



Open Enrollment

Presented by: Kristen Burke

Open Enrollment Contact



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Disclaimer

This presentation is a summary and explanation of your benefits.

Please refer to your group benefit contract and benefit booklet for the complete terms, conditions, and exclusions of the group benefit program.

If there are any discrepancies between the information presented in the following slides and the Benefit Contracts, Summary of Benefits and Coverage, and/or Benefit Summaries, the Benefit Contracts, Summary of Benefits and Coverage, and/or Benefit Summaries shall prevail.

Today's Agenda

- Explanation of Longbridge Financials' benefits package to help you make a well-educated decision.
 - **Plan Year:** September 1, 2024 – August 31, 2025
- Provide resources to help you become an educated consumer of your benefits and the costs associated with your health care.
- *List key dates for your election period*
 - **Enrollment Election Period:** July 22nd - August 2nd
- How to make and/or change elections
- Answer any questions you may have

Slide 4

MNO Enrollment election period needs to be updated
Majed Naser, 2024-07-02T14:02:50.026

2024-2025 Group Insurance Benefits

Kaiser - Medical





Medical

Comparison of Medical Insurance



Coverage	Kaiser – \$1,000 Hybrid (DHMO)	Kaiser – \$2,000 HDHP (HSA)	Kaiser – \$4,500 HDHP (HSA)	Kaiser Permanente *Hawaii Plan
Deductible & Out of Pocket Max – Based on Plan Year				Based on Calendar Year
Deductible Single/Family	\$1,000 single / \$2,000 family	\$2,000 single / \$4,000 family	\$4,500 single / \$9,000 family	N/A
Co-Insurance	30%	N/A	40%	N/A
Out of Pocket Maximum	\$3,000 single / \$6,000 family	\$3,500 single / \$7,000 family	\$6,500 single / \$13,000 family	\$2,000 single / \$4,000 family
Office Visits				
Preventive Care	Covered in Full			
Primary Care / Specialist	\$30 Copay / \$30 Copay	\$30/\$50 copay, after plan deductible	Covered at 60%, subject to deductible	\$20 Copay / \$20 Copay
Urgent Care	\$30 Copay	\$30 Copay, after plan deductible	Covered at 60%, subject to deductible	\$20 Copay
Telehealth	No Charge	No Charge, after plan deductible	No Charge, after plan deductible	No Charge
Ground Ambulance	\$150 per trip, after plan deductible	\$100 per trip, after plan deductible	Covered at 60%, subject to deductible	Covered at 80%
Emergency Room	Covered at 70%, subject to deductible	\$100 Copay per visit, after deductible	Covered at 60%, subject to deductible	\$100 Copay
Inpatient & Outpatient Services				
Inpatient Hospitalization	Covered at 70%, subject to deductible	\$250 Copay per visit, after deductible	Covered at 60%, subject to deductible	\$250 Copay
Outpatient Surgical	Covered at 70%, subject to deductible	\$150 Copay per visit, after deductible	Covered at 60%, subject to deductible	\$75 Copay
Infertility Coverage	50% Coinsurance	Not Covered	Not Covered	Not Covered
Prescription Drug Coverage				
RX Deductible	None	Subject to Deductible	Subject to Deductible	None
Generic	\$10 Copay	\$10 Copay	30% , not to exceed \$50	\$3 Copay
Brand	\$30 Copay	\$30 Copay	40%, not to exceed \$100	\$10 Copay
Non-Formulary	20% not to exceed \$250	20% coinsurance, not to exceed \$250	40%, not to exceed \$250	\$45 Copay

Health Savings Account (HSA)

Who is Eligible?

To set-up an HSA and contribute funds, you **must be covered by a qualified high deductible health plan (HDHP)**.

Contributing To an HSA

You have ownership over your own account. You, your employer or a family member may contribute money to the HSA (either lump sum payment or through payroll deductions). **Funds roll-over year to year.**

What is an HSA Account?

An HSA allows you to pay for current and future **qualified medical expenses** on a tax-favored basis. HSA contributions do not expire and **can be invested** and used as a retirement/brokerage tool.

