



# Open Enrollment 2020

Be sure to check the following places for communications and important information.



**INTRANET and  
EMPLOYEE  
WEBPAGE**



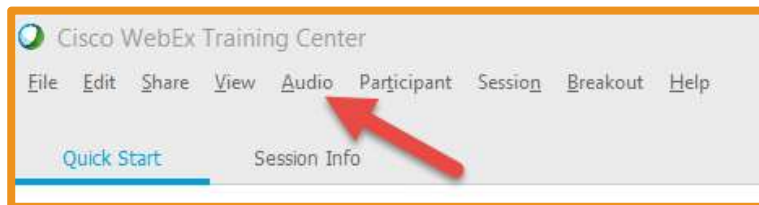
**MAIL and EMAIL**



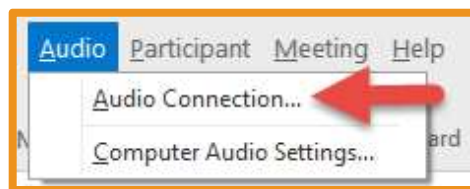
**WEEKLY  
COMMUNICATIONS**

# To Join WebEx Audio:

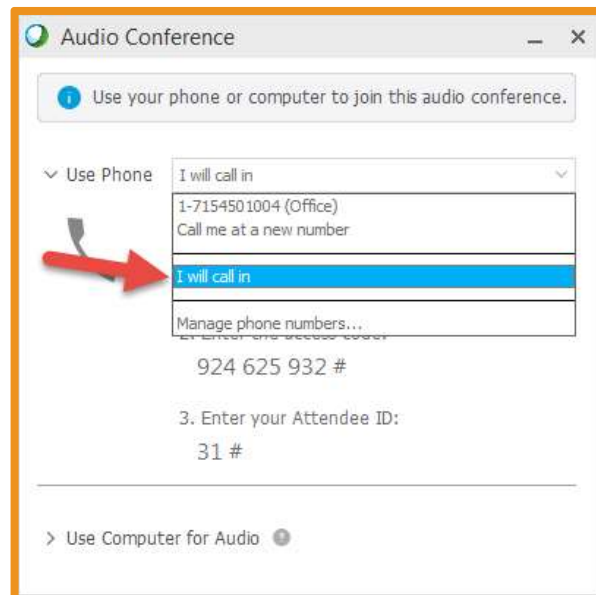
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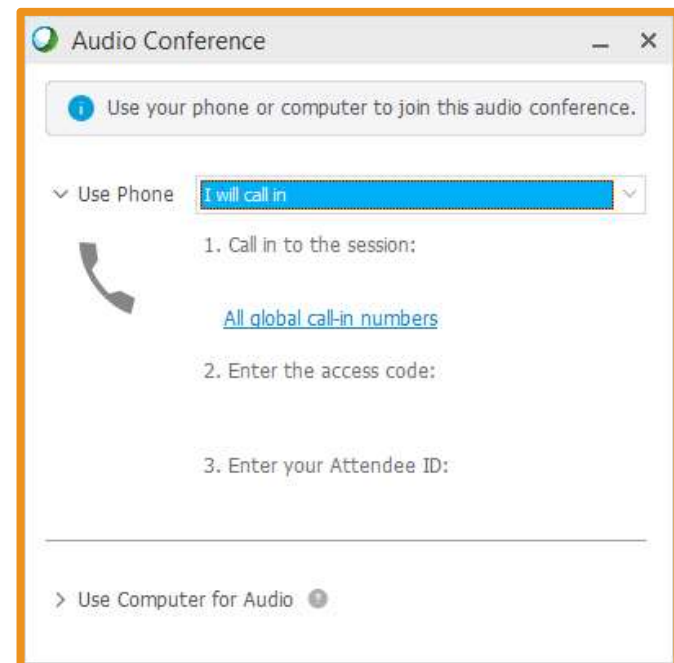
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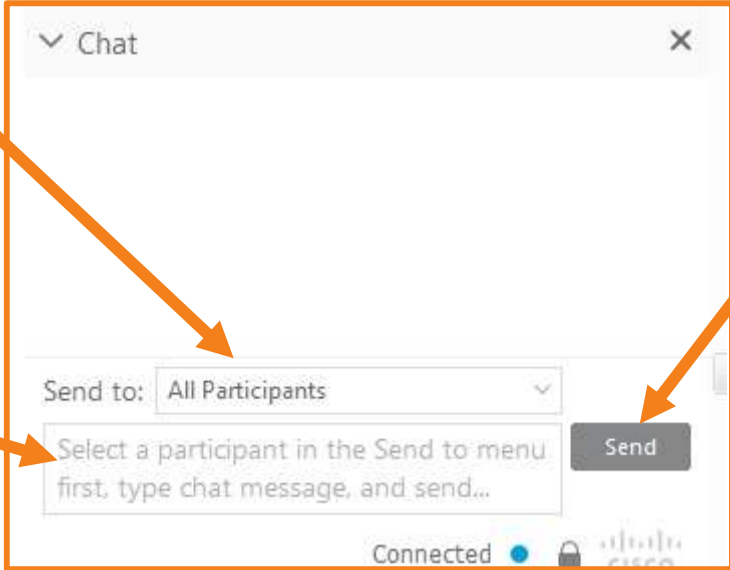
3.



