



**Group Medical Plans for 2021 -  
Open Enrollment Options**

**DARAMIC - OWENSBORO UNION EMPLOYEES**

**October 2020**

# Agenda

- Impact of COVID-19 on Benefits
- Medical Plan Options/Prescription Drug Benefits
- Opt-Out Bonus
- FSAs
- Dental Plan Options
- Vision Plan Options
- Employee Plan Contributions
- Employee Assistance Program (EAP)
- Group Term Life/AD&D Insurance
- Supplemental Group Term Life Insurance (Employee & Dependents)
- Supplemental AD&D Insurance (Employee & Dependents)
- Salary Continuation STD Benefit
- Long Term Disability Benefits
- Cancer/Specified Disease Insurance
- Waiver of Coverage Form and EOI
- Open Enrollment Window
- Resources
- If you have questions...

## The Impact of COVID-19 on Benefits

- All employees will continue to use Workday to make changes to benefit elections online.
- There are no plan changes to any of the medical, dental, vision, life, disability, or EAP plans.
  - The only change will be that the Allstate Cancer & Specified Disease Policy will be discontinued effective 12/31/20.
    - You will have the opportunity to keep this policy if you are currently enrolled, and pay Allstate directly on a monthly basis if you so choose.
    - We will be evaluating other benefits and programs in the future.
- In lieu of open enrollment meetings we will use this Brainshark, a narrated presentation, to review the benefits. This presentation and the Benefits Highlights Book will be posted on Workday for employee access to review the material at your leisure.
- **PLEASE NOTE:** ALL employees will receive a new ID Card from BCBS NC that contains a new Member ID and Group Number for 2021. Keep your current ID card and use it through December 31, 2020. Then dispose of it and use the new one beginning January 1, 2021. Your new ID card will be mailed to your home address in December.

## The Impact of COVID-19 on Benefits

- In the event that you contract COVID-19 and you are deemed disabled by the treating physician and meet the definition of disabled as defined by our policy, know that our STD and LTD benefits will cover this as a claim; if you or a covered family member passes as a result of COVID-19, this is a valid life insurance claim, and that benefit is also payable to the beneficiary; this would also be considered a Serious Health Condition under FMLA and leave would be granted to care for yourself or your spouse or child(ren).
- A reminder that Health Advocate is our Employee Assistance Plan (EAP). The EAP offers a 24 hour emergency hotline with licensed Master's level counselors, professional phone evaluations for personal issues for you and your family with referrals to appropriate professional counseling services or other care, and up to 5 face-to-face or video consults with a counselor at no cost to you or your family.
- During this crisis, it is important that you take care of yourself and your family. As a reminder, preventive care services such as child immunizations, well woman care, mammograms, cancer screenings, and PSAs are covered 100% by the plans per ACA requirements. It is important to access these services when you can, because postponing them can cause health issues later on. For a comprehensive list of preventive care services, visit [www.BlueCrossNC.com/preventive](http://www.BlueCrossNC.com/preventive)

# Three Plans to Choose From



## Plan I

- Lowest employee contributions with lower level of coverage
- You pay 40% after meeting deductible for non-preventative PC visits
- Lower copays for generic prescription drugs
- Preventative 100% covered
- Middle level deductibles

**Deductible:**  
**\$600 employee \$1,800 family**

## Plan II

- Employee contributions and level of coverage falls between Plan I and Plan III
- You pay \$25 copay for non-preventative PC visits then plan pays 100%
- Higher copays for prescription drugs; Plan II and Plan III are the same
- Preventative 100% covered
- Highest deductibles

**Deductible:**  
**\$800 employee \$2,400 family**

## Plan III

- Highest employee contributions with highest level of coverage
- You pay \$15 copay for non-preventative PC visits then plan pays 100%
- Higher copays for prescription drugs; Plan II and Plan III are the same
- Preventative 100% covered
- Lowest deductibles

