

# Frontline Leadership

**GOSSNER BENEFITS REVIEW**

JULY 2024

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HR DIRECTOR

HR HOTLINE  
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# Performance Management

New Paylocity Tool being built!



Digital Forms

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Records Stored Online

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Journal Entries

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Reminders when Due

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Watch for more details!

*Open Enrollment is coming up soon!  
August 20 to September 10*

# Agenda

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01

**Metlife Benefits**

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02

**SERP**

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**Medical Benefits**

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**HSA vs FSA**

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**Pharmacy Benefits**

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**Dental Benefits**

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**Vision Benefits**

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**Useful Links**

# Life Insurance

Life Insurance is provided for FREE to all full time employees. This is a valuable benefit that can give you and your family peace of mind and financial security.



FREE to all Full Time Employees

Name your Beneficiary, keep current!

12 Month Wages x 2 = Claim Amount

\$2,000 coverage for Spouse or Child

Accidental Death is 4x 12 month earns.

Create your Living Will for free

\*An additional amount is added to the Life Insurance Claim amount for those in Leadership Roles, see benefit booklet for details!

# Long Term Disability



LTD is provided for FREE to all full time employees. This is a valuable benefit that provides peace of mind and financial security in the event you become disabled through illness or injury, and are no longer able to work.

## FREE to all Full Time Employees

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90 day waiting period after a disability begins (FMLA keeps you active during that time).

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File a claim if you are unable to work due to disability after 12 weeks.

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Pays you 60% of regular earnings, no tax. Take home is approx. the same as regular paycheck!

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Payment continues while disabled, or until eligible for Social Security.

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# Employee Assistance Plan

Get professional support and guidance with the challenges life brings.



Username: metlifeeap

Password: eap

Call: 888-319-7819

FREE to all Employees and Dependents!

FIVE in-person, phone, or video consultations... Per issue... Per year.

Confidential & Available 24 / 7 / 365

Family: divorce, having a baby, relationship challenges, etc.

Money: budgeting, retirement planning, buy/sell a home, tax issues, etc.

Health: anxiety, depression, sleep, addiction, greif support, etc.

Legal Services, ID Theft Recovery, and Everyday Life guidance!



**TELUS**

# Supplementary Plans



As a company leader, these benefits are provided to you at no cost! These plans pay YOU, not a doctor, when you submit a claim for qualifying conditions under each plan.



## HOSPITAL

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Pays a scheduled benefit for hospital admission and confinements.

\$50 1x/yr Health Screen

## CRITICAL ILLNESS

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Pays a lump sum benefit if diagnosed with any of the covered illnesses: Cancers, Brain Tumor, Heart Attack, Kidney Failure, Stroke, and more.

\$50 1x/yr Health Screen

## ACCIDENT

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Pays set amounts for various accidents and injuries: fractures, lacerations, concussion, burns, breaks, dislocations, ambulance, broken tooth, eye injury, etc.

\$50 1x/yr Health Screen

# Supplemental Employee Retirement Program (SERP)



The SERP provides retiring employees with a continued income for their lifetime! The payment amount is adjusted each year using the inflation index, and is determined by the job position held at retirement.

## CATEG. 1 AND 2

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### Supervisors, Assistant Supers.

- 15 years of service
- \$635 per bi-weekly check

## CATEGORY 3

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### Leads, Maintenance

- 30 years of service
- \$381 per bi-weekly check

## CATEGORY 4

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### All Others

- 30 years of service
- \$127 per bi-weekly check

Employees qualify by (a) meeting the years of service requirement and being added to the eligibility list, (b) meeting either the age of 65 or meeting the disability requirement, and (c) retiring with advanced notice (unless unexpectedly disabled).



# Medical Coverage



Phone

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800-826-9781

Website

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[www.UMR.com](http://www.UMR.com)

# Two Medical Plan Options

	HSA PREFERRED PLAN A	PPO TRADITIONAL PLAN B
Price Per Check	\$0 for Employee \$15 per dependent per paycheck	\$35 per person per paycheck
Deductible	\$1,750 individual* \$3,500 family*	\$1,000 individual \$3,500 family
Out-of-Pocket Max.	\$3,000 individual* \$6,000 family*	\$3,000 individual \$9,000 family
Preventative Coverage	100% covered	100% covered
Account Type (optional)	HSA eligible	FSA eligible

\*On HSA plan: If two or more people enrolled, the Family deductible and OOP max apply.

