

# Open Enrollment for Plan Year starting January 1, 2021

---



# The GOOD NEWS for 2021!

---

- Although the costs of health care has increased again, Lexington has made the decision to not pass these increases on to our employees.
- Lexington has not increased employee's payroll contributions since 2014!
- There are NO CHANGES to plan design, co-pays, deductibles, or payroll contributions for 2021.



Employees who are newly hired or transferred to a FT position between 9/2 and 11/2:

---

### 2-Step Enrollment Process!

- You will need to enroll for your newly eligible benefits for the remainder of 2020.
- *During Open Enrollment, your “Newly Eligible” enrollment for the remainder of 2020 will need to be approved by Human Resources before you can complete your Open Enrollment.*
- *Once you have received confirmation for your 2020 elections, you will need to Complete your enrollment for 2021 coverage.*

# What is changing for 2021?

---

- A new line of voluntary benefits administered by MetLife including a NEW Hospital Indemnity plan, Accident Insurance, Short-Term Disability and Critical Illness (includes coverage for Cancer)
- All voluntary products previously offered through Transamerica will be eliminated. For all plans with the exception of Short-Term Disability, employees can continue their benefits through direct billing with Transamerica in 2021.
  - Don't forget to submit your 2020 Wellness Claims (Cancer/Critical Illness) prior to 12/31/20!
- Enhancements to the Legal Plan including Identity Theft protection and Credit Monitoring
- To help ensure we do not have to increase employee contributions, CDPHP will no longer offer the LifePoints program in 2021.
  - A new web tool to assist you with your Wellness goals will be announced later in the year.
- The RKXchange has been re-branded as the RKSolution.



# Open Enrollment

---

- Make your elections on the RKSolution web site starting Wednesday November 11 through Wednesday December 2<sup>nd</sup>.
- If you do not wish to enroll in a benefit, you must decline coverage and provide the reason why.
- You can log in as often as you want during Open Enrollment and change your elections
- Any changes you make will not be complete until you click on “Click to Sign”



# Lexington's Self-Insured Plan



- Lexington acts like the insurance carrier. Lexington takes on the responsibility of paying for its employees and their dependents Medical Claims
- Meaning, Lexington actually pays “out of pocket” any expense to the provider that is not covered by you, the healthcare subscriber (Deductible + Co-Pay)
- We have the option of choosing to adopt a fully-insured plan, but estimates from insurance companies are higher than current expenses (most recent estimates were \$1+ million more than expected expenses for 2018)
- Since Lexington is not in fact an “insurance carrier”, we have partnered with CDPHP to be our 3<sup>rd</sup> Party Administrator; they help negotiate pricing with providers and process all claims (keeping individual's healthcare confidential)



# Healthcare is Expensive!

---

- Lexington helps keep healthcare costs down by:
  - Providing to you and your family members **FREE TELEMEDICINE** with United Concierge!
    - **Save this number in your phone: 1-844-484-7362**
  - Arranging with St. Mary's in Amsterdam to be Lexington's Preferred Provider for:
    - No-cost PT, OT, Speech Therapy, Laboratory, Imaging, and certain Outpatient Facility Services
  - Preferred Providers available through CDPHP with no-cost Laboratory and Imaging

# Know What It Costs

Service\$	Average Cost	Cost to You - \$500 Deductible +	Option
Emergency Room Visit	\$860	\$150	Telemed / Primary Care
Urgent Care	\$104	\$50	Telemed
Primary Care Visit	\$150	\$50 co-pay	Telemed
Service\$	Average Cost	Cost to You (No Deductible or Co-pay)	Option
Telemed	\$14.50	\$0	Why Pay More?



