

HR UPDATE

TO: ALL BENEFITS ELIGIBLE EMPLOYEES
FROM: KATIE EPTING – HUMAN RESOURCES
SUBJECT: UPDATED BENEFITS INFORMATION FOR 2021
DATE: NOVEMBER 17, 2020

Lexington recently received our renewal contract from MVP for 2021. It included an increase of over 16%! As you know, Lexington has committed to not increase benefit costs to our employees in 2021. In an effort to hold true to this, we reached out to other health insurance companies to see if they would be able to provide the same high-quality health insurance that you are accustomed to but with a cost savings. CDPDP has agreed to provide your health and prescription insurance coverage for 2021. Although Lexington will still see a 10% increase in costs, we will **not** be passing on this increase to employees.

Open Enrollment will begin on November 18, 2020 and will end on December 1, 2020. Rose and Kiernan will replace Jaeger & Flynn as the broker for Schoharie’s medical, dental, and vision plans as well as Lincoln Financial and Legal Club of America. Additionally, effective January 1, 2020 Rose & Kiernan will begin to administer your HRA and Flex accounts. We will send the link to their on-line enrollment platform, RKSolution, in a future communication. When you first log in to the RKSolution site, you will need to register on the RKSolution site. Instructions and the link will be forwarded shortly. Be sure to save your login information so you can access the site throughout the year.

The new CDPHP medical plan design will closely match MVP’s current plan design. You may notice small differences in CDPDP’s prescription formulary (tiered listing of approved generic and brand name drugs). If you have the ability to do so, please refill your prescriptions prior to the end of the year in the event delivery of your CDPHP ID card is delayed for any reason.

If you have a medical procedure scheduled in early 2021, tell your doctor that your insurance is changing effective January 1, 2021 to CDPHP’s High Deductible Exclusive Provider Organization (HDEPO) plan. If prior approval (PA) is required for the future service, your doctor will need to obtain the PA from CDPHP, not from MVP.

Also, you will need to access CDPHP’s website to ensure your providers are “in-network” with CDPHP. You can search for participating providers by clicking on the Find-A-Doc link below, or by calling the toll-free number on the back of your CDPHP ID card once you receive it.

[CDPHP Find-A-Doc](#) - The plan type is “HDEPO.”

Once you receive your new CDPHP ID card, it is important that you provide at all medical appointments and at your pharmacy in 2021. The new insurance card will be sent directly to the home address you enter when you register and make your enrollment elections on the RKSolution. Cards are expected to arrive before December 31, 2020. You will also receive a new debit card for your HRA (please destroy your old card).

We are also pleased to inform you that we have extended the deadline for you to submit your Wellness activities and avoid the \$20.00 surcharge. The new deadline is March 31, 2021.

*****For the remainder of 2020 continue to submit your Wellness Activities to Jaeger & Flynn. Effective January 1, 2021 you will start submitting your Wellness Activities directly to Kathleen Roberts at Rose & Kiernan via email: kroberts@rkinsurance.com or fax: (518) 244-4339.*****

To enroll your dependents in any plan for which you are eligible on the RKSolution, it is a required field for you to enter their social security numbers and dates of birth. Please ensure you have this information available, or you will not be able to enroll your dependents.

Some additional changes for 2021:

- Voluntary products previously offered through AFLAC and Colonial will be eliminated (Cancer, Accident, Critical Illness, Indemnity). Instead, you will have the option to enroll in a new line of voluntary benefits administered by MetLife including a Hospital Indemnity plan, Accident Insurance, and Critical Illness (includes coverage for Cancer).
 - You can keep your existing policies with AFLAC and Colonial on a direct-billing basis in 2021.
- A new Legal Plan including Identity Theft solutions and Credit Monitoring.

Short-Term Disability, Long Term Disability, and Voluntary Term Life & AD&D coverage will continue to be offered by Lincoln.

Representatives from CDPHP, Rose & Kiernan, and Lexington’s Human Resources department have scheduled virtual meetings (via Zoom/WebEx) to further review this information and answer any questions you may have. Links to join the sessions are below.

<u>Presenter</u>	<u>When</u>	<u>Link</u>	<u>Meeting Code (if prompted)</u>	<u>Join By Phone</u>
Erik Gorenflo 403b Wealth Advisor	November 30 1:00 pm	Join Meeting	Meeting ID: 997 1353 9814 Passcode: 928025	1- 929 -205- 6099