



# BenefitNEWS 2022

November 2021 1

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## It's Open Enrollment Time! For 2022 Benefits

Please go to <https://dgiusa.ease.com>  
to make your 2022 benefit elections.\*

☒ **Action is due by Friday, November 12, 2021.**

*Thank You!*

\*If you would like assistance with your benefit elections,  
schedule an appointment with a Benefit Counselor [here](#).  
Appointments are available November 8 – 12, 2021.

## HEALTH PLANS – January 1, 2022

Diamond Graphics is offering the current health plans from  
PreferredOne.

Choose from these plans:

- \$1,000-25 Copay Plan
- \$2,800-100% HSA Plan
- \$3,500-100% HSA Plan
- \$5,000-100% HSA Plan

(See Plan Highlights on [page 2](#).)

**PreferredOne®**

(763) 847-4477 (800) 997-1750

TTY (763) 847-4013

[www.PreferredOne.com](http://www.PreferredOne.com)

(Sign up for **My Account** to view your  
specific health plan information.)

### About the Health Plans

- They use the PreferredOne Complete network. This is PreferredOne's largest and most comprehensive network. No referrals are needed to see providers in the Complete network. [www.preferredone.com/complete](http://www.preferredone.com/complete)
- They use the 2022 Large Employer Group Plans-PIC & PCHP formulary drug list. [www.preferredone.com/pharmacy-information/formulary](http://www.preferredone.com/pharmacy-information/formulary)
- They cover eligible network preventive care at no charge.
- Three plans are HSA-compatible. DGI helps you fund an HSA and offers payroll deduction for HSA contributions at Alerus. See more on page 3.

Read more about the Health Plans ►



## 2022 Health Plan Options

| Plan Feature<br><i>Network Providers</i>  | \$1000-25<br>Copay Plan  | \$2,800-100%<br>HSA Plan                                       | \$3,500-100%<br>HSA Plan   | \$5,000-100%<br>HSA Plan   |
|---|--|--|--|--|
| <b>Network Name</b>   | PreferredOne Complete (Open Access 200)<br>Find a provider at <a href="http://www.preferredone.com/complete">www.preferredone.com/complete</a>                             |  |  |  |
| <b>Deductible</b><br><i>Per calendar year</i>   | \$1,000 /person<br>\$3,000/family  | \$2,800/person<br>\$5,600/family                               | \$3,500/person<br>\$7,000/family   | \$5,000/person<br>\$10,000/family  |
| <b>Out of Pocket Maximum</b><br><i>Per calendar year In network</i>   | \$4,000/person<br>\$8,000/family   | \$2,800/person<br>\$5,600/family                               | \$3,500/person<br>\$7,000/family   | \$5,000/person<br>\$10,000/family  |
| <b>Health Savings Account (HSA)</b>   | This plan is not HSA-qualified per IRS rules. DGI helps you fund an HSA at Alerus. Optional payroll deductions are also offered for your tax-deductible HSA contributions. |  |  |  |
| <b>Preventive Care</b>  | No charge  | No charge  | No charge  | No charge  |
| <b>Provider Office Visit</b><br><i>Illness; injury; chiropractic care; behavioral health care; other therapies; Specialists</i>                       | \$25 Copay   | 100% covered after deductible                                  | 100% covered after deductible  | 100% covered after deductible  |
| <b>Urgent Care Center Visit</b>   | \$25 Copay   |  |  |  |
| <b>Convenience Clinic Visit</b>   | \$10 Copay   |  |  |  |
| <b>E-visits @ <i>mdlive.com</i> and <i>oncare.org</i></b>   | No charge  | 100% covered after deductible                                  | 100% covered after deductible  | 100% covered after deductible  |
| <b>Hospital Services</b>  | 75% covered after deductible   | 100% covered after deductible                                  | 100% covered after deductible  | 100% covered after deductible  |
| <b>Emergency Room Care</b>  | 75% covered after deductible   | 100% covered after deductible                                  | 100% covered after deductible  | 100% covered after deductible  |
| <b>Prescription Drugs</b><br><i>Retail: 31-day supply<br/>Some preventive drugs are covered at no charge.<br/>Insulin: \$25 Copay max per Rx unit</i> | <b>Generic:</b> \$15 Copay<br><b>Brand:</b> \$60 Copay<br><b>All Non-formulary Rx:</b> \$150 Copay<br><b>Specialty:</b> You pay 25% to \$500 max per script per month      | 100% covered after deductible                                  | <b>Formulary:</b><br>100% covered after deductible<br><br><b>Non-formulary:</b><br>Not covered | <b>Formulary:</b><br>100% covered after deductible<br><br><b>Non-formulary:</b><br>Not covered |
| <b>Out of Network Care</b><br><i>Exclusions and limits apply.</i>   | Most services 50% covered after \$7,500 deductible per person  | Most services 50% covered after \$13,000 deductible per person | Most services 50% covered after \$13,000 deductible per person                                 | Most services 50% covered after \$13,000 deductible per person                                 |

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

## Health Plan Contributions

When enrolled, Diamond Graphics pays a defined amount toward your health plan premium, no matter which plan you choose. You pay the remaining balance with pre-tax payroll deductions.