# Telemedicine – United Concierge Medicine\*

**Affordable, quality healthcare services available 24/7/365**

- FREE benefit for eligible Lexington employees AND their eligible dependents!
- Providing you and your family members with FREE healthcare services from a Telemed Doctor
- Save \$\$ on doctor visits by utilizing the Telemed doctors for things such as:
  - Prescribe medications
  - Order x-rays, labs; provide referrals to local specialists
  - Wellness (weight loss/fitness) instructions and coaching
  - Order diagnostic and preventative testing
  - Access to your own electronic health record
  - Will notify your Primary Care Physician of services

**\*\*Employees who want to use this service for family members must log on to the RXXchange Web Site to add their dependent information and enroll their dependents in the plan. Domestic Partners are not eligible\*\***

***\*FAMILY DIRECTED RESPITE AIDES ARE NOT ELIGIBLE FOR THIS BENEFIT***

9

**\*Not to be used a replacement or substitute for medical insurance**

## HOW MUCH WILL MEDICAL AND PRESCRIPTION DRUG COVERAGE COST YOU?

**Eligibility:** Regular Full Time employees working in an awarded position of 30 or more hours per week are generally eligible on the first day of the month following 60-days of FT service.

### **2021 Payroll Deductions**

<u>Level of Coverage</u>	<u>For Employees hired prior to 1/1/2014:</u>	<u>For Employees hired or re-hired on or after 1/1/14</u>
Individual	\$0.00	\$31.89
Employee + 1	\$10.00	\$66.09
Family	\$20.00	\$74.28

*\*Employees hired and/or re-hired on or after January 1, 2014 and pay 10% of the premium equivalent\**

- *Lexington covers nearly 97% while employees are responsible for just over 3%.*
  - Other Agencies require employees to contribute 15 – 20%.



# Medical Plan Design

---

- You can find a detailed summary of the plan design including Deductibles and Co-Pays on the RKSolution site.
  - When you are making your medical election, see “Helpful Resources” on the right side of the screen to open the detailed PPO Benefit Summary

# CDPHP Choice PPO Prescription Drug Coverage


Tier	In-Network Co-pay 30 day Retail/90 day Retail or Mail Order	Out-of-Network
Tier 1	\$10/\$20	Not Covered
Tier 2	\$50/\$100	Not Covered
Tier 3	\$100/\$200	Not Covered
Tier 4 – Specialty Medications*	20% Coinsurance	Not Covered
Tier 5 – Specialty Medications*	30% Coinsurance	Not Covered

*\*Specialty Medications are provided in 30 day supplies only.\**

**\*\*No option for a Generic Insulin\*\***

**\*Members are required to obtain 90 day supplies of maintenance medications by mail order or at a retail CVS pharmacy. Maintenance prescriptions must be moved to a 90 day supply after initial fill and two refills.\***

## How can I save money on Pharmacy Expenses?

- **Rx for Less** – Generic prescription drug cost-savings program  

- Use a pharmacy within the CVS / Caremark network
- Ask your doctor to prescribe a **90-day generic option** – most fall under Tier 1!
- Have your doctor check the covered formulary to confirm the prescription is covered under the plan
- Take advantage of the low cost Maintenance Medications available via Wal-Mart, Walgreens and Price Chopper!
- **Rx Manufacturer Coupons** – Copay assistance programs are available to help you pay part of your out-of-pocket costs for many brand-name medications
  - Visit <http://www.needymeds.com/> or <http://www.goodrx.com/>
- Contribute to a Medical Flexible Spending Account





# Dental & Vision Coverage



## Delta Dental PPO – (FT Only)

<u>Service Type</u>	<u>Preferred Dentist Cost</u>
<b>Deductibles</b>	None
<b>Out-of-Pocket Maximums</b>	\$1,250 per person each calendar year
<b>Preventative Cleanings</b>	100% covered
<b>Basic Services</b> Fillings, denture repair & relines, additional general anesthesia and injectable antibiotics	80% Co-Insurance
<b>*Complex Major Services</b> Crowns, inlays, onlays and cast restorations	<b>*Covered at 50% Co-Insurance following a 12-month waiting period</b>
<b>*Oral surgery, Endodontics, Periodontics, Major and Prosthodontics</b>	80% Co-Insurance <b>*Following a 12 month waiting period</b>
<u>Coverage Level</u>	<u>Bi-Weekly Payroll Deduction</u>
Individual	\$2.31
Family	\$4.62

