



# OPEN ENROLLMENT

Parker Smith & Feek

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October 1, 2023 - September 30, 2024

WELCOME

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OVERVIEW

2023 PAYROLL  
DEDUCTIONS

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# WELCOME

## Today's Agenda

- Employee Health Benefits Overview provided by Parker, Smith & Feek
- Taylor Reed Introduction
- 401K Retirement Overview provided by Brighton Jones
- Paycom Enrollment Demo provided by Penny Armitage, Asure

What's  
Changing

Open  
Enrollment

Expanded  
Dependent  
Subsidy

Eligible  
Dependents

2023 Open  
Enrollment  
Dates

# 2023 Renewal Overview

- Premera will continue to be our insurance provider for medical and dental coverage.
- You will continue to have the option of two medical plans: HSA 1500 and PPO 1000.
- Vision insurance is available through VSP and included in our Premera medical plans.
- Life, Disability and Employee Assistance Program remaining with Mutual of Omaha
- Health Savings Account and Flexible Spending Accounts remaining with Health Equity



# Expanded Dependent Subsidy

- IRS passed a new rule **effective 1/1/2023** to address the ACA “family glitch” when determining health plan affordability
- Does not impact employee’s eligibility for a Premium Tax Credit, PTC (commonly known as a subsidy) on the state or governmental Exchanges because MainVue Homes' offer of health coverage to employees is deemed affordable and meets Minimum Value
- Dependent = can be **Spouse and/or Child(ren)** depending on your annual household income and MainVue Homes' contribution towards dependent coverage

**What does this mean? Your spouse and/or child(ren) may be eligible for far less expensive health plan coverage on your state’s Exchange!**

- This does not mean your dependents are required to drop from MainVue Homes' plan – its simply an option to explore
- Beware! Be sure to complete a thorough evaluation of the Exchange plans’ benefit design and network when comparing insurance coverage to MainVue Homes' plan(s)



# Open Enrollment

This is the one time of year you can change your benefits without needing a Qualified Life Event.

Examples of a Qualified Life Event:

- Birth/Adoption
- Marriage
- Divorce
- Involuntary Loss of Coverage



2023-2024 Open Enrollment will be held  
**September 5 - 15**

The Open Enrollment elections process is online through Paycom and will be open from **September 5-15<sup>th</sup>**. Most of your current benefits elections (medical, dental, etc.) will be pre-populated in the system and you will only need to confirm your continued enrollment and election levels in these plans. However, some benefits elections automatically reset to zero each year (HSA elections, FSA medical and dependent care spending elections) and you will need to specifically designate the amount you wish to set aside in Paycom.



# Eligible Dependents

In addition to yourself, you can cover:

- Your spouse or domestic partner
- Dependents up to age 26
- Over the age of 26, a child incapable of self support



# CORE BENEFITS OVERVIEW

In the spirit of better health, better care, better value, MainVue Homes offers a comprehensive and competitive benefits program for you and your family.

What's New

Medical

Dental

Pharmacy

Vision



# Premera Medical Plan Changes

## Copay and Out of Pocket Decrease for \$1000 PPO Plan

- The in-network office visit copay will decrease to \$25 on the \$1000 PPO plan, currently \$30.
- In-network Out-of-Pocket Maximum will decrease to \$4,500 individual / \$9,000 family, currently \$5,000 individual / \$10,000 family.

**Out of Network Benefits** – change to out-of-pocket maximum  
The following annual cost sharing limits will be added to out of network services, currently there is no cap on out of network cost shares.

