ Family: **up to \$1,500**



HEALTH SAVINGS ACCOUNT (HSA)

IRS CONTRIBUTION LIMITS

IRS Contribution Limits			
	2022	2023	Change
HSA contribution limit (employer + team member)	Self-only: \$3,650 Family: \$7,300	Self-only: \$3,850 Family: \$7,750	Self-only: +\$200 Family: +\$450
HSA catch-up contributions (age 55 or older)	\$1,000	\$1,000	No change

Source: IRS, Revenue Procedure 2022-24

FLEXIBLE SPENDING ACCOUNT (FSA)

Limited FSA

- Funds can **ONLY** be used for dental/vision expenses
- Can only be used in combination with QHDHP
- \$3,050 annual IRS Limit

Medical FSA

- Funds can be used for medical/dental/vision expenses
- Elected in conjunction with a PPO Health Plan
- Cannot be used with a QHDHP
- \$3,050 annual IRS Limit

Dependent Care FSA

- Funds can be used for dependent care expenses for a child under age 13
- \$5,000 annual IRS limit

These plans require re-enrollment each year!
*FSA elections are **"USE IT OR LOSE IT"** for a calendar year*

FSA/HSA COMPARISON VIDEO

<https://youtu.be/YklHR7OXjQk>

HSA/FSA ELIGIBLE EXPENSES

- ▶ HSA/FSA funds should only be used on yourself and a claimed tax dependent
- ▶ Debit card makes it easy to spend your funds
- ▶ Recordkeeping is YOUR responsibility – keep all receipts!
- ▶ Examples of where you can spend your HSA/FSA dollars:
 - ▶ <https://www.wexinc.com/insights/benefits-toolkit/eligible-expenses/>

PRESCRIPTION DISCOUNT PROGRAMS

It pays to shop around!

- ▶ Good Rx offers coupons and a price comparison tool www.goodrx.com



Insulin Aspart 70/30
Generic Novolog 70/30

Insulin Aspart 70/30 (Novolog 70/30) is used to treat diabetes mellitus, including diabetes type 1 and diabetes type 2. This drug is less popular than comparable drugs. It is available in brand and generic versions. It is not covered by most Medicare and insurance plans, but manufacturer and pharmacy coupons can help offset the cost. The lowest GoodRx price for the most common version of insulin aspart 70/30 is around \$74.16, 59% off the average retail price of \$182.22.

Prescription Settings: generic vial 10ml of 100 units/ml 1 vial [SHARE](#)

Free Coupons Prices as low as \$74.16	Savings Clubs Prices as low as \$127.80	Mail Order No prices	
Set your location for drug prices near you			
Walgreens	\$184 retail Save 58%	\$74.16 with free coupon	GET FREE COUPON
Rite Aid	\$246 retail Save 56%	\$93.04 with free coupon	GET FREE COUPON
CVS Pharmacy	\$489 retail Save 29%	\$133.55 with free coupon	GET FREE COUPON
Target (CVS)	\$482 retail Save 26%	\$133.55 with free coupon	GET FREE COUPON

Show this free coupon to your pharmacist

GoodRx Discount Drug Coupon

Your prescription

insulin aspart 70/30 10ml of 100 units/ml
1 vial

Discounted price with this coupon

\$74.16 at Walgreens

This is your estimated price. The pharmacy will provide exact pricing.

Customer questions call: 1-855-426-4465

Pharmacist info

Member ID
CY756937

Group
GDX07

Bin
003585

PCN
ASPROD1

Pharmacist questions call: 1-855-782-3703

DENTAL INSURANCE




- ▶ New dental provider in 2023!
- ▶ Currently with Sunlife and moving to Ameritas
- ▶ More in-network providers amongst Nye team members utilization
- ▶ 6.5% premium savings

Coverage Level	Sunlife – 2022*	Ameritas – 2023*
Employee Only	\$13.36	\$12.54
Employee +1	\$27.07	\$25.36
Employee +2 or more	\$43.65	\$40.66

*Above rates are per payroll (24 deductions per calendar year)

VOLUNTARY LONG-TERM DISABILITY & LIFE INSURANCE

- ▶ Carrier remains unchanged: Mutual of Omaha
- ▶ Newly elected coverages of LTD and life insurance may be subject to Evidence of Insurability (EOI) application, aka “medical underwriting” – follow the screen prompts
 - ▶ Please use group number G000B3DQ & Paragon Management Services location when applying
- ▶ Current participants of voluntary life may increase their coverage by \$20K without EOI (up to \$100K total)
- ▶ See further details at www.nyebenefits.com

\$20,000.00	Total Actual Coverage Amount
	\$20,000.00
 Evidence of Insurability will be required for this enrollment.	

COMPANY-PAID SHORT-TERM DISABILITY!