4.



# Chat your questions during the presentation to All Participants



The image shows a chat window titled "Chat" with a close button (X) in the top right corner. The chat area is currently empty. Below the chat area is a text input field. To the right of the input field is a "Send" button. Below the input field, there is a dropdown menu for "Send to:" which is currently set to "All Participants". Below the dropdown menu, there is a small text box that says "Select a participant in the Send to menu first, type chat message, and send...". At the bottom of the chat window, there is a status bar that says "Connected" with a blue dot and a lock icon.

**Change "Send to:" to All Participants**

**Click "Send"**

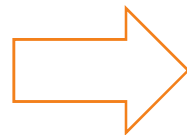
**Enter Text Here**

Send to: All Participants

Select a participant in the Send to menu first, type chat message, and send...

Send

Connected

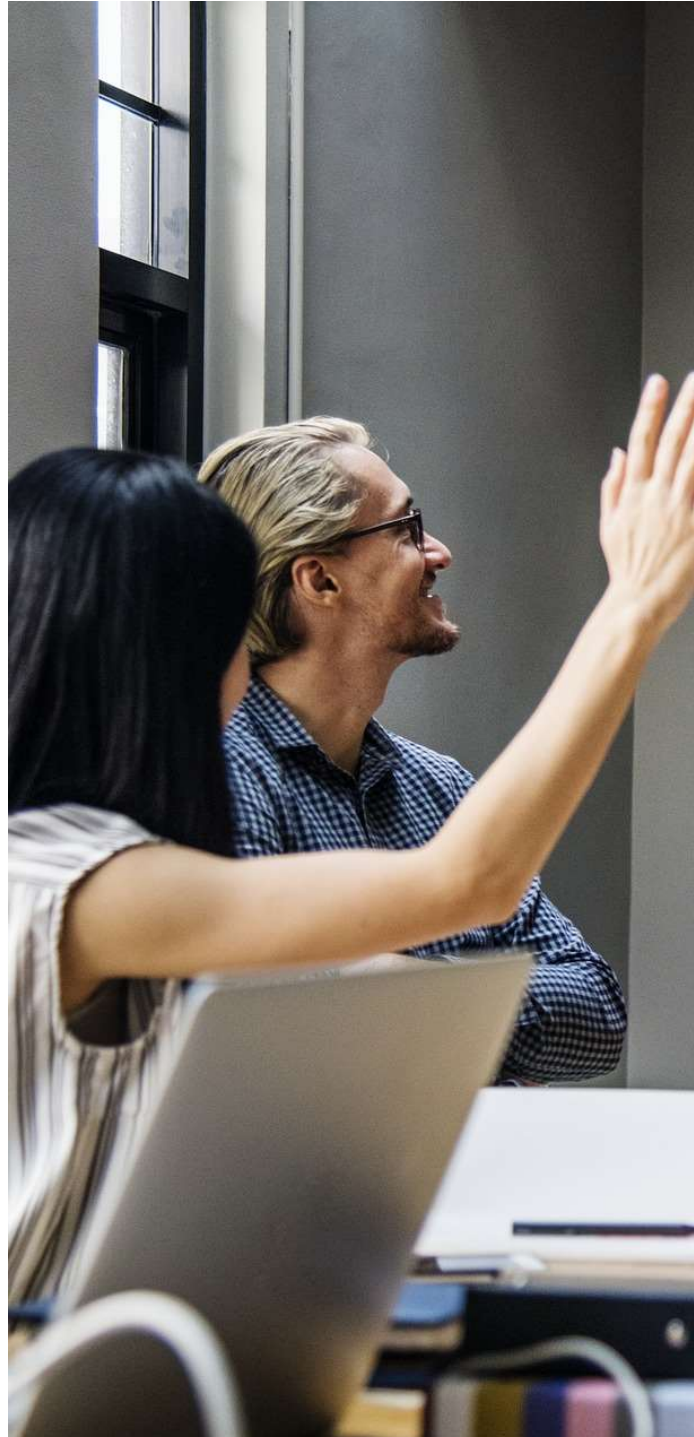




# Meeting Agenda

- ✓ **What is the time frame?**
- ✓ **What is changing?**
- ✓ **What is staying the same?**
- ✓ **Where are resources?**
- ✓ **Who can I contact with further questions?**





Please ask  
questions if  
you have  
them





# The Open Enrollment Time Frame



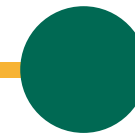
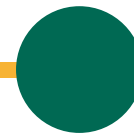
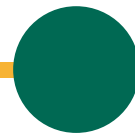
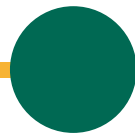




**April 6, 2020**  
**Communication to**  
**Employees begins**



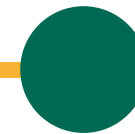
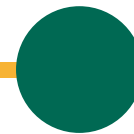