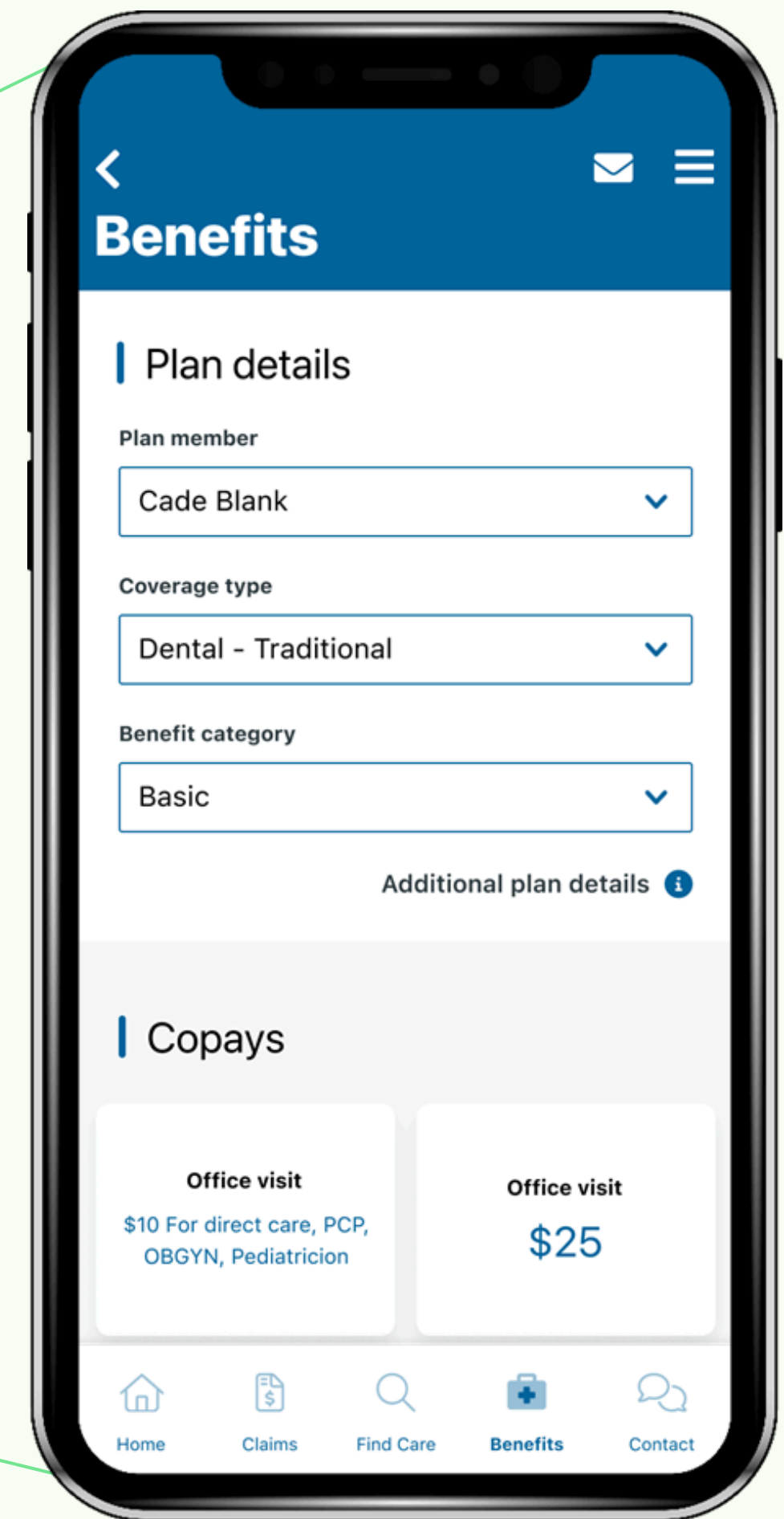
	HSA PREFERRED PLAN A	PPO TRADITIONAL PLAN B
Physician (PCP/SCP)	Deductible first, then 20%	\$20 copay + fees
Urgent Care	Deductible first, then 20%	\$35 copay + fees
Emergency Room	Deductible first, then 20%	\$350 copay + fees
Prescriptions	Deductible first, then 10%, 20%, 30%, or 50% depending on tier	\$10 or 10%, \$30 or 30%, \$60 or 30%
<p>All presented info is for covered and In-Network providers and services!  <a href="http://www.umar.com/find-a-provider">www.umar.com/find-a-provider</a>  UnitedHealthcare Choice Plus Network</p>		