## Guardian Vision – (FT & PT)

<u>Service Type</u>	<u>In-Network</u>	<u>Out-Of-Network</u>
<b>Eye Exam</b>	\$20 Copay	Allowance up to \$46
<b>Frames</b> (Once Every Two Calendar Years)	\$135 Allowance; 20% discount over allowance	Allowance up to \$47
<b>Lenses</b> (Once Every Calendar Year)	\$20 Copay	Allowance varies by type
<b>Contact Lenses</b> (Once Every Calendar Year in lieu of Frames)	\$135 Allowance; 15% discount over allowance	Allowance up to \$105
<b>Laser Eye Correction</b>	Up to 25% off Usual and Customary	Not Applicable

<u>Coverage Level</u>	<u>Bi-Weekly Payroll Deduction</u>
Individual	\$2.66
Employee + 1	\$4.21
Family	\$7.28

# Medical Flexible Spending Account

## What is an MFSA?

---

- Allows you to set aside a portion of your income on a pre-tax basis to help you pay for eligible out-of-pocket expenses for Medical, Dental, and Vision care and services.
- The maximum annual contribution amount is \$2,750 pre-tax dollars that are deducted from your paycheck in equal installments throughout the year

## Is an FSA Right For Me?

---

- Take a look at your health care expenses such as co-pays, deductibles, prescriptions, dental services, and vision services to get an idea of what your yearly expenses are
- Do you purchase a high cost prescription regularly?
- Do you have glasses, contacts, need orthodontia care, or are in need of major dental services?

## Summary of Benefit

- Max \$2,750 annual contribution
- You must be a Full Time Employee and be enrolled in an employer-sponsored medical plan
- Any funds less than \$500 that are left in the account at the end of the plan year can be rolled over into a new FSA in the next calendar year
  - **Any funds over \$500 will be lost**



# Dependent Care Spending Account

## Just like an FSA, a Dependent Care Account is....

---

- Allows you to set aside a portion of your income on a pre-tax basis for you to receive reimbursement for dependent care expenses such as daycare incurred by child(ren) up to the age of 13

### Summary of Benefit

- Minimum \$100 annual contribution
- Maximum \$5,000 annual contribution
- You must be a Full Time Employee to enroll in the DCAP
- **Any leftover balance remaining in the account at the end of the plan year is forfeited**

# Supplemental Voluntary Benefits through MetLife for Full Time Employees:

*\*New for 2021*

- 
- **\*Short – Term Disability** for the employee
  - **Long – Term Disability** for the employee
  - **\*Critical Illness (including Cancer)** for the employee and family
  - **\*Accident Insurance** for the employee and family
  - **\*Hospital Indemnity Insurance**

*Contributions will vary based on factors including coverage amount purchased, age of covered members, and tobacco use*



# Transamerica Products ending on 12/31/20

---

*All but Short Term Disability can be continued with Transamerica  
on a Direct Bill basis starting in 2021*

- Critical Illness
- Cancer
- Short Term Disability
- Accident
- Permanent Life Insurance

*Transamerica will send a Transition Letter early in 2021 for you to arrange Direct Billing*

# Term Life Insurance (for Full Time Employees)

## MetLife Group Paid Life & AD&D

- Free, no cost to you, Group Paid Life Coverage at a rate that is equivalent up to 2x your annual salary up to a maximum of \$100,000
- All Full Time Employees **MUST log into the RKXchange and enroll in the Group Life Coverage!!!!**
- You are **REQUIRED TO DESIGNATE YOUR BENEFICIARIES ON THE RKXCHANGE FOR THIS BENEFIT!!!!**

## MetLife Voluntary Life & AD&D

- For You: Increments of \$10,000 up to 5x's pay or \$500,000
- Spouse: \$5,000 to \$250,000 in \$5,000 increments up to 100% of your coverage amount
- Dependent Children \$2,000
- Evidence of Insurability is required for amounts above the Guaranteed Issue
- Rates increase as you and your spouse age



# Legal Club of America: \$8.31/Pay Period

---

- Enhanced Identity Theft Protections for 2021
- Available to employee and dependents living in the household (parent/grandparent)
- Tax Prep and Advise (telephonic)
- Financial Education and Credit Counseling
- Certain Free legal services
- Discounted services including Traffic Ticket Defense, Name Change, Simple Will w/Minor's Trust, Chapter 7 Bankruptcy, Non-Support, Simple Divorce, Personal Real Estate Closing
  - Guaranteed hourly rate of \$125/hour or 40% off usual and customary (whichever is greater)
  - 10% Contingency Fee Discount

