



Annual Open Enrollment

Monday, October 14 through Friday, October 18

November 1, 2019 – October 31, 2020

Important Benefit Updates

We are pleased to offer new Anthem medical options for next year. Dental and vision coverage will also be offered through Anthem. Detailed information concerning these changes is available on the benefits website at www.jimellisbenefits.com.

All other existing benefits will be offered with no changes for the 2019 / 2020 plan year.



Plan Item	Blue Essential Open Access POS		Blue Open Access POS (Buy-Up)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Member	\$5,000	\$15,000	\$2,500	\$7,500
Family	\$10,000	\$30,000	\$7,500	\$15,000
Coinsurance	30%	50%	30%	50%
Out-of-Pocket Limit				
Member	\$7,900	\$23,700	\$7,900	\$23,700
Family	\$15,800	\$47,400	\$15,800	\$47,400
Preventive Care	No Charge	50% After Deductible	No Charge	50% After Deductible
Doctor Office Visits				
Primary Care Physician	\$30	50% After Deductible	\$30	50% After Deductible
Specialist	\$60		\$60	
Outpatient Diagnostic Lab & X-Ray	<u>LabCorp - No Charge</u>	50% After Deductible	<u>LabCorp - No Charge</u>	50% After Deductible
Office	30% After Deductible		\$30/\$60 - No Deductible Lab: 100%; X-Ray: 30% 30% After Deductible	
Freestanding Center	Lab: 30% After Ded; X-Ray: 30% - No Ded			
Outpatient Hospital	30% After Deductible			
Outpatient Surgery				
Freestanding Center	\$150 + 30% - No Ded	50% After Deductible	\$150 + 30% - No Ded	50% After Deductible
Outpatient Hospital	30% After Deductible		\$500 + 30% After Ded	
Inpatient Hospitalization	\$500 + 30% After Ded	50% After Deductible	\$500 + 30% After Ded	50% After Deductible
Emergency Care	\$350 + 30%	\$350 + 30% *	\$350 + 30%	\$350 + 30% *
Urgent Care	\$75 copay	50% After Deductible	\$75 copay	50% After Deductible

* Out-of-network emergency services could be subject to balance billing, as determined by the provider.

Not enrolled in Medical? Review the plan options and consider electing coverage for the 2019 - 2020 plan year.

Important Medical Plan & Ingenio Rx Prescription Drug Information

- New 4 tier deduction structure - you will be enrolled in the coverage level based on your currently covered dependents.
- Elimination of Health Savings Account (HSA) option - existing members will be enrolled in Anthem Blue Essential Open Access POS plan.
- Higher out-of-network employee costs. Access anthem.com and select Blue Open Access POS (Select Network) for provider information.
- New lab and pharmacy benefits
- Anthem Blue Essential Open Access POS members will receive Critical Illness and Accident benefits for you and covered dependents.
- Deductibles and out-of-pocket maximums are per calendar year.
- Blue Essential Open Access POS does not cover allergy tests, chiropractic care, or therapy (physical, occupational, or speech).













Benefit Feature	Blue Essential Open Access POS	Blue Open Access POS (Buy-Up)
Pharmacy Deductible	\$500 Per Person \$1,000 Family	Not Applicable
Tier 1	Retail and Home Delivery: \$15 Copay Pharmacy Deductible Does Not Apply	Retail and Home Delivery: \$15 Copay
Tier 2	Retail: \$40 Copay After Pharmacy Deductible Home Delivery: \$80 Copay After Deductible	Retail: \$35 Copay Home Delivery: \$70 Copay
Tier 3	Retail: \$75 Copay After Pharmacy Deductible Home Delivery: \$225 Copay After Deductible	Retail: \$60 Copay Home Delivery: \$180 Copay
Tier 4	Retail and Home Delivery: 25% coinsurance up to \$350 after pharmacy deductible	Retail and Home Delivery: 25% coinsurance up to \$350

Medical Plan Payroll Deductions

Anthem Blue Essential Open Access POS									
Annual Earnings	Under \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000+
Semi-Monthly Contributions									
Employee Only	\$37.50	\$56.25	\$75.00	\$93.75	\$112.50	\$131.25	\$150.00	\$168.75	\$172.31
Employee + Spouse	\$285.44	\$304.19	\$322.94	\$341.69	\$360.44	\$379.19	\$397.94	\$416.69	\$420.25
Employee + Child(ren)	\$251.40	\$270.15	\$288.90	\$307.65	\$326.40	\$345.15	\$363.90	\$382.65	\$386.21
Family	\$499.33	\$518.08	\$536.83	\$555.58	\$574.33	\$593.08	\$611.83	\$630.58	\$634.14
Weekly Contributions									
Employee Only	\$17.31	\$25.96	\$34.62	\$43.27	\$51.92	\$60.58	\$69.23	\$77.88	\$79.53
Employee + Spouse	\$131.74	\$140.39	\$149.05	\$157.70	\$166.35	\$175.01	\$183.66	\$192.32	\$193.96
Employee + Child(ren)	\$116.03	\$124.68	\$133.34	\$141.99	\$150.64	\$159.30	\$167.95	\$176.61	\$178.25
Family	\$230.46	\$239.11	\$247.77	\$256.42	\$265.07	\$273.73	\$282.38	\$291.03	\$292.68