# UMR App



- *See your deductible status*
- *View claims history and EOBs*
- *Order/View ID Cards*
- *Find In-Network Providers*
- *and More!*



# Choosing the Right Care Setting



SERVICE	HSA PLAN A COST	PPO PLAN B COST	AVE. WAIT TIME	WHEN TO USE
NurseLine	\$0.00	\$0.00	< 10 mins.	Questions about Care, Treatment, etc. "What should I do?!"
Teladoc	\$0.00*	\$0.00	10 mins.	Cold/Flu symptoms, infections, sinus problems, UTI, Pink Eye, Allergies, etc.
Family Doctor	Deductible first, then 20%	\$20 copay + fees	varies	Preventative Services, Non-Emergencies, Chronic Conditions, Pregnancy, etc.
InstaCare	Deductible first, then 20%	\$35 copay + fees	30+ mins.	Sprains, Strains, Sore Throat, Minor Injuries, etc.
Emergency Room	Deductible first, then 20%	\$350 copay + fees	3+ hours	Difficulty Breathing, Head and Spine Injury, Heavy Bleeding, Major Injuries, Sudden changes in speech/vision, etc.

\*At least until 12/31/24

# Health Savings Account (HSA)

If you are enrolled in the HSA Preferred Medical plan, you have the option to set up and HSA and make pre-tax contributions with each paycheck!



Pair with HSA Medical Plan.

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Never lose the funds, 100% roll-overs.

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Set up account with Optum Bank.

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Tax Savings! Pre-tax contributions, and no tax on funds used on approved expenses.

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Determine your per-check contribution with ability to adjust amount as needed.

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Funds can be invested for added growth.

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*We encourage budgeting and saving! To support your savings, the company will double your contribution up to a \$1000 annual maximum!  
Example: You contribute \$25, company matches with \$50, total of \$75!*

# Flexible Spending Account (FSA)

If you are enrolled in the PPO Traditional Medical plan, you have the option to set up and FSA and make pre-tax contributions with each paycheck!

Pair with PPO Medical Plan

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Total balance available in January.

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Set up account with NBS

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“Use it or lose it”, all funds do not roll over.

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Determine annual amount, make bi-weekly payments. There is no option to adjust once determined.

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Tax Savings! Pre-tax contributions, and no tax on funds used on approved expenses.

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# Which plan is best for me?!

If you are enrolled in the PPO Traditional Medical plan, you have the option to set up an FSA and make pre-tax contributions with each paycheck!

How much will each plan cost me per year?

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How much is the deductible for each?

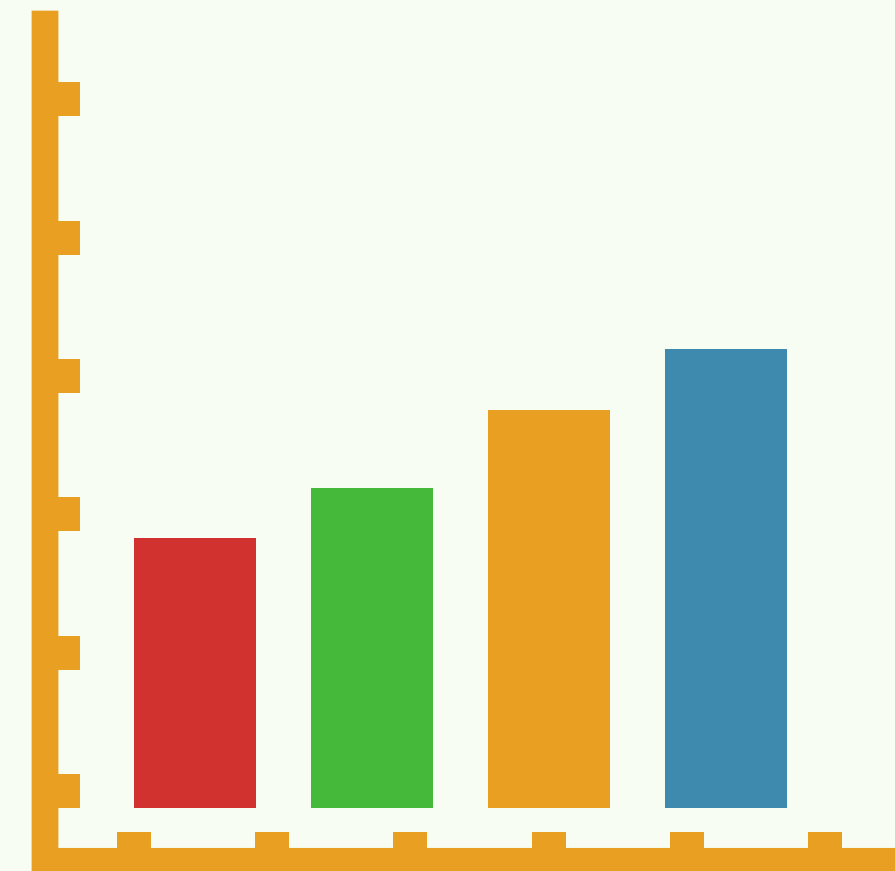
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How much is the out-of-pocket maximum for each?