HSA's offer triple
tax savings



Pre-tax payroll
contributions



Income tax-free payments for
qualified medical expenses



Income tax-free growth from
interest or any investment earnings

Optum Bank®

IRS Annual Health Savings Account (HSA) Contribution Limits

YEAR	INDIVIDUAL	FAMILY	CATCH-UP Contributions (Age 55+)
2024	\$4,150	\$8,300	\$1,000
2025	\$4,300	\$8,550	\$1,000

Qualified Medical Expenses

The money in the account can be used to pay for “qualified medical expenses” for yourself, your spouse, or your tax qualified dependent children *(even if spouse and children are not covered by your High Deductible Health Plan)*

- Deductible
- Co-Pays and Coinsurance
- Dental
- Eye Care
- Over-the-counter medications

Any amounts used for other purposes (not qualified) are taxable as income and subject to an additional 20% tax penalty (until age 65, death or disability)

***Please note: Once you sign up for Medicare (even Medicare Part A), you no longer can make HSA contributions. Any HSA funds you have in your account, you can use. You just cannot make any future contributions.**



Flexible Spending Account (FSA)

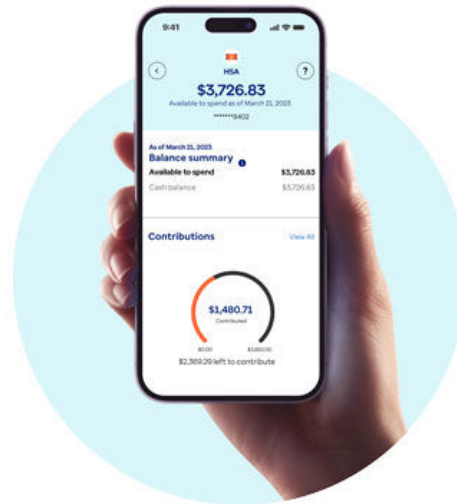
General Purpose Health Care FSA

May contribute up to \$3,200 per year
Can rollover up to \$570 annually

Dependent Care FSA

Dependent Care max is \$5,000 per year

***Plan Year: 9/1/2024 – 8/31/2025**



Sign in to your account at optumfinancial.com or use our mobile app to:

- Check your balance
- Submit a claim
- Monitor payments
- Receive messages
- Submit receipts

Optum Bank®

How To Be A Better Healthcare Consumer



TELEMEDICINE



RX MAIL
ORDER



MOBILE APP



CHILD HEALTH
PLUS (CHIP)



CHARITY CARE

Telemedicine

Get care from the comfort of home



- If your primary care doctor is not available
- Instead of going to the ER or an Urgent Care (for a non-emergency issue)
- Prescription refills (cannot be used for controlled substance / medications)
- Available 24 / 7 / 365



Minor Medical Virtual Care (Adults & Children)

- | | |
|---------------------|----------------------------------|
| • Acne | • Nausea |
| • Allergies | • Pink Eye |
| • Asthma/Bronchitis | • Rashes |
| • Cold & Flu | • Respiratory Infections |
| • Constipation | • Shingles |
| • Diarrhea | • Sinus Infections |
| • Earaches | • Skin Infections |
| • Fever | • Sore Throats |
| • Headaches | • Urinary Tract Infections (UTI) |
| • Infections | |
| • Insect Bites | |

Telemedicine



E-visit

Fill out a short questionnaire about your symptoms online and get personalized self-care advice from a Kaiser Permanente clinician.



Phone appointment

Schedule an appointment to talk with a Kaiser Permanente clinician over the phone – just like an in-person visit.^{1,2}



Email

Message your doctor's office with nonurgent questions anytime through your kp.org account.¹



Video visit

Meet face-to-face with a doctor by video for the same high-quality care as an in-person visit.^{1,2}



Mail-order pharmacy

Get prescriptions sent straight to your door with our mail-order delivery service.³

Ready to make an appointment?

Go Online:

Sign in to kp.org or use the Kaiser Permanente app.