**Deductible:**  
**\$300 employee \$900 family**

Deductibles are for in-network services. PC = Primary Care

# Plan Highlights



IN NETWORK	Plan I	Plan II	Plan III
Deductible			
Individual	\$600	\$800	\$300
Family	\$1,800	\$2,400	\$900
Coinsurance Maximum			
Individual	\$1,500	\$2,000	\$1,000
Family	\$4,500	\$6,000	\$3,000
True Out of Pocket Max			
Individual	\$2,100	\$2,800	\$1,300
Family	\$6,300	\$8,400	\$3,900
Copays			
Dr. Visits	Covered at Coinsurance	\$25	\$15

# Medical Plan Comparisons



Coinsurance – Percentage the Plan Pays after the Deductible and up to the Coinsurance Out of Pocket (OOP) Maximum

IN NETWORK	Plan I	Plan II	Plan III
Other Physician Charges	60%	90%	90%
Inpatient Hospital Facility	80%	90%	100%
Outpatient Facility	80%	90%	100%
Outpatient Imaging/Lab	70%	80%	90%
Chiropractic	60%	80%**	80%**

\*\* Limited to 25 visits annually and no deductible

# What About Prescription Drugs?



We will continue to cover prescription drugs as they were covered last year

Retail Pharmacy (30-Day Supply)	Plan I	Plan II	Plan III
Generic	\$5 copay	\$12	\$12
Preferred Brand	\$20 copay	\$27	\$27
Non Preferred Brand	\$35 copay	\$42	\$42

Mail Order (90-Day Supply)	Plan I	Plan II	Plan III
Generic	\$0 copay	\$18	\$20
Preferred Brand	\$20 copay	\$33	\$35
Non Preferred Brand	\$35 copay	\$48	\$50

## Opt-Out

- If you have eligible dependents and elect no medical coverage for your dependents or for yourself and your dependents, you will receive the amount listed below **each month** based on who opts out:

Employee Only	\$75
Employee and Child(ren)	\$75
Employee and Spouse	\$100
Family	\$100
Spouse Opt Out	\$75

- If your spouse works for Daramic, you are not eligible to Opt-Out

***To participate, you must complete a “Waiver of Coverage” form each year***

## Flexible Spending Accounts (FSAs)

- The company continues to offer two types of Flexible Spending Accounts (FSA)
  - **Medical FSA:** allows you to set aside earnings, tax-free, to help pay for health care expenses (i.e., deductibles, co-pays, co-insurance)
    - Maximum annual contribution = \$2,750
  - **Dependent Care FSA:** allows reimbursement for certain planned dependent day care expenses for children up to the age of 13
    - Maximum annual contribution = \$5,000
- Additional details about these savings plan options are available in the Benefits Highlights Book.

***If You Are Currently Enrolled In Either of These Plans,  
You Must Re-enroll During Open Enrollment to Participate Next Year***

# Owensboro Union Dental Plan Highlights

Our dental plan is administered by Delta Dental



COVERAGE TIER	Plan I	Plan II	Plan III
Deductible	\$50 per person	No deductible	No deductible
Class A Services ( <i>Preventive</i> )	80%	80%	100%
Class B Services ( <i>Basic</i> )	60%	60%	80%
Class C Services ( <i>Major</i> )	60%	60%	80%
Dental <u>Annual</u> Maximum per Individual	\$1,000	\$1,000	\$1,000
Orthodontic Services*	None	50%	50%
Lifetime Orthodontia Maximum*	N/A	\$1,000	\$1,000

\*Limited to the end of the month in which the dependent reaches age 20

## Vision Plan Highlights

COVERAGE TIER	Plan I	Plan II	Plan III
<b>Annual Eye Exam*</b>			
Optometrist	\$25.00	\$50.00	\$85.00
Ophthalmologist	\$25.00	\$50.00	\$85.00
<b>Lenses*</b>			
Single Vision	\$18.00	\$35.00	\$53.00
Bi-focal	\$23.00	\$45.00	\$68.00
Tri-focal	\$28.00	\$55.00	\$83.00
Contacts <i>(in lieu of eyeglass frames and lenses)</i>	\$75.00	\$100.00	\$125.00
<b>Frames*</b>	\$50.00	\$75.00	\$100.00

\* Once per insured employee/dependent every 12 months

## Employee Plan Contributions

- Employee contributions are listed in the Benefits Highlights Book, and also in Workday, should you decide to enroll online.
- Please refer to the Benefits Highlights Book for Weekly Pre-Tax Employee Contributions for all benefits, or view them in Workday.