- \$1000 PPO Plan: \$9,000 individual / \$18,000 family
- HSA 1500: \$8,000 individual / \$16,000 family

# Premera Medical Benefits

Premera Heritage Plus	PPO \$1,000	HSA \$1,500
<b>Annual Deductible</b> <i>Individual / Maximum per family</i>	\$1,000 / \$2,000	\$1,500 / \$3,000
<b>Out-of-Pocket Maximum</b> <i>Individual / Maximum per family</i>	\$4,500 / \$9,000	\$4,000 / \$8,000
<b>Preventive Care</b> <i>Routine Exam / Laboratory Services</i>	100%	100%
<b>Physician Services</b> <i>Office Visits</i> <i>Inpatient</i>	\$25 copay Deductible then you pay 20% coinsurance	Deductible then you pay 20% coinsurance Deductible then you pay 20% coinsurance
<b>Virtual Care (general medical)</b>	\$10 copay	Deductible then you pay 20% coinsurance
<b>Outpatient X-Ray and Laboratory Services</b>	Deductible then you pay 20% coinsurance	Deductible then you pay 20% coinsurance
<b>Emergency Services</b>	\$150 copay, then deductible and 20% coinsurance	Deductible then you pay 20% coinsurance
<b>Hospital Services</b> <i>Inpatient and Outpatient</i>	Deductible then you pay 20% coinsurance	Deductible then you pay 20% coinsurance

Medical plans include vision exam & hardware services

Kinwell  
Connect  
Primary Care

Telehealth

Mental Health  
Resources



# KINWELL CONNECT PRIMARY CARE

Primary care services just for Premera Blue Cross members.

As a Premera member, you and your family have access to Kinwell clinics, delivering a new standard for primary care in Washington.

The Kinwell clinic experience includes:

- Same- and next-day appointments
- High quality, accessible, and patient-centered health care for the whole family
- Integrated preventive services and behavioral health care
- Virtual or in-person appointments with your provider of choice

Plus, once your new plan year starts, you'll also get additional benefits with Kinwell Connect:

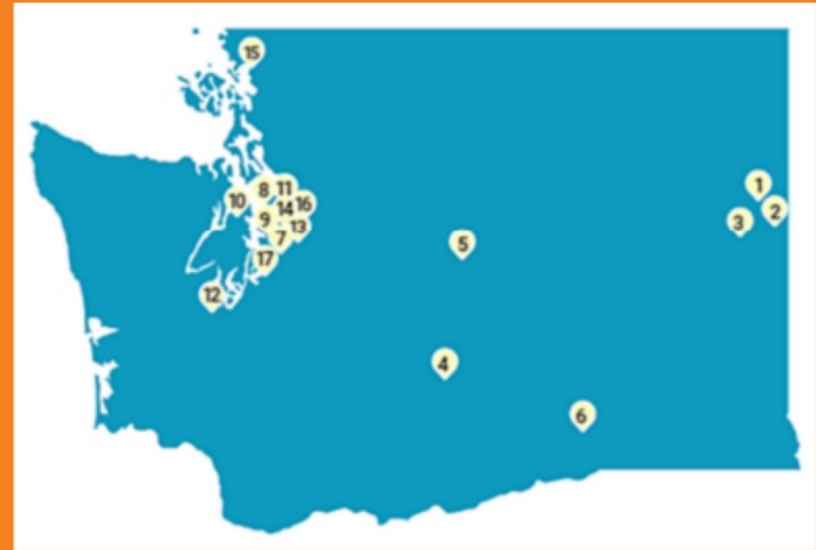
- \$0 copays for most primary care services (for high-deductible health plans, office visits are \$0 after the deductible is met).\*
- Resources available for Kinwell clinic scheduling support, and help with benefit questions.

## \$0 cost

PRIMARY CARE SERVICES

**CURRENT MEMBER?**

Schedule a virtual or in-person appointment today at [kinwellhealth.com](https://kinwellhealth.com).



- |                                 |                |
|---------------------------------|----------------|
| 1 Spokane (North Country Homes) | 13 Westlake    |
| 2 Spokane Valley                | 14 Ballard     |
| 3 Spokane (6th & Washington)    | 15 Bellingham  |
| 4 Yakima                        | 16 Redmond     |
| 5 Wenatchee                     | 17 Federal Way |
| 6 Pasco                         |                |
| 7 Renton                        |                |
| 8 Lynnwood                      |                |
| 9 Denny Way                     |                |
| 10 Poulsbo                      |                |
| 11 Mill Creek                   |                |
| 12 Olympia                      |                |

# 98point6 or Doctor on Demand

Virtual care provides 24/7 access to a board certified, licensed family practice doctor or pediatrician via text or video and can be used for many of your medical issues. It replaces expensive visits and long wait times at the ER or urgent care clinic to diagnose and treat those acute, non-emergent medical issues that may arise such as:

- Cold and flu
- Sore throat
- Rashes
- Allergies
- Headaches
- Bronchitis
- UTI
- Fever
- Asthma
- And much more!

