



2023 Benefit Guide



MEDICAL | DENTAL | VISION | HSA | LIFE AND AD&D | DISABILITY

Medical Benefit Overview

Insured by: PacificSource

Medical Benefits	Option 1 Navigator 3000 + 20	Option 2 Navigator HSA 7000
Deductible (calendar year)	\$3,000 Individual \$6,000 Family	\$7,000 Individual \$14,000 Family
Coinsurance	100%	100%
Out-of-Pocket Maximum (includes deductible)	\$3,000 Individual \$6,000 Family	\$7,000 Individual \$14,000 Family
Adult & Well Child Preventive Care	Covered 100%; Deductible Waived	Covered 100%; Deductible Waived
Primary Office Visit	\$20 Copay	Deductible Applies
Specialist Office Visit	\$20 Copay	
Telehealth	100%	
Urgent Care	\$20 Copay	
Emergency Room	Deductible Applies	
Prescription Drug Benefits		
Deductible	Medical Deductible Does Not Apply	Medical Deductible Applies
Tier 1 - Generic	\$10 Copay	
Tier 2 - Generic	\$35 Copay	
Tier 3 - Non-Preferred Brand	\$60 Copay	
Tier 4 - Specialty	Lesser of \$200 Copay or 20%	

Benefit Terms

Annual Deductible: the amount that you are required to pay each year before a plan begins to pay benefits.

Coinsurance: the percentage of the cost that you are required to pay when you receive covered health care services.

Copay: the flat-dollar amount that you are required to pay when you receive covered health care services. Copays are typically due at the time that you receive the service.

In-Network: care or services provided by doctors, hospitals, labs or pharmacies that participate in the network of providers who have contracted with your plan provider. Generally, due to negotiated lower fees with these providers, you pay less when you stay In-Network.

Maximum Out-of-Pocket: the most that you are required to pay in a plan year for covered health care services. After you spend this out of pocket amount on Deductibles, coinsurance, and Copays for in-network care, your plan pays 100% of the costs of all eligible expenses for the remainder of the plan year.

Out-of-Network: care or services provided by doctors, hospitals, labs or pharmacies that do not participate in the network of providers who have contracted with your plan provider. Generally, you pay more when you go Out-of-Network.

Medical Premiums

Option 1 - Navigator 3000 + 20

	Total Monthly Premium	Employer Paid Monthly	Employee Paid Monthly	Employee Paid Bi-Weekly	Employee Paid Weekly
Employee Only	\$629.15	\$410.00	\$219.15	\$101.15	\$50.57
Employee + Spouse	\$1,447.05	\$410.00	\$1,037.05	\$478.64	\$239.32
Employee + Child(ren)	\$1,157.65	\$410.00	\$747.65	\$345.07	\$172.53
Employee + Family	\$1,837.13	\$410.00	\$1,427.13	\$658.68	\$329.34

Option 2 - Navigator HSA 7000

	Total Monthly Premium	Employer Paid Monthly	Employee Paid Monthly	Employee Paid Bi-Weekly	Employee Paid Weekly
Employee Only	\$425.30	\$410.00	\$15.30	\$7.06	\$3.53
Employee + Spouse	\$978.19	\$410.00	\$568.19	\$262.24	\$131.12
Employee + Child(ren)	\$782.55	\$410.00	\$372.55	\$171.95	\$85.97
Employee + Family	\$1,241.87	\$410.00	\$831.87	\$383.94	\$191.97

Medical Resources

Click on the blue links below to view the web page.

[Find a Provider](https://pacificsource.com/findaprovider)  (<https://pacificsource.com/findaprovider>)

[PacificSource Drug Lists](https://pacificsource.com/drug-list)  (<https://pacificsource.com/drug-list>)

[Teladoc](https://teladoc.com)  (<https://teladoc.com>)

[InTouch for Members](https://intouch.pacificsource.com/Members/Account/SignIn)  (<https://intouch.pacificsource.com/Members/Account/SignIn>)

[Preventive Health Services](https://www.healthcare.gov/coverage/preventive-care-benefits)  (<https://www.healthcare.gov/coverage/preventive-care-benefits>)

Teladoc

On-demand access to doctors via phone, video or mobile app.

If you are enrolled in the medical plan, you have access to board-certified doctors 24 hours a day, 7 days a week. Here's how to get started and what you need to know.

1. Set up your Teladoc® account

There are three convenient ways to get started. When asked to enter the name of your employer or insurance carrier, please enter PacificSource.