**April 15, 2020**  
**Recorded Presentation**  
**Available to Employees on**  
**Intranet**







**April 20 – May 1, 2020**  
**Enroll online (UltiPro) or**  
**through the Enrollment**  
**Center**



**May 4-8, 2020**  
**Benefits Team Submits**  
**Changes**







4/6

4/15



4/9 &  
4/15

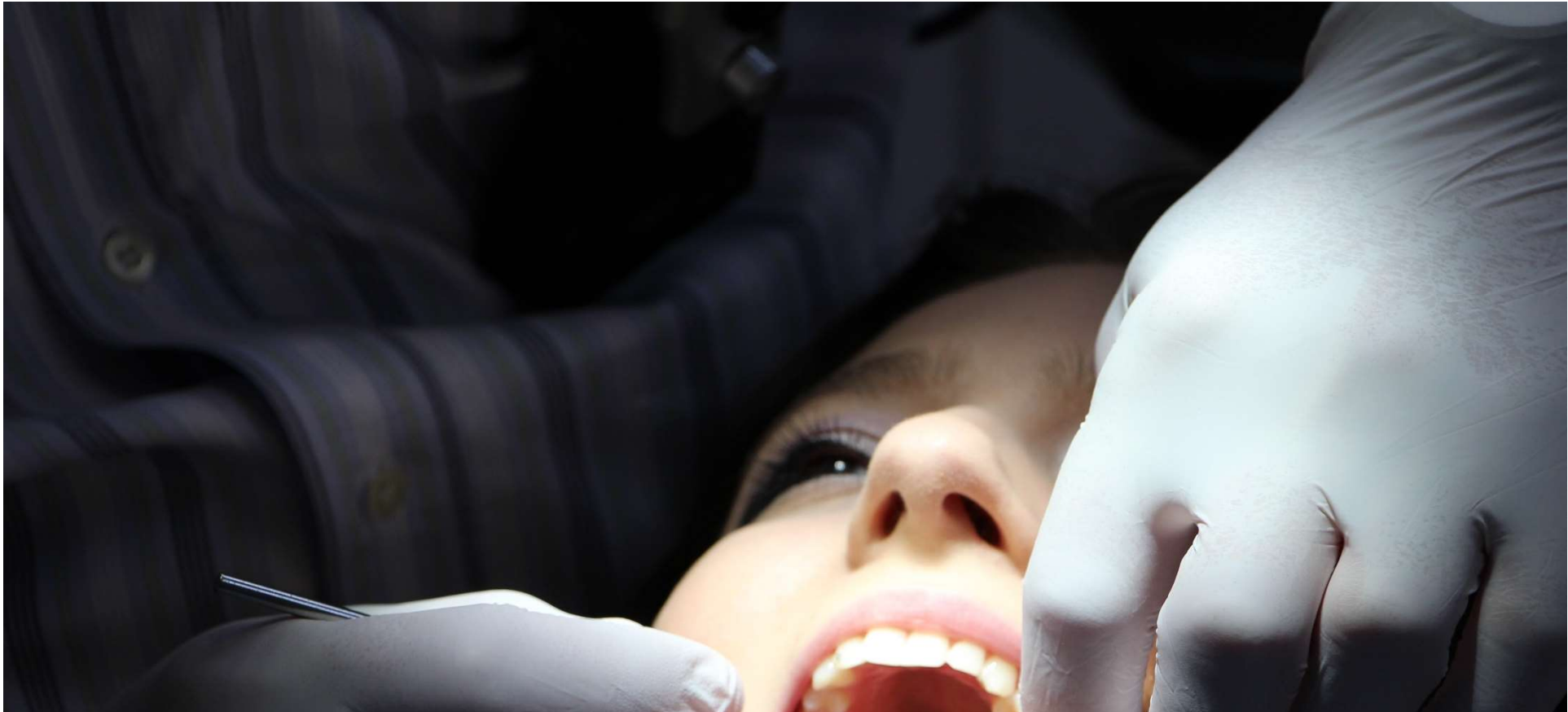
4/20 -  
5/1



5/4 -  
5/8

6/1





# What Is Changing?

# 2020 Changes

- ✓ Enroll online through UltiPro or call the Enrollment Center. Employees must actively enroll in coverage. Benefits will not carry over.
- ✓ Premium contributions for the medical plan. PPO plan design changes.
- ✓ New medical plan network of providers for Madison area
- ✓ New short-term and long-term disability plan options with Reliance Standard
- ✓ New accident insurance and critical illness insurance plan options with Reliance Standard available to all eligible employees
- ✓ Open enrollment opportunity for voluntary life insurance
- ✓ Kansas and New York employees are now eligible for life and disability insurance





# ✓ Enroll Online or Call Center

- Enroll online on UltiPro
  - See your enrollment brochure, open enrollment emails and open enrollment packet, which you will receive in the mail, for the web address and site login information
- Call the Midwest Dental Enrollment Center
  - 1-800-603-6461, 9 am – 6 pm Eastern
  - The Enrollment Center allows you to speak with a Benefits Counselor who will explain your options, answer your questions, and enroll online for you.