Doctors can also write short term prescriptions and will send the script electronically to the pharmacy of your choice. After the visit, at your request, the doctor will send electronic chart notes to your primary care doctor. Virtual care is not a substitute for a primary care doctor.

## How does it work?



Download the app and set up your account. Make sure you have your Premera ID card ready. The average wait time is 3–7 minutes. You can have your visit via smart phone, tablet or computer.


Services	98point6	Doctor on Demand
24/7 Access	<a href="http://www.98point6.com/premera">www.98point6.com/premera</a>	<a href="http://www.doctorondemand.com/premera">www.doctorondemand.com/premera</a>
Care Delivery	Text messaging	Phone Video chat
Provider Type	Primary care Urgent Care Dermatology	Primary care Urgent Care Dermatology Mental Health
Other	Prescribe medication Order medical tests	Prescribe medication Order medical tests

98point6
PREMERA | BLUE CROSS

On-demand, text-based primary care

For subscribers and their dependents ages 1 and older enrolled on an eligible Premera Blue Cross medical plan








## Because the flu doesn't know it's the weekend.

With 24/7 care available through Doctor On Demand, you don't have to wait for office hours to be seen. Connect with a board-certified provider in minutes right from your smartphone, tablet, or computer.





## Talkspace Behavioral Health Care

You can receive behavioral health counseling through TalkSpace. Once you have established a relationship with your provider, you have access to unlimited text messaging. Go to the TalkSpace site at <https://redemption.talkspace.com/redemption/premera> or mobile app and select the provider that best fits your care criteria prior to making your appointment.

## Addiction Help



### Workit Health

Workit Health provides medication and virtual counseling to help you quit. The platform offers help for quitting smoking, gambling, sex addiction, alcohol, and opioid use. Go to [www.workithealth.com/premera](http://www.workithealth.com/premera) or download the app. Have your Premera ID card at hand to sign up.



### Boulder Care

Boulder Care provides medication and virtual counseling to help you quit. They have an emphasis on opioid, alcohol and other substance abuse counseling. Go to [www.boulder.care/getstarted](http://www.boulder.care/getstarted) or download their app. Have your Premera ID card handy to sign up.

# Premera Pharmacy Benefits

This plan requires the use of appropriate generic drugs. When available, a generic drug will be dispensed in place of a brand name drug. If a generic equivalent isn't manufactured, the applicable brand name copay or coinsurance will apply. You or the prescriber may request a brand name drug instead of a generic, but if a generic equivalent is available, you'll be required to pay the difference in price between the brand name drug and the generic equivalent, in addition to paying the applicable brand name drug copay or coinsurance.

	PPO \$1,000		HSA \$1,500	
	Retail (30-day supply)	Mail Order (90-day supply)	Retail (30-day supply)	Mail Order (90-day supply)
<b>Generics</b>	\$10	\$25	Ded then 20%	Ded then 20%
<b>Preferred Brand</b>	\$25	\$62	Ded then 20%	Ded then 20%
<b>Non-Preferred Brand</b>	\$45	\$112	Ded then 20%	Ded then 20%

## Notice regarding Medicare Part D

Our medical plans offer what is called "creditable coverage," which means a Medicare-eligible person will not have to buy a Medicare Part D supplement for prescription drugs, and will not be subject to the 1% per month late enrollment charge assessed by Medicare for purchasing Part D at a later date. If you have questions about your options, please contact Human Resources.

Retail prescriptions from an out-of-network pharmacy are covered at 40% up to the allowed amount after the applicable copay.



