



RaiseRight™

BenefitNEWS

November 2020 (4)

It's Open Enrollment Time!

For benefits effective December 1, 2020

Please visit <https://boldorange.ease.com>
to make your benefit elections.

☒ Action is due by Friday, November 13, 2020.

Thank You!



You are eligible for benefits if you work at least 30 hours per week and have completed your service requirement.

Inside This Issue

Click the links below to learn more

- 2 [Health Plan Benefit Summary](#)
- 2 [Health Plan Contributions](#)
- 3 [About the HSA](#)
- 4 [Health Plan Value-adds](#)
- 5 [Dental Plan](#)
- 6 [New! Vision Plan](#)
- 7 [New! Life Insurance Plans](#)
- 8 [New! Disability Plans](#)
- 9 [BENEFITS: What Should You Do?](#)



HEALTH PLANS – December 1, 2020

RaiseRight is again offering plans from PriorityHealth for you and your family, including children to age 26. These plans reflect our status change to a “large group” within PriorityHealth. You will notice the deductible has increased slightly and some coinsurance/copays have changed.

Health Plan Highlights

Plan Feature/Service	Employees Residing in Michigan		Employees Residing Outside of Michigan	
	\$1,500 Deductible HSA Plan-HMO		\$1,500 Deductible HSA Plan-PPO	
	In the Network Benefits PriorityHMO	Out of the Network Benefits	In the Network Benefits Cigna PPO, Choice Fund PPO	Out of the Network Benefits Exclusions apply
Deductible Per plan year	\$1,500/person \$3,000/family*	Not covered	\$1,500/person \$3,000/family*	\$3,000/person \$6,000/family*
Out of Pocket Maximum Per plan year	\$3,500/person \$7,000/family		\$3,500/person \$7,000/family	\$10,500/person \$21,000/family
Health Savings Account (HSA)	RaiseRight helps you fund an HSA and offers optional payroll deduction for your own HSA contributions. See page 3.			
Preventive Care	No charge	Not covered	No charge	60% covered after deductible
Provider Visits Primary Care for Illness or Injury; Retail Clinic; Specialist; Urgent Care	80% covered after deductible	Not covered except retail clinics 80% covered after deductible	80% covered after deductible	60% covered after deductible; Retail clinics 80% covered after deductible
Virtual Visits	100% covered after deductible	Not covered	100% covered after deductible	Not covered
Hospital Stay Facility/professional	80% covered after deductible		80% covered after deductible	60% covered after deductible
Diagnostic Tests	80% covered after deductible		80% covered after deductible	60% covered after deductible
Emergency Care Hospital ER	80% covered after deductible	80% covered after deductible	80% covered after deductible	80% covered after deductible
Prescription Drugs Retail: 31-day supply Find the Traditional drug list at www.PriorityHealth.com/formulary	Out of network: Not covered In Network - After deductible is paid: <ul style="list-style-type: none">• Generic: \$10 Copay• Preferred Brand: \$40 Copay• Non-preferred Brand: \$80 Copay• Specialty: 80% covered. You pay \$100 max/script for Preferred or \$200 max/script for Non-preferred.			

This is only a summary. The Master Contracts will be used in case of error and for all claim processing.

*If you select family coverage, the entire family deductible must be satisfied before the plan pays benefits, except for preventive care. The deductible may be satisfied by one or more family members.

Health Plan Contributions – No Change

When you enroll in the health plan, RaiseRight pays a significant portion of your premium. You pay the balance with these pre-tax payroll deductions:

HSA Health Plan Coverage Status Dec 1, 2020 – Nov 30, 2021	Rate Per Pay Period
Employee Only	\$22.76
Employee + One	\$50.06
Employee + Two or More	\$62.58

Read more about the Health plans ►



Find a Health Provider

Using a network provider ensures the highest benefit levels from your plan. To find a network provider:

Employees Residing in Michigan	Employees Residing Outside of Michigan
<ul style="list-style-type: none"> Visit priorityhealth.com/findadoc. Click on <i>Your Plan</i> and enter the plan name PriorityHMO. Login at member.priorityhealth.com. 	<ul style="list-style-type: none"> Call MMV Administrators at (413) 555-1212. Visit www.cigna.com and click on the blue box <i>Find a Doctor, Dentist, or Facility</i>. Select Employer or School. Select the plan called PPO, Choice Fund PPO. Login at my.Cigna.com.