Online: Log in or register with In Touch for Members through PacificSource.com. You'll find the Teladoc Remote link under Tools. This will provide a direct link for you to set up your Teladoc account.

Mobile app: Visit [Teladoc.com/mobile](https://teladoc.com/mobile) to download the app, then click "Activate account."

By phone: Teladoc can help you register your account over the phone. Call toll-free (855) 201-7488.

2. Provide medical history

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

3. Request a consult

Once your account is set up, request a consult anytime you need care. And talk to a doctor by phone, web, or mobile app.

Talk to a doctor anytime!

Web
[Teladoc.com](https://teladoc.com)

Phone
(855) 201-7488

Mobile App
[Teladoc.com/mobile](https://teladoc.com/mobile)

Health Savings Account (HSA)

Contribution Limits	2022	2023
Employee Only	\$3,650	\$3,850
Employee + 1 or more	\$7,300	\$7,750
Age 55+ Catch-Up Contribution	\$1,000	\$1,000

What is an HSA?

A Health Savings Account is an individually owned, earnings-bearing account to help pay for future qualified medical expenses with tax-free dollars.

Who is eligible for an HSA?

An HSA owner must be enrolled in an HSA-eligible High-Deductible Health Plan (HDHP).

You are NOT eligible if:

- » You are enrolled in Medicare.
- » A tax dependent on someone else's tax return.
- » Have received VA benefits in the last 3 months.
- » You are enrolled in a non-qualified HDHP plan.

How do I manage my HSA?

Your HSA is your account and the dollars are your dollars. Since you are the account holder, you manage your HSA account. You may choose when to use your HSA dollars or when not to use your HSA dollars. HSA dollars pay for any eligible medical expense.

Where do I open my HSA?

It is up to you to determine where you would like to open your Health Savings Account. Most banks have the option and if you have an employer-sponsored program, you can contribute to your HSA through payroll deductions.

What expenses are eligible for reimbursement?

HSA dollars may be used for qualified medical expenses incurred by the account holder and his or her spouse and IRS dependents. Qualified medical expenses are outlined within IRS Section 213(d) which states that "the expense has to be primarily for the prevention or alleviation of a physical or mental defect or illness."

In addition to qualified medical expenses, the following insurance premiums may be reimbursed from an HSA:

- » COBRA premiums.
- » Health insurance premiums while receiving unemployment benefits.
- » Qualified long-term care premiums.
- » Any health insurance premiums paid, other than for a Medicare supplemental policy, by individuals ages 65 and over.

Are dental and vision care considered qualified medical expenses under an HSA?

Yes, as long as these are Deductible under the current rules. For example, cosmetic procedures, like cosmetic dentistry, would not be considered qualified medical expenses.

Can I use my HSA dollars for non-eligible expenses?

Money withdrawn from an HSA account to reimburse non-eligible medical expenses is taxable income to the account holder and is subject to a 20% tax penalty. The exception to this rule is if the account holder is over age 65, disabled, or upon death of the account holder.

When can I start using my HSA dollars?

You can use your HSA dollars immediately following your HSA account activation and once contributions have been made.

When do I contribute to my HSA account, and how often?

You, your employer, or others can contribute to your HSA account through payroll deductions or as a lump sum deposit. You can contribute as often as you like, provided you and your employer's total annual contributions do not exceed the contribution limits shown above.

What if I have HSA dollars left in my account at the end of the year?

The money is yours to keep. It will continue to earn interest and will be available for you and your healthcare costs next year. Any dollars left in your HSA account at year-end will automatically roll over.

What happens to my HSA dollars if I leave my employer?

The funds are yours to keep! It is your account and you manage it as you see appropriate.

Can I use the money in my account to pay for my dependents' medical expenses?

You can use the money in the account to pay for the medical expenses of yourself, your spouse, and your dependents. You can pay for expenses for your spouse and dependents even if they are not covered by your HDHP.

Who qualifies as a dependent?

A person generally qualifies as your dependent for HSA purposes if you claim them as an exemption on your Federal tax return. Please see IRS publication 502 for exceptions.

Can couples establish a "joint" account and both make contributions to the account, including "catch-up" contributions?

"Joint" HSA accounts are not permitted. Each spouse should consider establishing an account in his or her own name. This allows you to both make catch-up contributions when you are 55 or older.