# PREMIUM CONTRIBUTIONS

June 1, 2019 - May 31, 2020

June 1, 2020 - May 31, 2021

**Bi-Weekly – All employees besides doctors**

PPO Plan Employee Contributions			
	Employee Only	Employee Plus One	Family
<b>Bi-weekly</b>	\$110.31	\$280.15	\$307.85
<b>Semi-monthly</b>	\$119.50	\$303.50	\$333.50

<b>Bi-weekly</b>	\$105.23	\$266.77	\$293.08
<b>Semi-monthly</b>	\$114.00	\$289.00	\$317.50

**Semi-Monthly – Doctors**

High Deductible Plan Employee Contributions				High Deductible Plan Employee Contributions			
	Employee Only	Employee Plus One	Family		Employee Only	Employee Plus One	Family
<b>Bi-weekly</b>	\$60.00	\$152.77	\$168.00	<b>Bi-weekly</b>	\$63.23	\$160.62	\$176.31
<b>Semi-monthly</b>	\$65.00	\$165.50	\$182.00	<b>Semi-monthly</b>	\$68.50	\$174.00	\$191.00



# ✓ PREMIUM CONTRIBUTIONS

## June 1, 2019 - May 31, 2020

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# Health Insurance Plan Design

Services	PPO Plan		HDHP w/HSA	
	In Network	Out-of-Network	In Network	Out-of-Network
<b>Deductible*</b>	<b>\$1,250 Single/ \$3,000 Family</b>	<b>\$2,500 Single/ \$6,000 Family</b>	\$3,000 Single/ \$6,000 Family	\$6,000 Single/ \$12,000 Family
<b>Medical Max. Out-of-Pocket*</b>	<b>\$6,000 Single/ \$12,000 Family</b>	<b>\$12,000 Single/ \$24,000 Family</b>	\$5,800 Single/ \$11,600 Family	\$11,600 Single/ \$23,200 Family
<b>Coinsurance</b>	80% After Deductible	60% After Deductible	80% After Deductible	60% After Deductible
<b>Preventative</b>	100%	60% After Deductible	100%	60% After Deductible
<b>Office Visit</b>	80% After Deductible	60% After Deductible	80% After Deductible	60% After Deductible
<b>Urgent Care</b>	80% After Deductible	80% After Deductible	80% After Deductible	80% After Deductible
<b>Emergency Room</b>	80% After Deductible	80% After Deductible	80% After Deductible	80% After Deductible
<b>Prescription Drugs</b> -Generic -Formulary Brand	-\$15 copay -Greater than \$35 or 25%  Copay counts toward OPM	-\$15 copay -Greater than \$35 or 25%  Copay counts toward OPM	-80% After Deductible -80% After Deductible  Coinsurance counts toward OPM	-50% After Deductible -50% After Deductible  Coinsurance counts toward OPM

**Must be scheduled and working at least 30 hours per week to qualify.**

\*PPO Plan single deductible and OOP changes in bold



# ✓ The Alliance Network

- The network change is for all members within the 13 county Madison, WI area.
- You do not need to change your providers!
- You will receive new ID cards to be used starting June 1.
- To find a provider, you will use the same process as you do today, and will be directed to the Alliance network on the UMR website



# ✓ Voluntary Disability Insurance

- Short-term Disability

- Short-term disability insurance will be available with Reliance Standard. Rates are based on age.
- The benefit is 60% of weekly earnings up to \$1,000 for 26 weeks of a disability
- If you have an individual STD policy with Unum, you will have the option to continue this policy on a direct-bill basis with Unum. Midwest Dental will not payroll deduct for this coverage beginning June 1. You will receive a letter directly from Unum explaining this option.

- Long-term Disability

- Long-term disability insurance will also be available with Reliance Standard. Rates are based on age.
- The benefit is 50% of monthly earnings up to \$5,000, beginning after 180 days.



# ✓ Voluntary Accident and Critical Illness Insurance

- Accident Insurance
  - Accident insurance will be available with Reliance Standard.
  - The benefit pays a fixed amount for covered accidental injuries.
  - Coverage is available for family members as well.
- Critical Illness Insurance
  - Critical illness insurance will also be available with Reliance Standard.
  - The plan pays a lump sum cash benefit upon diagnosis of a covered illness.
  - Premiums are based on age and tobacco use and coverage is available for family members.