# Remember!

---

- Log into the RKXchange and make your benefit elections!!!
  - Even if you are waiving all non-company paid benefits, you are still required to review your information and confirm your enrollment!!!!
  - Full Time Employees MUST complete the Beneficiary Designation for the Group Life coverage!!!
- Be a smart shopper! Think of your health care like shopping for everyday items. If you want to get the best deal on an item, shop around, clip coupons, look for the best bang for your buck!
- Also, try to stay healthy 😊



# 401(k) Reminder

---

- You can make changes to your contribution amount and investment elections at ANY TIME during the year.
- Have your personal circumstances changed? If so, you may need to update your beneficiary information.
  - Register with Prudential at [www.Prudential.com/online/retirement](http://www.Prudential.com/online/retirement) and submit your beneficiary information
  - Print and submit a beneficiary form to Human Resources (link can be found on the RKSolution during your enrollment)
- Contact Chip Gamillo for an individualized 401(k) Education Session.
  - Links to schedule an appointment can be found at: [www.thearclexington.org/open-enrollment-2020](http://www.thearclexington.org/open-enrollment-2020)



## Lexington's 401(k) Plan\*

*\*Family Directed Respite Aides are ineligible*

You may begin voluntary pre or post tax contributions on the first of the month following 60-days of service if you are 21-years of age!

You can contribute up to 75% of your eligible pay, subject to IRS annual dollar limits (\$19,500 in 2020; age 50 "catch-up" \$6,500).

You will become eligible to receive Company Contributions on January 1<sup>st</sup> or July 1<sup>st</sup> after you have completed one year of service & worked 1,000 hours during the prior 12-months & are at least 21 years old.

Plan has loan and hardship withdrawal provisions.

- Once Eligible, Lexington contributes **4%** of your eligible salary, AND Lexington **will match the first 2%** of your contributions.
- Contributions are made on a per pay period basis.

### EMPLOYER MATCH EXAMPLES

#### Employee A

Lexington Contributes	4%
Employee Contributes	1%
Lexington Matches	1%
<b>Overall Contribution is</b>	<b>6%</b>

#### Employee B

Lexington Contributes	4%
Employee Contributes	2%
Lexington Matches	2%
<b>Overall Contribution is</b>	<b>8%</b>

#### Employee C

Lexington Contributes	4%
Employee Contributes	5%
Lexington Matches	2%
<b>Overall Contribution is</b>	<b>11%</b>

#### Employee D

Lexington Contributes	4%
Employee Contributes	0%
Lexington Matches	0%
<b>Overall Contribution is</b>	<b>4%</b>



# Total Care Employee Assistance Program BENEFITS



Providing you with a vital benefit to help you with everyday issues



- Free, confidential, employer-paid benefit providing employees and their family members with:
  - ✓ 24/7 Confidential Ongoing Telephonic Counseling with Masters and Ph.D. Clinical Trained Counselors
  - ✓ Face-to-Face Counseling Referral to a licensed counselor close to you!
    - ✓ You and your family members are eligible for up to 3 face-to-face sessions *per issue per year*
  - ✓ Peak Performance Coaching
  - ✓ **Work-Life Benefits**
    - ✓ Legal, Financial/Debt Services, Child and Elder Care Benefits, Personal Assistant, Adoption and Special Needs
  - ✓ Personal and Professional Development – Online Training Center
  - ✓ **Self-Help Resources**
    - ✓ Wellness and Lifestyle Benefits
    - ✓ Specialized Resource Centers
- Resources such as: Articles, Assessments, Trainings, Videos, Tools, and Calculators to assist in a full range of life issues



# Thank You!

## Call Human Resources with Questions

---

Courtney Mickels, Human Resources Generalist & Benefits Specialist

- (518) 775-5422

Fran Schneider, Assistant Director of Human Resources

- (518) 775-5425

OR

Call the RKSolution Help Line Monday thru Friday, 8:15 am-4:30 pm, at (518) 244-4323 or by emailing the Help Line at [RKSolution@rksinsurance.com](mailto:RKSolution@rksinsurance.com)