# Premera Dental Benefits

Contracted providers agree to bill Premera Blue Cross directly and to accept a negotiated fee as payment in full. Allowable charges for out-of-network providers are paid based on allowed amounts, as determined by Premera Blue Cross. You may be responsible for any additional amounts (also called balance billing). The deductible and annual maximum are on a calendar-year basis and reset every January 1<sup>st</sup>.

	Premera Choice	All Other Dentists
<b>Annual Deductible</b> <i>Individual</i> <i>Maximum per family</i>		\$50 \$150
<b>Preventive Care</b> (exams, x-rays, etc.)		100%
<b>Basic Services</b> (fillings, extractions, etc.)		Deductible then you pay 20% coinsurance
<b>Major Services</b> (crowns, bridges, dentures, etc.)		Deductible then you pay 50% coinsurance
<b>Annual Maximum</b>		\$2,000 *Preventive Care services do not count towards annual benefit maximum
<b>Orthodontia</b>		100% up to \$1,500 Lifetime Max

# Vision Service Plan (VSP)

Contracted providers agree to bill VSP directly and to accept a negotiated fee as payment in full. If you use a non-VSP provider, you will need to submit a claim to VSP and you will be reimbursed up to the scheduled amounts.

	VSP Choice	All Other Providers
<b>Vision Exam</b> <i>Every 12 months</i>	\$10 copay	\$10 copay then up to \$45 allowance
<b>Eyeglass Lenses</b> <i>Every 12 months</i>	\$10 copay	Scheduled allowance based on type of lenses
<b>Frames</b> <i>Every 24 months</i>	\$180 allowance*	Up to \$70 allowance
<b>Contact Lenses</b> <i>Every 12 months</i> <i>In lieu of Glasses</i>	\$180 allowance for contacts Contact lens exam (fitting and evaluation) subject to a maximum copay of \$60.	Scheduled allowance based on type of contact lenses
<b>Extra Savings</b>	20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.  Laser Vision Correction: Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities	Not Applicable

- Frame allowance is reduced to \$100 at Costco.



# PAYROLL DEDUCTIONS



MainVue will continue to pay 100% of the cost for the employee premium while you continue to pay for the cost of your dependents. The following contributions are effective October 1, 2023.

Rates and your costs	Premera Medical PPO \$1,000			
	Total Monthly Cost	MainVue's Monthly Cost	Your Monthly Cost	Your Per Paycheck Cost
Employee	\$699.23	\$699.23	\$0.00	\$0.00
Employee and spouse	\$1,549.58	\$699.23	\$850.35	\$425.18
Employee and 1 or more children	\$1,352.61	\$699.23	\$653.38	\$326.69
Family* with 1 or more children	\$2,202.94	\$699.23	\$1,503.71	\$751.86

Rates and your costs	Premera Dental			
	Total Monthly Cost	MainVue's Monthly Cost	Your Monthly Cost	Your Per Paycheck Cost
Employee	\$33.75	\$33.75	\$0.00	\$0.00
Employee and spouse	\$67.50	\$33.75	\$33.75	\$16.88
Employee and 1 or more children	\$78.31	\$33.75	\$44.56	\$22.28
Family* with 1 or more children	\$112.13	\$33.75	\$78.38	\$39.19

Rates and your costs	Premera Medical HSA \$1,500			
	Total Monthly Cost	MainVue's Monthly Cost	Your Monthly Cost	Your Per Paycheck Cost
Employee	\$582.21	\$582.21	\$0.00	\$0.00
Employee and spouse	\$1,290.23	\$582.21	\$708.02	\$354.01
Employee and 1 or more children	\$1,126.22	\$582.21	\$544.01	\$272.01
Family* with 1 or more children	\$1,834.24	\$582.21	\$1,252.03	\$626.02

Rates and your costs	Vision Service Plan Vision			
	Total Monthly Cost	MainVue's Monthly Cost	Your Monthly Cost	Your Per Paycheck Cost
Employee	\$6.88	\$6.88	\$0.00	\$0.00
Employee and spouse	\$11.01	\$6.88	\$4.13	\$2.07
Employee and 1 or more children	\$11.24	\$6.88	\$4.36	\$2.18
Family* with 1 or more children	\$18.13	\$6.88	\$11.25	\$5.63

# TAX FREE ACCOUNTS

The following are tax-free accounts to help manage your out-of-pocket expenses:

- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Limited Purpose FSA
- Dependent Care FSA

Health Equity administers MainVue Homes' tax free accounts. They can be reached at [www.healthequity.com](http://www.healthequity.com) or 866-346-5800.