Anthem Blue Open Access POS (Buy-Up) - All Earnings		
	Semi-Monthly Contributions	Weekly Contributions
Employee Only	\$243.14	\$112.22
Employee + Spouse	\$509.08	\$234.96
Employee + Child(ren)	\$472.82	\$218.22
Family	\$738.76	\$340.97

2019-2020 Summary of Benefits and Premiums

BENEFIT	DESCRIPTION	PREMIUMS
Telemedicine 	For medical plan participants. Access to licensed physicians via phone/email/smartphone for minor illnesses at no cost.	Provided by Jim Ellis
Dental 	Access participating dentists at www.anthem.com and select “Dental Complete: for the plan / network.” Enhanced dental benefits include accidental injury coverage at 100%, emergency dental program, and additional benefits like cleanings, fluoride, sealants, and more for members with diabetes, pregnancy, stroke, organ and bone marrow transplant, cancer, and ESRD.	Weekly Semi-Monthly Employee Only: \$4.19 \$9.09 Employee + Spouse: \$12.91 \$27.98 Employee + Child(ren): \$16.96 \$36.74 Family: \$27.40 \$59.38
Vision 	Access participating vision providers at www.anthem.com . Choose “Blue View Vision” as the plan / network. Benefits include an exam and frames or contacts.	Weekly Semi-Monthly Employee Only: \$1.86 \$4.03 Employee + Spouse: \$3.72 \$8.05 Employee + Child(ren): \$3.81 \$8.25 Family: \$5.67 \$12.28
Basic Life Insurance 	Includes Accidental Death & Dismemberment (AD&D) which pays an additional benefit for loss of life, loss of limbs, speech, and hearing	Provided by Jim Ellis at no cost to you
Voluntary Life Insurance 	Employee: \$10,000 increments up to 5 times your annual income Spouse: Up to the lesser of 50% of the employee amount of \$100,000 Children: \$10,000	Review all benefits and cost options online on the enrollment portal or by calling the Benefits Service Center.
Short Term Disability 	60% of your weekly earnings up to a maximum weekly benefit of \$500 Benefit begins on day 1 for accident, day 8 for illness and continues for up to 90 days.	
Long Term Disability 	60% of your monthly earnings up to a maximum monthly benefit of \$5,000 Benefit begins on day 91 and continues until age 65 if you remain disabled.	
Critical Illness 	The Critical Illness plan pays a flat dollar benefit in the event of diagnosis of a covered critical illness. This plan reduces the cost of your medical expenses. Employee: \$5,000 to \$30,000 Spouse: \$5,000 to \$15,000 Child: \$1,000, \$2,500, \$5,000, \$10,000	
Accident Coverage 	The accident plan provides financial peace of mind in the event of a covered unexpected accident. Benefits for hospital care, accident care, and injuries dependent upon the type of injury are included.	Weekly Semi-Monthly Employee Only: \$1.32 \$2.85 Employee + Spouse: \$2.18 \$4.73 Employee + Child(ren): \$2.84 \$6.15 Family: \$3.70 \$8.03
Employee Assistance Program 	Resource Advisor is a free and confidential program to help manage life’s problems. The plan includes access to counselors, as well as tools and resources for legal and financial assistance.	Provided by Jim Ellis at no cost to you

Open Enrollment

ENROLL BY PHONE	ENROLL ONLINE
<ul style="list-style-type: none"> • Call the Jim Ellis Benefits Service Center at 770-295-1100. • Benefit Service Center hours are Monday to Thursday from 8am to 6pm, and Friday from 8am to 5pm. • Speak with a trained Benefits Specialist who will review your benefit options, answer your questions, and complete your enrollment. <p>As a reminder you may call the Benefits Service Center during the year for:</p> <ul style="list-style-type: none"> ✓ Benefits questions ✓ Claims assistance ✓ ID Card requests ✓ Life insurance beneficiary updates ✓ Qualifying Life Events ✓ Access to plan documents and more! 	<ul style="list-style-type: none"> • Access www.totemtools.com. • Click “Reset ID and Password” link. • Input your personal information and you will be prompted to create a case-sensitive password. • Then, return to the login screen and enter: <ol style="list-style-type: none"> 1. User ID: Your User ID is your last name + your date of birth (mmdyyy) Example: Smith12051980 2. Password: Your newly created password <p>Need help? The Benefits Service Center is able to assist with your online enrollment and website navigation.</p> <p style="text-align: center;">Be sure to complete your enrollment elections by 11:59 pm on Friday, October 18!</p>



What Happens If I Don't Enroll?

If you do not call or go online to enroll for the November 1, 2019 – October 31, 2020 plan year, you will be defaulted in the new Anthem medical plan based on your current coverage. All other current benefit elections will carry forward next year.

You are encouraged to complete an active enrollment to ensure you understand the new medical, dental, and vision plans and premium updates.

Important Reminders

- Now is your opportunity to make changes to your benefits for next year. Mid-year benefit changes are not permitted during the year without a Qualifying Life Event.
- Even if you are not making changes to your plans or coverage levels, we encourage you to review your personal information and life insurance beneficiary information at this time by calling the Benefits Service Center or accessing the online portal.
- Please retain your Confirmation Statement for your records following open enrollment. If you complete an active enrollment election, you will receive a statement via email if we have an email address on record.

Questions? Contact the Jim Ellis Benefits Service Center at 770-295-1100.