About the HSA - For Health Plan Members

We contribute to an HSA for you

While you are enrolled in our health plan, RaiseRight funds a Health Savings Account (HSA) for you at Optum Bank in these amounts:

HSA Health Plan Coverage Status Dec 1, 2020 – Nov 30, 2021	HSA Deposits from RaiseRight for You At Optum Bank
Employee Only	\$19.23/pay period up to \$500/year
Employee + One	\$38.46/pay period up to \$1,000/year
Employee + Two or More	

HSA deposits are pro-rated based on your health plan effective date.

Deposits are yours to keep, no matter where you work.

You may also contribute to your HSA

While you are enrolled in the Health Plan, you may make tax-deductible contributions to your Health Savings Account using payroll deduction. Funds are sent to your HSA at Optum Bank.

HSA Contribution Limits

- The IRS limits total HSA contributions for 2020 to \$3,550/Single or \$7,100/Single + One or More, based on health plan coverage status. Limits must include employer deposits.
- For 2021, limits are \$3,600/Single or \$7,200/Single + One or More.
- Members age 55 and older may contribute up to an additional \$1,000 each year.
- Contributions for each calendar year may be made until April 15 of the next year.



Health Plan Action

Please visit the benefit portal.

☒ **Action is due by November 13.**

PriorityHealth

(800) 942-0954

www.priorityhealth.com



HSA Action

To begin or change your HSA payroll contributions, please contact Human Resources.

☒ **Action is due by November 13.**

Track and manage your HSA funds at Optum Bank.

OPTUM Bank™

(866) 234-8913

www.optumbank.com

See a list of eligible HSA expenses at optumbank.com/qualifiedexpenses

☒ Advantages of HSAs

- HSA contributions are tax-deductible and may be changed at any time.
- HSA funds earn tax-free interest. (Limits may apply.)
- HSA funds roll-over each year with no maximum or penalty.
- HSA funds may be withdrawn tax-free to help pay eligible medical, dental and vision expenses.
- The HSA is always owned by you.

PriorityHealth Value-Added Services

As a PriorityHealth member, you have access to these valuable services. Visit www.priorityhealth.com for more information.



Get Care Online

Employees Residing in Michigan	Employees Residing Outside of Michigan
Call the Virtual Care number at (844) 322-7374 and be prepared to give MedNow your PriorityHealth member ID number.	Visit MDLive.com for lower-cost care 24/7, including physical/mental diagnoses, treatment and prescriptions if needed. (800) 400-6354



Care Management

Call the number on the back of your PriorityHealth ID member card to speak with a care manager about living with a chronic disease (like asthma, diabetes, heart disease, substance use, and more). Care management is available at no additional cost.



Active&Fit Direct™ Program

Sign up at <https://www.priorityhealth.com/member/member-center/activefit> and choose from 9,000+ participating fitness centers nationwide for \$25 a month (plus a \$25 enrollment fee and applicable taxes). This program offers:

- Online directory maps and locator for fitness centers (available on any device)
- A free guest pass to try out a fitness center before enrolling (where available)
- The option to switch fitness centers to make sure you find the right fit
- Online fitness tracking from a wide variety of popular wearable fitness devices, apps, and exercise equipment

Travel Assistance

When traveling more than 100 miles from home, your health plan can provide help with medical care, prescriptions, lost luggage, and travel arrangements through AssistAmerica®.



DENTAL PLAN – December 1, 2020

RaiseRight is offering the current dental benefits from Delta Dental of Michigan for you and your family, including children to age 26.