Call us 24/7/365

California

- Northern California: **650-358-7015** (TTY 711)
- Southern California: **1-833-574-2273** (TTY 711)

Hawaii

- Oahu: **808-432-2000** (TTY 711)
- Maui: **808-243-6000** (TTY 711)
- Hawaii Island: **808-34-4400** (TTY 711)
- Kauai: **808-246-5600** (TTY 711)



Health Benefits App

Manage your care online

See how easy it is to stay on top of your care. When you register at **kp.org**, you get the most out of your membership – and can manage your health anytime, anywhere.¹

Take charge of your care

Your connection to great health and great care is only a click away on **kp.org**. When you register for an online account, you can access many time-saving tools and tips for healthy living. Visit **kp.org** anytime, anywhere, to:

- View most lab test results
- Refill most prescriptions
- Choose your doctor based on what's important to you, and change anytime
- Email your Kaiser Permanente doctor's office with nonurgent questions
- Schedule and cancel routine appointments
- Print vaccination records for school, sports, and camp
- Manage a family member's health²

Register now – it's easy

You can register online at **kp.org** or on the Kaiser Permanente mobile app. Just follow the sign-on instructions. You'll need your health/medical record number, which you can find on your Kaiser Permanente ID card.

kp.org/register
kp.org/registreseahora (en español)

Download the Kaiser Permanente app

You can also use the Kaiser Permanente mobile app to register for an online account, message your doctor's office with nonurgent questions, find doctors and locations, view upcoming appointments, and more.

Learn more about the app at:
kp.org/mobile
kp.org/movil (en español)



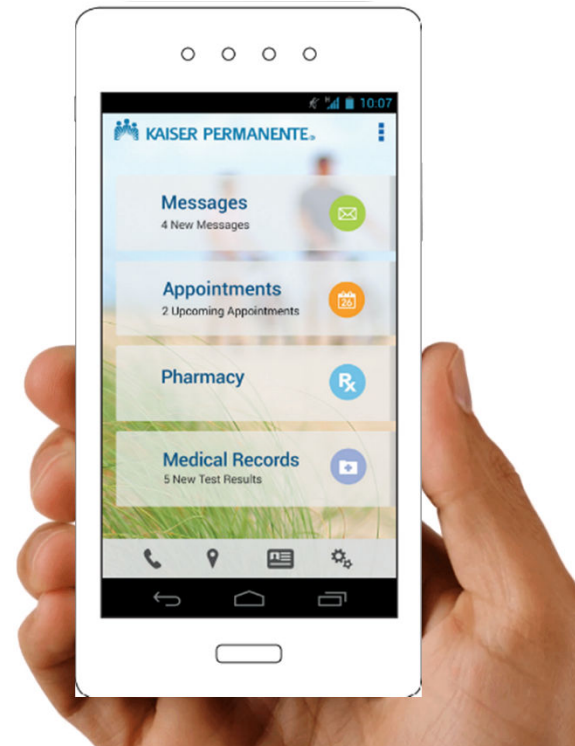
Use the convenient features of My Health Manager right from your smartphone or other mobile device.

- ▶ Email your doctor's office
- ▶ View most test results
- ▶ Schedule or cancel routine appointments
- ▶ Refill most prescriptions
- ▶ View past visits

Just download the Kaiser Permanente app at no cost from your preferred app site.



Are you registered? If you're already registered on **kp.org**, you're all set to start using your Kaiser Permanente app. If not, you'll need to go to **kp.org/registernow** to set up your account from a computer. Then use your new user ID and password to activate the app.



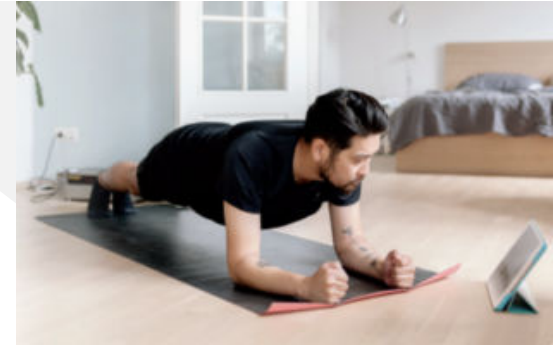
Class-Pass

Help your employees stay active from anywhere

No matter where your employees want to sweat it out, **ClassPass** has them covered.

What employees get with ClassPass

- Unlimited on-demand video workouts
 - Access to over 4,000 on-demand workouts at no cost on your phone or laptop. Video workouts include HIIT, strength training, cardio, yoga, barre, and more – all from the comfort of your own home.
- Livestreams of top-rated fitness classes
 - Reduced rates for real-time online classes from top studios and instructors from around the world. Classes include boxing, Pilates, dance, yoga, HIIT, barre, boot camp, prenatal, and more.
- In-person gym classes
 - Reduced rates for classes at some of the top gyms and fitness studios in your area. ClassPass partners with 30,000 gyms and studios around the world.