# Health Advocate Employee Assistance Program

- The Employee Assistance Program (EAP) will continue to be provided by Health Advocate, and is a program designed to assist you and your immediate family members. Health Advocate can help you resolve any concerns that are affecting your personal or work life, no matter what the issue!
- Under the program you can receive:
  - Access to licensed clinicians 24 hours per day, seven days per week.
  - Up to 5 face-to-face counseling sessions with EAP network Master's degree level licensed counselors; counselors are also available by email, web, and app.
  - Referrals to community services, including nanny agencies, child care centers, and adult day care.
  - Online access to an extensive library of articles, resources, and skill-builder modules on various topics, as well as audio and video clips.
- This service is 100% confidential, and there is no cost to utilize this service.



**877.240.6863**

Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)  
Web: [HealthAdvocate.com/members](https://HealthAdvocate.com/members)

**Download the app today!**



## Group Term Life Insurance Plan

- Lincoln Financial Group will continue to insure all of our life and AD&D benefits, and there are no changes to benefits or contributions.
- Life insurance offers important financial protection for your beneficiary/(ies) in the event of your death.
  - Life insurance is payable to the beneficiary in the event of death due to COVID-19.
- Accidental Death & Dismemberment (AD&D) insurance provides a benefit in the event of your accidental death or a percentage of the benefit if you suffer dismemberment as described by the plan.
- The Company automatically provides AND pays the cost of basic life insurance and accidental death and dismemberment (AD&D) coverage equal to \$30,000, on your date of hire (Benefit reductions at ages 70 and 75—see plan documents for details).

## Supplemental Group Term Life Insurance Plan

- You may choose to purchase supplemental term life coverage in \$25,000 increments, up to \$150,000. (Benefit reductions at ages 70 and 75)
- You will only be able to increase your election by one level without satisfying EOI (e.g., moving from Option 1 to Option 2; if you move from Option 1 to Option 3, EOI will be required for the additional amount).
- If you did not enroll when initially eligible, EOI is required for any election.
- These benefits are also payable in the event of death due to COVID-19.

SUPPLEMENTAL LIFE INSURANCE		
Option 1	\$ 25,000	(\$7.38/month)
Option 2	\$ 50,000	(\$14.75/month)
Option 3	\$ 75,000	(\$22.13/month)
Option 4	\$100,000	(\$29.50/month)
Option 5	\$125,000	(\$36.88/month)
Option 6	\$150,000	(\$44.25/month)

## Voluntary Spouse & Children Coverage

- You may also choose to purchase dependent life insurance for your spouse, also insured through Lincoln Financial Group; benefits are also payable in the event of death due to COVID-19.
- Increments of \$25,000 up to the maximum coverage of \$100,000 –
  - Evidence of insurability (EOI)/proof of good health must be satisfied for coverage > \$50,000
  - EOI must also be satisfied if you do not enroll when first eligible but wait until a future open enrollment
- Likewise, you may also choose to purchase dependent life insurance for your child(ren). The cost is the same whether you have one child or several. Children can be covered up to the end of the month in which they reach age 26.