Dental Plan Highlights: Group #7937-0001

Dental Plan Feature	Network Benefit	Network Benefit	Out of Network
Network Name	Delta Dental PPO	Delta Dental Premier	Balance billing applies for costs over allowed amounts.
Benefit Amount Per calendar year	\$1,000	\$1,000	\$1,000
Deductible Per calendar year <i>Does not apply to Diagnostic or Preventive services</i>	\$50/person \$150/family	\$50/person \$150/family	\$50/person \$150/family
Out of Pocket Maximum Per calendar year	n/a	n/a	n/a
Diagnostic & Preventive Services <i>Cleanings, X-rays, Exams, Fluoride to age 19</i>	100% covered No deductible	100% covered No deductible	100% covered No deductible
Basic Restorative Services <i>Fillings, Repairs</i>	80% covered	80% covered	80% covered
Endodontics Periodontics Oral Surgery	80% covered	80% covered	80% covered
Major Services - Crowns Prosthodontics	50% covered	50% covered	50% covered
Orthodontics Up to age 19	50% covered	\$1,000 lifetime maximum benefit	

The Master Contract will be used in case of error and for all claim processing.



Dental Plan Action

Please visit the benefit portal.

☒ **Action is due by November 13.**



Dental Plan Contributions – No Change

If you enroll in dental coverage, RaiseRight pays a significant portion of your premium. These are your contributions, paid pre-tax through payroll deductions:

Dental Plan Coverage Status Dec 1, 2019 – Nov 30, 2020	Rate Per Pay Period
Employee Only	\$8.73
Employee + One	\$16.38
Employee + Two or More	\$30.95

Find a Dental Provider

Benefits are highest and your out of pocket costs are lowest when you see a Delta Dental PPO or Premier provider. Visit or call Delta Dental to find a network provider.



Delta Dental of Michigan

(800) 524-0149

www.deltadentalmi.com

Click on Find a Dentist



NEW! VISION PLAN – December 1, 2020

RaiseRight now offers a voluntary vision plan for you and your family through Vision Service Plan (VSP). This plan can help pay for many vision-related services and materials.

Vision Plan Action

Please visit the benefit portal.



☒ **Action is due by November 13.**



Find a Vision Provider

Use a VSP Choice network provider for highest benefit levels from this plan. To find a network provider:

- Visit www.vsp.com (Go to the Members tab, then *Find a Doctor*. Under *Doctor Network*, select *Choice*.)
- Call VSP Customer Service at (800) 877-7195.



(800) 877-7195
www.vsp.com

Vision Plan Highlights

Plan Feature/Service	In-Network Member Benefit	Out of Network Reimbursement
Network Name	VSP Choice	Any provider
Well Vision Eye Exams Every 12 months	\$10 Copay	Up to \$45
Eyeglass Lenses Every 12 months Single Vision Lined Bifocal Lined Trifocal Lenticular	\$25 Copay	Up to \$30 Up to \$50 Up to \$65 Up to \$100
Eyeglass Frames Every 24 months	Up to \$130 Allowance plus 20% off amount over the Allowance	Up to \$70
Elective Contact Lenses Every 12 months <i>In place of lenses & frame</i> Contact Lens Exam Fitting & Evaluation Materials	\$10 Copay Up to \$60 Copay Up to \$130 Allowance	Up to \$105
Laser Correction Surgery	Promotional discounts available	No discounts

The Master Contract will be used for all claim processing and in case of error.

Vision Plan Premiums

If you enroll in this plan, you pay 100% of the premiums with these pre-tax contributions through payroll deduction:

Vision Plan Coverage Status Dec 1, 2020 – Nov 30, 2021	Rate Per Pay Period
Employee Only	\$3.60
Employee + One	\$5.75
Employee + Children	\$5.87
Employee + Spouse + Child/ren	\$9.47



NEW! BASIC LIFE and AD&D PLAN

RaiseRight now provides a Basic Life and matching AD&D benefit for all eligible employees through OneAmerica.

Plan Highlights

- Eligible employees receive one times annual earnings to \$50,000 maximum benefit for both basic term life and accidental death and dismemberment (AD&D).
- Benefits reduce beginning at age 65.

Plan Cost

RaiseRight pays 100% of the premium for you.

Plan Action

All eligible employees are automatically enrolled in this plan. Please indicate your life insurance beneficiary when you visit the benefit portal.



Keep your beneficiary up-to-date.

Indicate your life insurance beneficiary when you visit the benefit portal.

VOLUNTARY LIFE/AD&D PLAN

RaiseRight offers a voluntary term life plan through OneAmerica. If you enroll, you pay 100% of the premiums via payroll deduction.