Healthy lifestyle programs can help your bottom line

Research shows companies that offer workforce health programs have:*



25% lower health plan costs



25% lower workers' compensation costs



25% lower disability insurance costs



25% reduction in employee sick leave

To get access to ClassPass, have your employees visit
kp.org/exercise

Self Care Apps

Support for emotional wellness

Try on-demand self-care apps today at no additional cost

Get help with anxiety, stress, sleep, mood, and more. Anytime you need it.

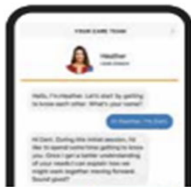
Kaiser Permanente members can explore 3 evidence-based apps:^{1,2,3}



Calm

The #1 app for meditation and sleep. You can choose from hundreds of programs and activities, including:

- Guided meditations
- Sleep Stories
- Mindful movement videos



ginger

1-on-1 emotional support coaching and self-care activities to help with many common challenges.

- Coaches are available by text 24/7
- You can use Ginger's text-based coaching services at no cost, no referral needed^{4,5}



myStrength[®]
by Teladoc Health

Personalized programs designed to help you:

- Set mental health goals
- Learn coping skills
- Track your progress over time
- Make positive changes



Employee Benefits
Services Group.



Visit kp.org/selfcareapps to get started

Healthy Lifestyle Programs



No matter where your employees want to sweat it out, ClassPass has them covered. We teamed up with industry leader ClassPass to make it easier for your employees to stay active from anywhere. By supporting your employees' fitness goals, you're creating a work culture that promotes more energy, less stress, and improved focus.

What your employees get with ClassPass:

► Unlimited on-demand video workouts

Access to over 4,000 on-demand workouts at no cost on their phone or laptop. Video workouts include HIIT, strength training, cardio, yoga, barre, and more – all from the comfort of their living room.

► Livestreams of top-rated fitness classes

Reduced rates for real-time online classes from top studios and instructors from around the world. Classes include boxing, Pilates, dance, yoga, HIIT, barre, boot camp, prenatal, and more.

► In-person gym classes

Reduced rates for classes at some of the top gyms and fitness studios in their area. ClassPass partners with 30,000 gyms and studios around the world.

To get access to ClassPass, have your employees visit kp.org/exercise



Healthy lifestyle programs can help your bottom line

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25% lower workers' compensation costs



25% lower disability insurance costs



25% reduction in employee sick leave

Maternity Care at Kaiser

Personalized care from a dedicated team

Your prenatal care team is there to help keep you and your baby healthy, empower and support you throughout your pregnancy, and help you have the birth experience you want. Your first step is choosing a doctor or midwife

Planning for a positive delivery day experience

Making a birth plan lets you tell us how you envision your day, so Kaiser can do our best to honor your wishes and help you have a safe, positive experience

Breastfeeding your baby for a health start in life

If you choose to nurse your baby, you'll get plenty of support from Kaiser. Board-certified lactation consultants are available to give you one-on-one support – both in the hospital and after you go home.

If you and your baby need specialized care

Learning that your pregnancy is high-risk can be scary – but many of high-risk moms-to-be have healthy pregnancies and healthy babies. Any specialty prenatal care you may need will be built into your maternity care plan.

If you're high-risk, you'll see a perinatologist who specializes in complicated pregnancies. And if your baby needs extra TLC, Kaiser's highly trained neonatal intensive care team provides specialized care for newborns with unique needs.



Support for a healthy pregnancy

We're here for you before, during, and after the birth of your baby.

Visit kp.org/classes to explore classes and programs for expecting parents – including:²

- Preparing for childbirth
- Prenatal yoga
- Breastfeeding
- Newborn care

Go to kp.org/maternity for in-depth resources for every stage of pregnancy, labor and delivery, and your baby's first few weeks at home. Come back often for articles, checklists, videos, virtual tours of our maternity wards, and more.

Employee Assistance Program (EAP)



Employees and eligible family members (spouses and dependents), can meet face-to-face with a counselor, financial planner or attorney for expert, confidential information and guidance.