Flexible  
Spending  
Account (FSA)

Health Savings  
Account (HSA)

Dependent  
Care FSA

Limited Purpose  
FSA



# Flexible Spending Account (FSA)

Having a Flexible Spending Account (FSA) lets you set aside pre-tax dollars to pay for healthcare expenses.

If you choose to participate in the FSA, you can set aside up to the annual contribution **\$3,050**.

This includes medical, prescription, dental or vision. You can select this FSA with the PPO medical plan or if you waive medical plan coverage completely.

If you select this FSA you will receive a debit card pre-loaded with your annual election. You fund your FSA accounts through pre-tax payroll deductions.

This is a Use It Or Lose It Account. Money not used during the plan year will be forfeited all but \$610 that is allowed to rollover.

## Eligible FSA Expenses

# FSA Eligible Expenses

- Medical, Dental & Vision claims
- Chiropractic services
- Prescription copays
- Orthodontia
- Hearing services
- Over-the-counter medication
- Feminine products
- Air purifiers
- Shop the Amazon FSA store





# Dependent Care FSA

This account allows you to elect up to \$5,000 for the calendar year to pay for qualified dependent care expenses that allow you and your spouse to work or attend school full-time.

These funds can be used to pay for daycare for your children under the age of 13 or adult daycare for a disabled tax-dependent (like your spouse or parent).

These funds are not to pay for your dependent's health care expenses.

# Limited Purpose FSA

A Limited Purpose Flexible Spending Account (LPFSA) is a pre-tax benefit used to pay for eligible dental and vision care for participants enrolled in the High Deductible Health Plan (HDHP).

This works the same as the HCFSA with the use-it-or-lose-it rule.



# Medical Health Savings Account (HSA)

You must be enrolled in the Qualified High Deductible Health Plan (HDHP) to take advantage of the HSA through Health Equity.

An HSA is a tax-advantaged savings account that belongs to you and is designed to help you save money pre-tax for when you have health care expenses.

You own the account. If you were to leave the company those funds will go with you.

HSA funds will roll over year over year helping you be prepared for any unexpected medical costs down the road.

Funding the  
HSA

Tax  
Implications

HSA Eligible  
Expenses

HSA Eligibility

# Funding the HSA

For those who selected the HSA-qualified plan, MainVue Homes will contribute \$83.33 per month (\$1,000 per year) to each employee's HSA account.

## 2023 Tax Free Limits:

- The maximum amount you can contribute to your HSA is determined annually by the IRS.
- Individual only coverage: \$3,850
- Individual, plus one or more covered family members: \$7,750
- Additional catch-up contribution for those 55+: \$1,000



# Triple Tax Advantage

- Tax Free Contributions: You can contribute pre-tax dollars via payroll deductions and any contributions you make directly to your account could be tax deductible.
- Tax-Free Growth: Any interest or earnings from your account grow tax-free.
- Tax-Free Withdrawals: You can pay for qualified health care expenses on a tax-free basis.

# HSA Eligible Expenses

- Qualified medical expenses for you, your spouse and your dependents (regardless of whether your dependents are enrolled on the plan)
- Dental Care
- Vision Expenses
- COBRA Premiums
- Long Term Care Premiums
- Health insurance premiums while receiving unemployment benefits
- To see the full list of HSA qualified expenses refer to IRS form 502



# HSA Eligibility

**You must be covered under a qualified high-deductible health plan (HDHP).**

You must not have other coverage including:

- FSA or HRA Access (PPO Plan)
- Tribal Coverage
- Military Coverage
- Enrolled in Medicare
- Can't be claimed as a dependent someone else's taxes

# LIFE & DISABILITY BENEFITS

MainVue Homes has provided these life and disability benefits that are administered by Mutual of Omaha.