- ▶ Carrier remains unchanged: Mutual of Omaha
- ▶ 60% Short-term disability (STD) will now be employer-paid!
 - ▶ This positively impacts all FT team members, of which 107 team members currently opt to elect
 - ▶ A team member with a \$40K annual salary is currently paying \$15.69 per paycheck
 - ▶ Base weekly salary x 60% x premium factor of 0.034
 - ▶ Current electees of this benefit will no longer have a deduction for STD starting with the 1/6/23 paycheck
 - ▶ Automatic enrollment similar to the basic life insurance
- ▶ 14-day elimination period will still apply
- ▶ Pre-existing condition limitation will also still apply
- ▶ See further details at www.nyebenefits.com



NEW!!!!

ACCIDENT & CRITICAL ILLNESS

- ▶ Changing carrier from Allstate to Mutual of Omaha 1/1/23
- ▶ You will have the option to continue with Allstate via bank draft outside of payroll
- ▶ Don't forget to collect for your annual wellness benefit (Critical Illness) & Outpatient Physician's Treatment benefit (Accident) under the Allstate plan
- ▶ Mutual of Omaha offers a "Health Screening Benefit" under both plan options
- ▶ Cash benefits for a variety of occurrences; see brochures for details
- ▶ Critical Illness rates are age banded and subject to EOI if elected outside of original offer period

Critical Illness Premium Cost Comparison (Per payroll deduction)		
Per \$10,000 of coverage	2022 Allstate plan	2023 Mutual plan
Employee or Spouse	\$4.68 - \$83.28	\$1.65 - \$51.40
Dep Child coverage	No extra cost	No extra cost

Accident Premium Cost Comparison (Per payroll deduction)		
Coverage Level	2022 Allstate plan	2023 Mutual plan
Employee Only	\$6.69	\$3.98
Employee + Spouse	\$11.56	\$6.26
Employee + Child(ren)	\$17.33	\$9.53
Employee + Family	\$22.52	\$12.42

MEMBERSHIP DISCOUNT

- ▶ Dr. Matthew Beacom, Nye's recently appointed chief medical officer, operates Beacom Family Health in Fremont
- ▶ Beacom Health provides excellent medical care by being fully dedicated, completely accessible, and totally patient centered
- ▶ Membership fees allow for
 - ▶ 24/7 access to your provider
 - ▶ Appointments the same day or within 24 hours
 - ▶ One free physical per year with basic labs
- ▶ Nye team members are offered a 25% discount which can be paid monthly or yearly (signed contract is one year)

NYE MEMBERSHIP RATES (includes 25% discount)

Level	If paid monthly	If paid yearly
Individual	\$68	\$750
Couple	\$85	\$1,000
Family	\$105	\$1,250

LIFEWORKS EMPLOYEE ASSISTANCE PROGRAM (EAP)

[NOT SUBJECT TO OPEN ENROLLMENT]

- ▶ Resources for Emotional, Mental, Physical, Financial & Legal assistance
- ▶ Free mobile app download
- ▶ Available 24/7/365 by phone 888-267-8126, online www.login.lifeworks.com, and mobile app
- ▶ Free (or cost-reduced) & confidential benefit
- ▶ Access to special offers and perks to save you money
- ▶ English and Spanish services





RETIREMENT PLAN

[NOT SUBJECT TO OPEN ENROLLMENT]

- ▶ ADP Retirement Services
- ▶ Add your beneficiary!!
- ▶ “Real time” elections & changes made online www.mykplan.com or ADP mobile app
- ▶ Enroll today!
- ▶ **At one year of service, Nye matches half of up to 6% contribution**
- ▶ Financial Wellness Resources available, scan QR code for link



ADDITIONAL BENEFITS

[NOT SUBJECT TO OPEN ENROLLMENT]



- ▶ PayActiv – early Earned Wage Access
- ▶ Education Program
- ▶ Crisis Fund
- ▶ Verizon Discount
- ▶ ADP LifeMart Discounts – access via ADP home page
- ▶ 10% Anytime Fitness Discount (any location)
- ▶ 20% YMCA Discount (Fremont) – membership rates subject to change

Contact your campus HR representative for further information on these benefits!



EARNED WAGE ACCESS

[NOT SUBJECT TO OPEN ENROLLMENT]



Access Anytime

- Get up to 50% of earned wages
- Transfer to your bank or card
- Get cash at Walmart®¹
- Use Uber® rides, Amazon Cash®
- Pay bills directly from the app

Getting Started

1. Create a Payactiv account with your employee ID.
2. Enjoy free unlimited access with direct deposit to the Payactiv Visa® Card*.
3. For everyone else without direct deposit to the Payactiv Visa Card, the EWA program fee is \$1 for a day of use of our services.²
4. Additional fees of \$0.99 to \$1.99 per transaction may apply for instant deposit or Walmart cash pick up.