- Your household is eligible for a total of five (5) sessions per calendar year, plus an additional five (5) with a covered disability claim, and no cost to you.
 - Confidential counseling
 - Stress, anxiety, and depression
 - Grief and loss
 - Substance abuse
 - Marital issues
 - Financial Information & Resources
 - Getting out of debt
 - Tax questions
 - Retirement planning
 - Estate planning
 - Legal Support
 - Divorce and family law
 - Debt & bankruptcy
 - Landlord/tenant issues
 - *Need representation? A guidance consultant will refer you to a qualified attorney in your area for a free 30-minute consultation. Any legal fees afterward reduced by 25%

Access Anytime

Call: 1-888-327-9573

TDD: 1-800-697-0353

Online: guidanceresources.com

Web ID: SYMETRA

When talking on the phone, mention
Symetra as your employer sponsor.



Confidential support, information and resources for all of life's challenges.
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EstateGuidance

A will is one of the most important legal documents you can have. It ensures that you'll control who gets your property, who will be your children's guardian, and who manages your estate when you die.

- EstateGuidance makes it easy to create a simple, customized, legally binding will by offering
 - Convenient online access to will documentation tools
 - Simple-to-follow instructions guiding you through the will generation process
 - Online support from licensed attorneys, if needed
 - The ability to make revisions at no cost

You can create a simple will for \$14.99, printing and mailing services are available for an additional fee.

*Prices may be subject to change – contact ComPsych for additional information.



To get started:

- 1 Visit www.estateguidance.com
- 2 Enter your promotional code: SYMETRA
- 3 Choose any of the options in the drop-down menu.

Next Steps

Open Enrollment
Kick-Off:
July 16th, 2024

Election Period:
July 22nd –
August 2nd

Benefits Effective:
September 1, 2024

ADP Employee Self-Serve

Log in to your website: <https://workforcenow.adp.com>

A screenshot of the ADP Employee Self-Serve login page. The page has a light green background with a subtle pattern. At the top right, there is a language selector showing 'ENGLISH' with a dropdown arrow. The main heading is 'Welcome to ADP®'. Below it is a 'User ID' label followed by a white input field. Under the input field is a checkbox labeled 'Remember My User ID' with a blue information icon. A grey 'NEXT' button is centered below the checkbox. At the bottom of the main content area is a link that says 'FORGOT YOUR USER ID?'. At the very bottom of the page, there is a link that says 'New user ?' followed by a blue plus icon and the text 'CREATE ACCOUNT'.

ADP® Mobile Solutions

For today's workforce on the go, ADP Mobile Solutions places secure and convenient tools right in your hands for simple, anytime access across devices.



Download the Free Mobile App



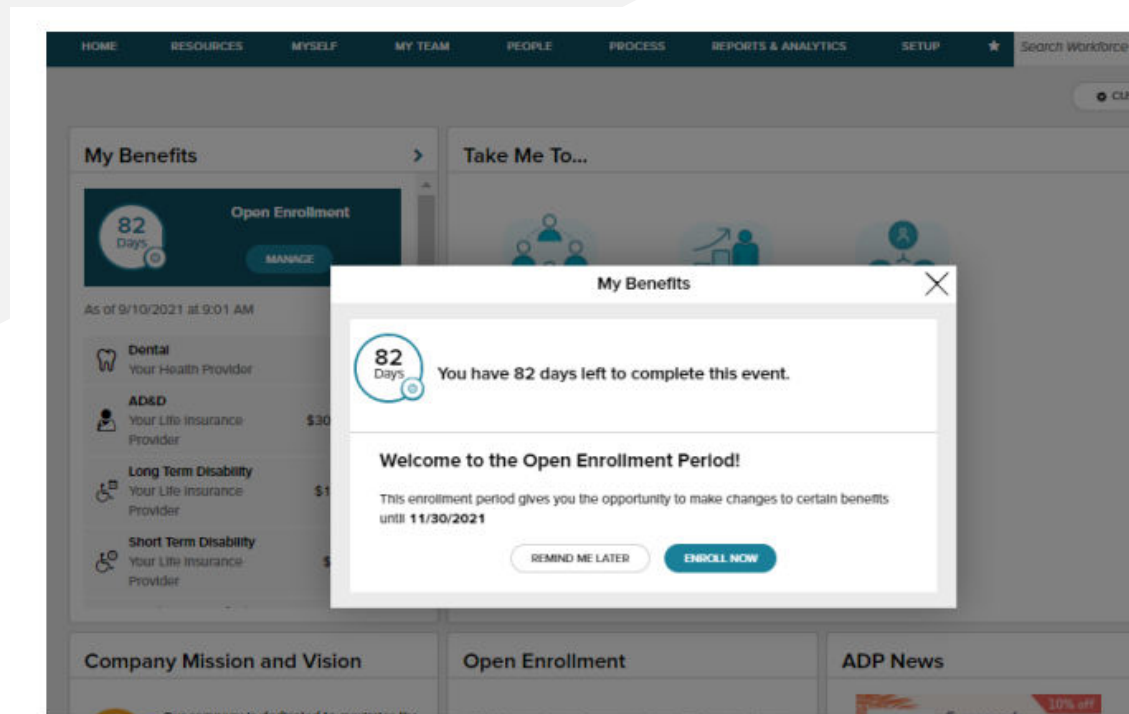
Enter your User ID and password, and then click **Sign In**