The cost is: \$0.45/month for \$5,000 of coverage per child  
\$0.90/month for \$10,000 of coverage per child

## Short Term Disability—Salary Continuation

- The company will provide Short Term Disability (STD) benefits through the salary continuation program, but Lincoln Financial Group will advise as to whether or not they believe a claim is payable, based on our policy.
- STD provides income replacement to help offset the loss of income resulting from pregnancy or a non-occupational injury or illness.
- You are eligible for salary continuation benefits as of your date of hire.
- You must be disabled due to illness for three (3) consecutive calendar days, or benefits begin on the first day of absence if disability is due to an accidental injury.
- Your salary continuation benefit will equal 60% of your base hourly rate, based on a 40-hour work week.
- Benefits can continue for up to 26 weeks.
- The company reviews and approves claims with required medical certification and approval from Lincoln Financial Group; claims can be payable if the individual is disabled due to COVID-19, but if an employee is under quarantine and not ill, the individual will not likely be deemed disabled.
- FMLA and leave benefits are managed through Lincoln and claimants will be approved when they meet the definition of a Serious Health Condition under the applicable federal or state statute (not applicable to a quarantine period if they are not ill).

## Long-Term Disability Insurance

- Long-term disability coverage replaces part of your earnings if you become disabled and cannot work for an extended period of time.
- You are eligible for LTD benefits on your date of hire.
- The benefit is equal to 60% of your monthly base wage rate of earnings to a maximum monthly benefit of \$5,000 and a minimum monthly benefit of \$100.
- There is a 180 calendar day elimination period before these benefits begin (which dovetails with the time you are out on STD).
- Benefits may be offset by other income benefits, including Worker's Compensation, Unemployment, Social Security and other earnings.
- In the event an employee meets the definition of disability for LTD as a result of COVID-19, they will also be covered for this benefit.

## Cancer/Specified Disease Insurance –

- This benefit was available through American Heritage Life Insurance (Allstate) but is being discontinued effective December 31, 2020, as the company looks to evaluate additional options in the future.
- If you were enrolled in this plan previously, your contact information was shared with Allstate; they will reach out to you to ask if you would like to continue coverage on a direct bill basis.
- If you are concerned, you can reach out to Allstate directly at 904-992-1776 and ask to convert your policy to direct bill at the same cost you are paying now through payroll deductions.

# Supplements to Your Online Elections

- Waiver of Coverage Form
- Evidence of Insurability
  - Visit Workday and find the link for Evidence of Insurability.
  - Complete the EOI application online using the code **ASAHIKASEI**.
  - Lincoln Financial Group will review your completed EOI form and notify you of approval.

The image shows a "2021 Waiver of Coverage - Owensboro Union" form. It includes sections for "Personal Information" (Print Name, Social Security Number, Date of Birth, Phone Number) and a section for selecting individuals to opt out of coverage. The form contains detailed text regarding the waiver of Asahi KASEI (Polypore International, LP) medical and prescription drug coverage for the 2021 Plan Year (January 1 - December 31). It lists various conditions under which the waiver is effective, such as birth, marriage, legal separation, adoption, death of a spouse, change in employment status, and change in marital status. The form also includes a section for the employee's signature and date.

# Changing Coverage Outside of Open Enrollment

## Section 125:

- You will not be able to change your coverage level until the following plan year unless you have a valid *Change in Family Status*
- See your HR Representative immediately if you experience a life change such as:
  - Marriage
  - Divorce
  - Birth or adoption of a child
  - Death or loss of medical coverage
  - A loss of Medicaid or CHIP coverage
  - A Qualified Medical Child Support Order
- Coverage changes must be made within 30 days of a change in family status



## Open Enrollment Window



## Resources

Resources are available to you if you have questions:

- Review the Benefits Highlights Book for plan details.
- Log on to Workday for specific details on costs for each plan.
- Ask your local Human Resources Representative if you have specific questions
- Visit <https://www.irs.gov/forms-pubs/about-publication-502> and open IRS Publication 502 for more information about qualified medical expenses (Health Care FSA and HSAs)
- Visit <https://www.irs.gov/forms-pubs/about-publication-969> and open IRS Publication 969 for more information about HSAs.
- Visit <https://www.irs.gov/forms-pubs/about-publication-503> and open IRS Publication 503 for more information about the Dependent Care FSA.
- Contact your Benefits Team: [asahi-benefits@ak-america.com](mailto:asahi-benefits@ak-america.com)

# Thank you!



The Benefits Team

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