For additional details please refer to the carriers plan summaries provided by HR.

**Life  
Insurance**

**Short & Long  
Term Disability**

**Supplemental  
Life & AD&D  
Insurance**

**Employee  
Assistance  
Program  
(EAP)**



# Life and AD&D Insurance

MainVue Homes provides benefit-eligible employees with Basic Term Life and Accidental Death and Dismemberment (AD&D) coverage at no charge to you. Enrollment is automatic.

Basic Term Life: **The lesser of 1 x annual earnings up to \$225,000.**

Accidental Death and Dismemberment: If you are seriously injured or lose your life in an accident, you may be eligible for a benefit equal to your basic term life coverage.

Please refer to the Life Insurance Summary Plan Description for more details.



# Voluntary Group Life & AD&D Insurance

If you would like additional financial protection above and beyond the benefit provided by MainVue Homes, you can elect supplemental Voluntary Life and AD&D Insurance. You must elect coverage for yourself in order to elect coverage for your spouse or child(ren).

All Benefit Eligible employees and eligible dependents will have the opportunity during Open Enrollment to enroll for the first time, or increase current coverage amounts by \$10,000. The Guarantee Issue Limit is the amount of coverage you can enroll up to without providing evidence of insurability (medical questionnaire).

## Coverage options:

- **Employee:** Increments of \$10,000 to the lesser of five times your annual earnings or \$500,000.
- **Guarantee Issue Limit:** \$100,000
  
- **Spouse:** Increments of \$5,000 to the lesser of 100% of employee election or \$250,000.
- **Guarantee Issue Limit:** \$25,000
  
- **Child(ren):** Increments of \$1,000 to the lesser of 100% of employee election or \$10,000. All Guarantee Issue



# Short & Long Term Disability

MainVue Homes provides benefit-eligible employees with Disability coverage at no charge to you.

Did you know that one in eight workers will be disabled for five or more years during their working careers? If this happens to you, can you afford to be out of work and without pay for an extended period – on top of the medical bills that come with a serious illness or injury?

MainVue Homes' disability coverage is essentially “paycheck insurance” and offers you financial stability and peace of mind. If you are unable to perform the material duties of your job due to sickness, injury or pregnancy, you will receive the following benefits:

	Short-Term Disability	Long-Term Disability
Benefits Begin	On the 14 <sup>th</sup> day, contingent upon satisfying the definition of disability as stated in your policy.	On the 91 <sup>st</sup> day, contingent upon satisfying the definition of disability as stated in your policy.
Percentage of Income Replaced	70% of basic weekly earnings.	60% of basic monthly earnings.
Maximum Benefit available	Up to \$2,000 per week.	Up to \$6,000 per month.
Benefit Duration	Up to 11 weeks.	Up to Social Security Normal Retirement Age.



# Employee Assistance Program (EAP)

## Mutual of Omaha

The Employee Assistance Program (EAP) is a completely free and confidential counseling program that helps you and/or your family members address life issues, big or small. Benefits are offered to all employees and immediate family members, and can help with:

- Marital and family concerns
- Difficult relationships
- Depression
- Substance abuse
- Grief and loss
- Financial entanglements
- Other personal stressors
- Many other issues

Click on [www.mutualofomaha.com/eap](http://www.mutualofomaha.com/eap) or call 800-316-2796 to:

- Find information about parenting, retirement, finances and more
- Locate schools, camps, eldercare/childcare providers
- Use financial calculators and retirement planners
- Read books, articles and guides
- Watch videos or listen to audio files

# CONTACT INFORMATION

Should you have additional questions here are some helpful Client resources for you.

## **Human Resources**

**Asure**

**512-410-1467**

**[mainvuepbs@asuresoftware.com](mailto:mainvuepbs@asuresoftware.com)**

## **Benefit Account Manager**

**Miranda Mitchell**

**Parker, Smith & Feek**

**425-709-3646**

**[mkmitchell@psfinc.com](mailto:mkmitchell@psfinc.com)**





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Parker Smith & Feek

Karen Schwartz and Miranda Mitchell

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