Note: If this is your first time logging in, click **Sign Up**.

If you are unsure of the registration code, please contact your HR Team.

ADP Employee Self-Serve

Upon logging in, you will be presented with a pop-up showing important information about this Open Enrollment period. You can click Enroll Now or Remind Me Later. This pop-up is displayed each time you log in during the Open Enrollment period until you complete your selections.



ADP – Plan Selections

The left side of the screen will indicate the different plan types that are available to enroll in. When you are viewing the selected plan type, all enrollment options will be displayed on the screen.

You may choose to click **Select Plan** for the desired enrollment or **Waive This Benefit**. If you choose to waive a benefit, you may be required to select a waive reason.

The screenshot displays the ADP Enrollments interface. On the left, a sidebar titled 'AVAILABLE BENEFITS' lists options: MEDICAL, DENTAL, VISION, FSA HEALTH CARE, HEALTH CARE FSA, LIMITED HEALTH ..., and EMPLOYEE LIFE. The 'MEDICAL' option is selected. The main content area is titled 'Medical' and includes a progress bar with steps: Welcome, Select Benefits, and Summary. A message states: 'Your company requires you to enter a reason to waive this coverage.' Below this, a section titled '1. Which plan would you prefer?' contains a table with two rows:

PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE	ACTION
Medical HDHP	Health & Welfare Provider	\$20.77	\$10.15	—	SELECT PLAN
Medical HMO	Health & Welfare Provider	\$5.08	\$10.15	—	SELECT PLAN

Below the table is a 'WAIVE THIS BENEFIT' button. A second section, '2. Who do you want to cover?', shows three options: 'You' (selected), 'George Albright Child', and 'Katie Albright Child'. At the bottom, there are buttons for 'SAVE FOR LATER' and 'CONTINUE TO PREVIEW'. A red arrow points to the 'CONTINUE TO PREVIEW' button.

ADP – Voluntary Life Insurance

If the amount selected is over the Guarantee Issue amount, approval will be required and you will be asked to collect an **Evidence of Insurability (EOI)** and submit it to your employer. Your HR team will send you an EOI following completion of the Open Enrollment period. Full election amount will not be approved until this document is received.

EE Vol Life	Guardian Life	\$0.00	\$7.38	---	SELECTED
WAIVE THIS BENEFIT					
1. How much coverage would you like? \$0.00 Per Pay Period					
<input type="text" value="\$80,000.00"/>		Additional Amount			
\$80,000.00		Total Elected coverage			
<div> Over The Limit - Approval Required The additional amount of coverage is over the guarantee issue amount of \$50,000.00. The amount over the limit will be subject to the approval of the plan administrator and/or the insurance carrier.</div>					

Next, select your beneficiaries

2. Who would you like to assign as your beneficiaries?		MANAGE BENEFICIARIES
You can select as many beneficiaries as you would like as long as the total equals 100%.		
Select your Primary beneficiaries		
Alice Albright Spouse 100.00 %	Anthony Albright Child	Maggie Albright Child
		Randy Albright Child
		Joanna Anthony Child
		~100.00% (total must equal 100%)
Do you want to add Secondary beneficiaries?		
Alice Albright Spouse	Anthony Albright Child 25.00 %	Maggie Albright Child 25.00 %
		Randy Albright Child 25.00 %
		Joanna Anthony Child 25.00 %
		~100.00% (total must equal 100%)
<div>SAVE FOR LATER CONTINUE TO PREVIEW</div>		

ADP – Confirmation Summary

Continue through each step until all elections are complete and the **Continue to Summary** button is activated.