# ✓ Voluntary Life and AD&D Insurance

- Voluntary life and AD&D insurance will be offered through Reliance Standard.
- Employees that have coverage through Unum will be able to keep inforce amounts. These coverage amounts will transfer to Reliance Standard. Employees may also increase or decrease their coverage.
- During this enrollment, employees will have the opportunity to elect voluntary life and AD&D coverage up to the guaranteed issue amount of coverage without evidence of insurability.
- You can elect additional life insurance coverage for yourself, spouse, and dependent children. You can elect up to 5x's your salary, but no more than \$500,000. Rates vary by age. Coverage for children is available up to \$10,000.







# What is Staying The Same?

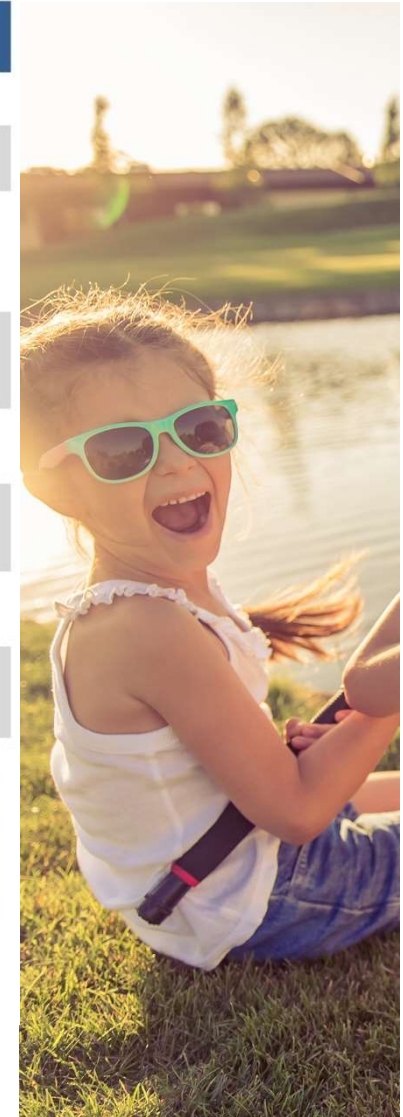


# Vision Plan A

Vision Care Services	In-Network	Out-of-Network Reimbursement
<b>Vision Exam</b>	<b>\$10 Copay</b>	<b>Up to \$40</b>
<b>Frames</b>	\$0 copay; \$130 allowance; 20% off balance over \$130	Up to \$91
<b>Standard Plastic Lenses</b> <i>Cost is per lens</i>	Single vision: \$25 copay Bifocal: \$25 copay Trifocal: \$25 copay	Single vision: Up to \$30 Bifocal: Up to \$50 Trifocal: Up to \$70
<b>Progressive Lenses</b> <i>Cost is per lens</i>	Standard: \$90 Premium: \$90, 80% of charge less \$120 allowance	Standard: Up to \$50 Premium: Up to \$50
<b>Conventional Contact Lenses</b> <i>Does not include fitting</i>	\$0 copay; \$130 allowance; 15% off retail price over \$130	Up to \$130
<b>Disposable Contact Lenses</b> <i>Does not include fitting</i>	\$0 copay; \$130 allowance; plus balance over \$130	Up to \$130
<b>Laser Vision Correction</b>	15% off the retail price or 5% off promotional price	N/A
<b>Frequency</b>	Examination: Once every 12 months Lenses or Contact Lenses: Once every 12 months Frames: Once every 24 months	

VISION PLAN A – EMPLOYEE CONTRIBUTIONS				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<b>Bi-Weekly</b>	\$2.75	\$5.23	\$5.51	\$8.10
<b>Semi-Monthly</b>	\$2.98	\$5.67	\$5.97	\$8.77

Must be scheduled and working at least 25 hours per week to qualify.