* This is a Payactiv Visa® Prepaid Card issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa® U.S.A. Inc.



Want to learn more?

Scan the QR code or visit
get.payactiv.com

24/7/365 Customer Service: 1.877.937.6966
support@payactiv.com • www.payactiv.com/help



RESOURCES

Health



- View EOBs/claims
- Find quick answers to common questions
- Find a Provider search
 - umr.com
 - UnitedHealthcare Choice Plus Network
- Access ID card
- Mobile app available

Dental



- ameritas.com/service/login.asp
- Register online
- View claims information
- Access ID card
- Find a Dentist search
 - dentalnetwork.ameritas.com
 - Network: Classic & Plus

Vision



- Download “EyeMed Members” from App store and register
- EyeMed Members gives you access to your benefit information on the go. Check your benefit details directly from your phone
- eyemed.com
 - Download ID card
 - Find a Provider
 - View claims information

HOUSEKEEPING ITEMS!

- ▶ Always ensure your home mailing address is up-to-date. Update through ADP.
- ▶ Changes made outside of open enrollment are **ONLY** permitted within 30 days of a qualifying life event as defined by the IRS. Please report all life events to your campus HR representative in a timely manner.
- ▶ Now is the time to review your life insurance beneficiary information. This can be updated within ADP during the OE process.
- ▶ **Deadline for open enrollment (effective 1/1/2023) is Tuesday, November 22, 2022**
- ▶ Please add this important date to your calendar. Set yourself a reminder! Again, no deadline extensions.

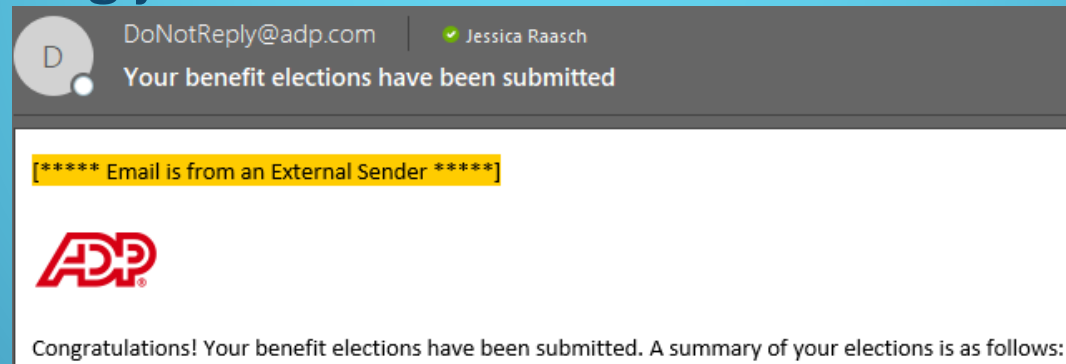
FAQ'S

- ▶ How do I use my HSA/FSA benefits?
 - ▶ Your WEX debit card is “smart” in that funds are used in a priority level with FSA usage being first if the expense qualifies.
- ▶ I lost or never received my WEX debit card. How do I order a replacement?
 - ▶ Please contact WEX at 866-451-3399
- ▶ What is the difference between Dependent & Beneficiary in ADP?
 - ▶ A dependent is one that is dependent on you for insurance (i.e., spouse, child age 0-25)
 - ▶ A beneficiary is one that is not dependent on your for insurance (i.e., adult child, spouse, mother, father) but is rather designated as one to receive financial assets in the event of your passing
- ▶ Where do I find plan documents and coverage summaries?
 - ▶ www.nyebenefits.com
- ▶ I am a new hire, do I need to complete two enrollments?
 - ▶ Yes, if you were hired November 2 or earlier
- ▶ Can I change my benefits outside of open enrollment?
 - ▶ Generally, no. However, if you experience a qualifying life event, you may be eligible to make changes as long as you notify HR within 30 days.

OPEN ENROLLMENT PROCESS

– NEXT STEPS!

- ▶ Log into your ADP portal
 - ▶ Prior to enrolling, obtain DOBs and SSNs for any new dependent enrollments
 - ▶ Review beneficiaries for needed changes
 - ▶ E-sign by submitting your benefits enrollment in ADP



- ▶ **If you do not enroll, you may not have a designated life insurance beneficiary and will not have HSA, FSA, or Critical Illness elections for 2023**
- ▶ **NO DEADLINE EXTENSIONS WILL BE ALLOWED**

Thank you for your time & attention!

QUESTIONS??

Call or email

Your Campus HR Representative or

Jessica Raasch, Home Office Benefits Specialist

(402) 753-6161

jessica.raasch@nyehealthservices.com

In-person 1:1 meetings will be
available to answer further questions.
See your campus HR to sign up.