



## Save the Date!

### 2020 Open Enrollment is coming!



Open enrollment for health insurance, vision, voluntary life insurance, short and long-term disability, critical illness and accident insurance will begin on **Monday, April 20** and will run through **Friday, May 1**. All enrollments/changes will become effective **June 1**.

What's New or Changing?	
<b>IMPORTANT: ACTIVE ENROLLMENT</b>	With new benefit offerings, we will be having an active enrollment this year. <b>All</b> eligible employees (25+ hours/week), <b>including those on furlough</b> , are required to complete a full enrollment process for <b>all</b> benefits they would like to participate in for the 2020-21 plan year. <b>Current benefits <u>will not</u> automatically renew</b> (this includes health and vision insurance).
<b>Health Insurance</b>	Changes to the health insurance plan will be effective June 1, 2020. <ul style="list-style-type: none"> <li>Premiums</li> <li>PPO Plan deductible and out-of-pocket maximums</li> <li>This year, employees in the 13-county Madison area will move to a new medical plan network. The Alliance network will replace the UHC Options PPO network for all members within the 13-county Madison, WI area. This new network includes the same providers and services. Due to this change, members will receive a new ID card from UMR to use effective June 1, 2020. All other members will remain on the UHC Choice Plus network.</li> </ul>
<b>New Benefits</b>	We are excited to offer new benefits this year! <ul style="list-style-type: none"> <li>Long-term Disability</li> <li>Critical Illness Insurance</li> <li>Accident Insurance</li> </ul>
<b>New Carrier</b>	New carrier for life and disability products: Reliance Standard. <ul style="list-style-type: none"> <li>Current basic life and AD&amp;D coverage will automatically transfer from UNUM to Reliance Standard with no change to coverage amount and no employee premium.</li> <li>You can enroll in new voluntary life, AD&amp;D, short-term and/or long-term disability.</li> </ul>

	<ul style="list-style-type: none"> <li>○ If you currently have voluntary life and AD&amp;D coverage with UNUM, this coverage will automatically transition to the same coverage with Reliance Standard. You will also have the option to increase or decrease this coverage. Increases up to the guaranteed issue amount do not require evidence of insurability.</li> <li>○ If you currently have short-term disability through UNUM, you can choose to maintain that coverage and self-pay to UNUM directly, or enroll in coverage with Reliance Standard.</li> <li>○ New York and Kansas practices now eligible for life and disability!</li> </ul>
<b>UltiPro</b>	You will complete your enrollment through UltiPro (job aid attached).
<b>Enrollment Center</b>	This year, we are excited to offer the services of the Enrollment Center, to assist you with your enrollment. Through a partnership with our benefit vendors the new Enrollment Center is staffed with knowledgeable benefit counselors who can assist you with any questions you may have and help you choose the benefits that are best for you and your family. To contact the Enrollment Center, dial 800-603-6461 (9:00 a.m. – 6:00 p.m. ET).

<b>What stays the same?</b>	
<b>Vision</b>	No changes to Vision plan coverage or premiums.
<b>Teladoc</b>	No change to Teladoc availability and rates.
<b>EAP</b>	No change to Employee Assistance Program (EAP) availability or rates.

<b>Learn more!</b>	
<b>Live Webinar</b>	Attend a live webinar to learn more about this year’s Open Enrollment process and the new benefits offered. The next available session will be held <a href="#">Wednesday, April 15 at 11:00 a.m. CST</a> (password AZtYQeP3P44). Registration is not required. A link to join the session is also available from the employee webpage <a href="https://midwest-dental.com/employees">https://midwest-dental.com/employees</a> .

As a reminder, Open Enrollment dates for Dental, Flexible Spending Accounts and Health Savings Account is in the fall for a January 1, 2021 effective date.

**Current benefits will not automatically renew. All** eligible employees (25+ hours/week), **including those on furlough**, must complete a full enrollment process for **all** benefits to participate in the 2020-21 plan year.

Additional information can be found on the Intranet or the employee webpage, <https://midwest-dental.com/employees> and will be sent via ongoing email communication to your company and personal email addresses.

If you have questions, contact HR Solutions by support ticket, email ([hrsolutions@midwest-dental.com](mailto:hrsolutions@midwest-dental.com)) or phone (715-598-5174).

Human Resources