# Vision Plan B

Vision Care Services	In-Network	Out-of-Network Reimbursement
<b>Frames</b>	\$0 copay; \$130 allowance; 20% off balance over \$130	Up to \$91
<b>Standard Plastic Lenses</b> <i>Cost is per lens</i>	Single vision: \$25 copay Bifocal: \$25 copay Trifocal: \$25 copay	Single vision: Up to \$30 Bifocal: Up to \$50 Trifocal: Up to \$70
<b>Progressive Lenses</b> <i>Cost is per lens</i>	Standard: \$90 Premium: \$90, 80% of charge less \$120 allowance	Standard: Up to \$50 Premium: Up to \$50
<b>Conventional Contact Lenses</b> <i>Does not include fitting</i>	\$0 copay; \$130 allowance; 15% off retail price over \$130	Up to \$130
<b>Disposable Contact Lenses</b> <i>Does not include fitting</i>	\$0 copay; \$130 allowance; plus balance over \$130	Up to \$130
<b>Laser Vision Correction</b>	15% off the retail price or 5% off promotional price	N/A
<b>Frequency</b>	Lenses or Contact Lenses: Once every 12 months Frames: Once every 24 months	

VISION PLAN B – EMPLOYEE CONTRIBUTIONS				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<b>Bi-Weekly</b>	\$1.97	\$3.74	\$3.94	\$5.79
<b>Semi-Monthly</b>	\$2.13	\$4.05	\$4.27	\$6.27

Must be scheduled and working at least 25 hours per week to qualify.





# Where Are My Resources?



# Resources about benefits can be found in the following locations:

- **Midwest Dental Enrollment Center**
- **Email and mailed communications**
- **Webinar Presentations**
- **Employee Webpage**
- **HR Solutions**
- **Benefits Specialist**





# Frequently Asked Questions



## ✓ Frequently Asked Questions

*“If I don’t need to make any changes to my benefits, do I need to complete the enrollment?”*

**Answer:** Yes. All benefits eligible employees (full and part-time) are required to complete the enrollment online or by calling the Enrollment Center and speaking with a Benefits Counselor between April 20 and May 1.



## ✓ Frequently Asked Questions

*“How many hours does an employee have to work to be eligible for health insurance?”*

**Answer:** Employees must be scheduled and working a minimum of 30 hours per week to be eligible for health insurance.





## ✓ Frequently Asked Questions

*“How many hours does an employee have to work to be eligible for vision, voluntary life, short and long-term disability, critical illness and accident insurance?”*

**Answer:** Employees must be scheduled and working a minimum of 25 hours per week to be eligible for health insurance.



# ✓ Frequently Asked Questions

*“With my health plan, can I enroll in FSA or HSA?\**”

**Answer:** Employees enrolled in the HDHP are eligible to participate in a HSA at any time (no need to wait for open enrollment). Employees enrolled in the HDHP plan are eligible to participate in HSA and/or FSA (limited); however, new enrollment for FSA can only be done at open enrollment for a January 1 effective date. Employees enrolled in the Plan 1000 are eligible for FSA only.

\*NY and KS employees are not eligible



## ✓ Frequently Asked Questions

*“What happens if I change plans at Open Enrollment?”*

**Answer:** The plan year runs from June 1 to May 31, including premiums and coverage. Your deductible runs on a calendar year, from January 1 to December 31.



# ✓ Frequently Asked Questions

*“Who are considered dependents?”*

**Answer:** Legal spouses and dependent children (including step-children) up to age 26 are considered dependents. At the end of the month of a dependent child’s 26th birthday, the dependent child will no longer be eligible to participate in the company sponsored health insurance plan and will be offered COBRA.





# Who/How Do I Ask Questions?



Please Reach Out To

The Enrollment Center at 1-800-603-6461

With Further Questions



**Thank you for  
your time!**





Contact us with questions!

Sue McIntosh – Benefits Specialist – [smcintosh@midwest-dental.com](mailto:smcintosh@midwest-dental.com)

Jodi Morris – Benefits/Payroll Manager – [jmorris@midwest-dental.com](mailto:jmorris@midwest-dental.com)

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