Plan Highlights

Employees: Purchase term life and accidental death & dismemberment (AD&D) insurance up to 5 times your annual earnings to \$500,000 maximum. (\$10,000 minimum)

Spouse: Purchase up to \$250,000 of coverage not to exceed 50% of the employee's life amount. (\$5,000 minimum)

Children: Purchase a \$10,000 benefit.

Age 6 mos - 19 or 25 if FT student

Plan Features

- Terminal Illness Benefit* – If you are terminally ill, you may be able to withdraw a portion of the term life amount
- Conversion* – Included for both employee and dependents
- Waiver of Premium* – If you become disabled, coverage continues without premium payment. Conditions apply.

Plan Rates

Age of Employee/Spouse	Term Life Monthly Rate Per \$1,000 of Coverage	AD&D Rate Per \$1,000
0 – 29	\$0.047	\$0.029
30 – 34	\$0.058	
35 – 39	\$0.080	
40 – 44	\$0.132	
45 – 49	\$0.212	
50 – 54	\$0.338	Children \$2.75/mo. \$10,000 Term Life + AD&D
55 – 59	\$0.494	
60 – 64	\$0.583	
65 – 69	\$0.928	
70 +	\$2.081	



Voluntary Life Plan Action

Please visit the benefit portal.

☒ **Action is due by November 13.**

Current Enrollees:

Guaranteed increase of \$10,000!

No medical questions when you apply now.

New members and increases over \$10,000 require the OneAmerica Evidence of Insurability Form.



(800) 553-5318

www.oneamerica.com

The Master Contracts will prevail in case of error and for all claim adjudication



DISABILITY PLANS

RaiseRight now provides both short-term and long-term income protection plans through OneAmerica. We pay 100% of the premiums for you.

NEW! Short-Term Disability (STD) Highlights

Plan Feature	Short-term Disability Benefit For qualifying disabilities
Benefit Amount	60% of covered weekly earnings up to \$1,500/week maximum
Day Benefits Begin	1 st day of a disability due to an accident and 8th day of a disability due to illness
Benefit Duration	Up to 26 weeks
Pre-existing Conditions Limits	None

Long-Term Disability (LTD) Highlights

LTD Plan Feature	Long-term Disability Benefit For qualifying disabilities
Benefit Amount	60% of monthly base earnings up to \$10,000/month maximum
Day Benefits Begin	181 st day of a qualifying disability
Benefit Duration	Up to your social security normal retirement age. Shorter durations for disabilities due to mental illness or other conditions may apply.
Pre-existing Conditions Limits	Disabilities due to conditions treated or diagnosed in the three (3)-month period prior to being insured under this plan may not be covered until you have been insured for 12 months.

Disability Plans Action

All eligible employees are automatically enrolled in these plans.

No action is needed at this time unless you are a new hire within your eligibility period or you wish to change your beneficiary.



(800) 553-5318

www.oneamerica.com

The Master Contracts will prevail in case of error and for all claim adjudication

EMPLOYEE ASSISTANCE PROGRAM (EAP)

RaiseRight offers an employee assistance program (EAP) through OneAmerica and Guidance Resources for you and your family at no extra cost. For many of life's challenges, including personal, work, health, and relationship issues, you and your family members can access confidential support 24 hours a day. Services include:

- Counseling for stress, relationships, or other personal issues from master's and doctoral level clinicians, plus up to 3 in-person sessions
- Financial information and resources
- Work-Life referrals and solutions
- Legal support and resources including a free 30-minute consultation with a local attorney, if needed, and legal fee savings of 25%
- Free online will preparation
- GuidanceResources® Online

Call anytime: (855) 387-9727 TDD: (800) 697-0353

guidanceresources.com

Go to the REGISTER tab and enter Company Web ID: ONEAMERICA3

GuidanceResources® Online

Read about What You Should Do Now ►



BENEFITS December 1, 2020: *What Should You Do?*



Please visit <https://boldorange.ease.com>
to make your benefit elections.

☒ Action is due by Friday, November 13, 2020.

Did You Know?

Enrollments and changes to most benefit plans are permitted only during annual open enrollment periods or if you have a qualifying life event, (such as marriage, divorce, birth, adoption, losing other coverage, job status change, and some others).

Thank You!

Questions? Please contact

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