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*Add those three together, that is the maximum risk exposure!\**

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*\*Assumes covered items and In-Network providers.*



# Qualified HSA & FSA Expenses

- Medical Bills
- Dental Treatments
- Vision Bills
- Prescriptions
- Eyeglasses
- Contact Lenses
- Laser Eye Surgery
- Bandages
- Birth Control Pills
- Breast Pump
- Menstrual Care Products
- Over the Counter meds
  - cold/flu meds,
  - allergy meds,
  - antacids, etc.
- Chiropractic Services
- Insulin
- Wheelchairs
- Crutches
- Vasectomy
- Mental Health Counselling
- Physical Therapy
- Nursing Home Care
- and More!



# Pharmacy Benefits - SmithRx

SmithRx takes a proactive approach to help you get the medications you need at the best cost!



Mostly "behind-the-scene" service

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You may be contacted to verify your eligibility for program discounts!

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Local pharmacies, Online pharmacies, and Mail Order medications available!

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Member Support: 844-454-5201

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Please verify and respond if contacted to avoid delays in obtaining your meds.

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→ Connect Programs: 844-385-7612

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*\*for example, CostPlusDrugs.com is often a less expensive option for many medications!*

# Dental and Vision Coverage



Phone

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801-262-7475

Website

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[www.EMIHealth.com](http://www.EMIHealth.com)

# Dental Coverage

## **HealthSmart Reimbursement Plan no longer available!**

*HealthSmart is going out of business and we will no longer be able to offer this benefit*

### If Currently on HealthSmart...

- Coverage continues until 9/30/24.
- Submit Reimbursement Claims until 3/31/25.
- **Your coverage will be automatically transferred to EMI Dental on 10/1/24 unless you turn in a change form dropping dental coverage by 9/10/24.**
- Coverage for Adult Orthodontics has been added to the EMI effective 10/1/24!

# Dental Coverage



## Advantage Network

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- \$0 deductible
- \$1,500 annual max. coverage
- Preventative 100% coverage
  - 2 cleanings per year

## Premier Network

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- \$50 ind. / \$150 fam. Deductibles
- \$1,000 annual max. coverage
- Preventative 100% coverage
  - 2 cleanings per year

## Out-of-Network

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- \$0 deductible
- \$1,000 annual max. coverage
- Preventative 80% coverage
  - 2 cleanings per year

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*\*Orthodontia coverage \$2,000 lifetime maximum coverage per person on all networks (separate from annual maximum amounts).*

# Vision Coverage



## VSP Plus Network

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- \$10 copay
- \$130 allowance for Frames or Contacts
- \$500 savings for Laser Correction Surgery

## Out-of-Network

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- \$10 copay
- up to \$80 allowance for Frames
- up to \$115 allowance for Contacts

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*\*One Eye Exam per year covered 100% under the Medical Plan!*

# More Useful Links!

Find an In-Network Medical Provider (doctor or clinic)

[www.umar.com/find-a-provider](http://www.umar.com/find-a-provider)

*Search for: UnitedHealthcare Choice Plus Network*



Find an In-Network Dental Provider EMI

[www.emihealth.com/ProviderSearch](http://www.emihealth.com/ProviderSearch)

*Select the Dental category, Select the Advantage or Premier network, Select the State and Zip code*

Find an In-Network Vision Provider

[www.emihealth.com/ProviderSearch](http://www.emihealth.com/ProviderSearch)

*Select the Vision category, Select the VSP Choice Plus network, Select the State and Zip code*



*Open Enrollment: August 20 to September 10*

**Thank  
You.**