Dental Benefit Overview

Insured by: Guardian | Network: DentalGuard Preferred

Benefit Description	Adult Coverage	Pediatric Coverage
Deductible (calendar year)	\$50 Individual \$150 Family	\$100 Individual
Maximum Annual Benefit	\$1,000 Plus Max Rollover	N/A
Rollover Amount	Threshold: \$500 Rollover: \$250 Maximum: \$1,000	N/A
Preventive	100%	100%; Deductible Waived
Basic	80%	80%
Major	50%	50%
Orthodontia (medically necessary only)	Not Covered	Lifetime Maximum: None Coinsurance: 50% Age Limitation: under age 19

Dental Premiums

	Total Monthly Premium	Employer Paid Per Month	Employee Paid Per Month
Employee Only	\$29.03	\$29.03	\$0.00
Employee + Spouse	\$58.91	\$29.03	\$29.88
Employee + Child(ren)	\$83.83	\$29.03	\$54.80
Employee + Family	\$122.14	\$29.03	\$93.11

Vision Benefit Overview

Insured by: Guardian | Network: VSP

Benefit Description	In-Network Coverage	Frequency of Service
Exam	\$10 Copay	Every 12 months
Materials	\$25 Copay	Varies
Lenses (single, bifocal, trifocal, lenticular)	Covered After Copay	Every 12 months
Frames	\$130 Allowance	Every 24 months
Elective Contacts	\$130 Allowance	12 months (in lieu of glasses)

Vision Premiums

	Total Monthly Premium	Employer Paid Per Month	Employee Paid Per Month
Employee Only	\$6.47	\$6.47	\$0.00
Employee + Spouse	\$12.93	\$6.47	\$6.46
Employee + Child(ren)	\$13.87	\$6.47	\$7.40
Employee + Family	\$22.12	\$6.47	\$15.65

Life and AD&D Benefit Overview

Insured by: Guardian

Benefit Description	Coverage
Life Benefit	\$10,000
AD&D Benefit	\$10,000
Age Reduction	35% at age 65 60% at age 70 75% at age 75 85% at age 80

Short Term Disability Benefit Overview

Insured by: Guardian

Benefit Description	Coverage
Benefit	60% of weekly earnings to a maximum of \$600 per week
Maximum Benefit Duration	13 weeks
Elimination Period	Injury: 0 days Sickness: 7 days

Employee Assistance Program (EAP)

Administered by: Guardian - IBH WorkLife Matters

You and your family members have free, 24/7 access to licensed professionals for personal, relationship, family and professional concerns. Services include:

- ✓ Three (3) face-to-face consultations.
- ✓ Legal consultation.
- ✓ Unlimited telephone counseling
- ✓ Childcare, elder care, and family planning resources

For more information, please call (800) 386-7055 or visit <https://www.ibhworklife.com>.

Username: Matters

Password: wlm70101

Worksite Benefit Overview

Administered by: Aflac

Aflac plans pay you cash if you get hurt or sick. Cash that you can use for unpaid doctor bills (copayments, deductibles), time off work, rent, mortgage, and the bills that don't stop coming! Aflac is not medical insurance.

Aflac pays cash directly to you through the following types:

- » Accident
- » Hospital Indemnity Policy
- » Cancer
- » Critical Illness

Please see contact information for Carla McEntire for more information and rates on these plans.

Contact Information

	<p>Medical</p>	<p>PacificSource (888) 997-9299 https://pacificsource.com/</p>
	<p>Pharmacy</p>	<p>CVS Caremark (866) 329-3051 https://caremark.com/</p>
	<p>Dental Vision Life and AD&D Short Term Disability</p>	<p>Guardian (888) 482-7342 www.GuardianLife.com</p>
	<p>EAP</p>	<p>IBH WorkLifeMatters (800) 386-7055 https://www.ibhworklife.com Username: Matters Password: wlm70101</p>
	<p>Vision Network</p>	<p>VSP (800) 877-7195 www.VSP.com</p>
	<p>Worksite</p>	<p>Aflac Carla McEntire (406) 924-2009 Carla_mcentire@us.aflac.com</p>
 <small>A Marsh & McLennan Agency LLC company</small>	<p>Benefit Contacts</p>	<p>PayneWest Insurance Pat Harlin <i>Benefit Consultant</i></p> <p>Courtney Golz <i>Senior Client Manager</i> (406) 209-7950 cgolz@paynewest.com</p>

Disclaimer

This information is a summary of benefits and does not supersede the carrier-provided summary of benefits. Benefits and general provisions described herein are subject to the terms of the Summary Plan Description or Group Contract.