Review all your selections. When you have confirmed them, click **Submit Enrollment**. If you click **Save for later** instead, the enrollments will not be submitted to your HR team until you fully submit the enrollment

AVAILABLE BENEFITS

- MEDICAL
- DENTAL
- VISION
- FSA HEALTH CARE
- HEALTH CARE FSA
- LIMITED HEALTH ...
- EMPLOYEE LIFE

Employee Life

PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE
Basic Employee Life	Insurance Provider	\$0.00	\$23.08	---

[SELECT PLAN](#) [WAVE THIS BENEFIT](#)

1. How much coverage would you like? **\$0.00** [Per Pay Period](#)

\$0.00000 *Base Amount*

2. Who would you like to assign as your beneficiaries? [MANAGE BENEFICIARIES](#)

You can select as many beneficiaries as you would like as long as the total equals 100%.

Select your Primary beneficiaries:

George Albright *0%* Kate Albright *0%* <0.00% (total must equal 100%)

Do you want to add Secondary beneficiaries?

George Albright *0%* Kate Albright *0%* <0.00% (total must equal 100%)

[SAVE FOR LATER](#) [CONTINUE TO SUMMARY](#)

ADP – Enrollment Complete

Please ensure you receive the confirmation note indicating your elections have been submitted.

✓ You have completed your enrollment.

You have successfully completed your D Test enrollment. Contact your administrator if you have questions.

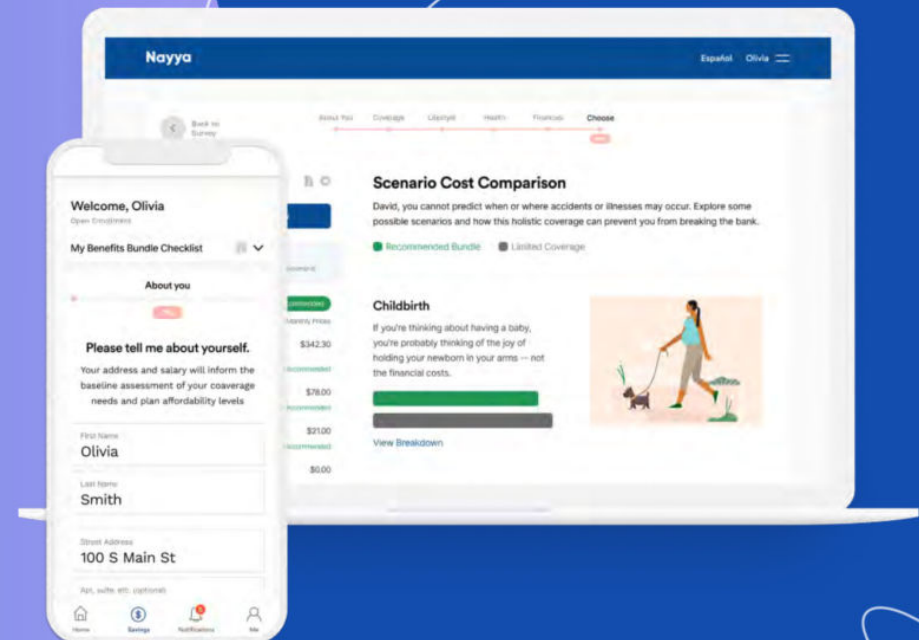
CLOSE

Nayya - CHOOSE

Nayya

Selecting Your Benefits User Guide

Nayya Choose, our data-driven decision support platform, is designed to guide you through open enrollment with personalized insights so you can feel more confident in your benefits decisions.



Nayya - CHOOSE



How does it work?

Nayya walks you through open enrollment with a quick, step-by-step assessment to determine the right level of coverage based on your unique needs. With Nayya, you can complete enrollment in less than 10 minutes!



We'll take care of the heavy lifting

Nayya provides a bundled recommendation that encompasses the full portfolio of your available benefits, including medical, dental, and vision, as well as 401(k) and HSA investment support, providing a holistic view of your coverage.





Thank You.