### 2022 Monthly Contributions

| 2022 Health Plan Coverage Status     | DGI Pays | You Pay                 |                          |                          |                          |
|--------------------------------------|----------|-------------------------|--------------------------|--------------------------|--------------------------|
|                                      |          | \$1000-25<br>Copay Plan | \$2,800-100%<br>HSA Plan | \$3,500-100%<br>HSA Plan | \$5,000-100%<br>HSA Plan |
| <b>Employee Only</b>                 | \$325.00 | \$229.60                | \$170.42                 | \$159.02                 | \$95.22                  |
| <b>Employee + Spouse</b>             | \$550.00 | \$559.20                | \$440.83                 | \$418.01                 | \$290.43                 |
| <b>Employee + Child/ren</b>          | \$550.00 | \$448.29                | \$341.76                 | \$321.23                 | \$206.39                 |
| <b>Employee + Spouse + Child/ren</b> | \$700.00 | \$852.87                | \$687.16                 | \$655.22                 | \$476.60                 |



## Health Plan Action

### Enrollment or Waiver is Required

Go to [dgiusa.ease.com](http://dgiusa.ease.com) to elect or waive health coverage.

A Colonial Benefit Counselor is available to assist you with your benefit elections.

☒ **Action is due by November 12.**



## Find a Health Provider

Always use a network provider for maximum benefits from your plan. Our plans use the PreferredOne Complete network.

- Visit [www.PreferredOne.com/Complete](http://www.PreferredOne.com/Complete). (Register at My Account for best results.)
- Call Customer Service at (763) 847-4477 or (800) 997-1750.
- Register and login as a member at [www.preferredone.com](http://www.preferredone.com)



## About the Health Savings Account (HSA)

### HSA Health Plans only

#### We Contribute for You

While you are enrolled in one of the PreferredOne HSA Plans, Diamond Graphics will make these deposits to a Health Savings Account (HSA) for you at Alerus:

| 2022 HSA Health Plan Coverage Status | HSA Deposits by DGI for You at Alerus* |
|--------------------------------------|--|
| Employee Only                        | \$500/year                             |
| Employee + Spouse                    | \$750/year                             |
| Employee + Child/ren                 | \$750/year                             |
| Employee + Spouse + Child/ren        | \$1,000/year                           |

\*Funds are deposited late January 2022.

HSA funds are always yours to keep, no matter where you work.

#### You May Also Contribute

While you are enrolled in a PreferredOne HSA Health Plan, you may make tax-deductible deposits to your Health Savings Account (HSA) at Alerus via payroll deduction.

#### HSA Contribution Limits for 2022

For 2022, the IRS limits total HSA contributions to \$3,650/single and \$7,300/family, including DGI deposits. Additional catch-up contributions are permitted for those ages 55 and older up to \$1,000.

Contact Alerus to manage and track your HSA funds, access the mobile app and view useful HSA tools.

## HSA Action

### HSA Health Plan Members

#### To Open a New HSA:

- To receive HSA deposits from DGI, go to [dgiusa.ease.com](http://dgiusa.ease.com), enroll in one of the high deductible health plans, and then enroll in the Health Savings Account (HSA).

#### To Change HSA Contributions:

- To change your HSA payroll contributions, go to [dgiusa.ease.com](http://dgiusa.ease.com)

☒ **Action is due by November 12.**



# ALERUS

Phone: (800) 433-1685  
Fax: (866) 808-7823  
[www.alerusrb.com](http://www.alerusrb.com)



## PreferredOne Value-Added Services

Health plan members have access to these valuable services!



### Virtual Care Provider

[www.mdlive.com/PreferredOne](http://www.mdlive.com/PreferredOne)

Your health plan covers virtual visits from your primary care clinic, if offered, and also from [mdlive.com](http://mdlive.com) and [oncare.org](http://oncare.org). Find lower-cost care including diagnoses, treatment and prescriptions 24/7.



### Virtual Fitness Resource

Access more than 500 on-demand fitness classes, workout plans and fitness assessments, online or on the mobile app, including yoga, running/walking, high intensity interval training, recovery, and more. Registration required: Login to your PreferredOne My Account and click on Wellbeats. Select Login to My Account then enter information from your PreferredOne member ID card.



### Check Rx Prices

Rx Savings Solutions is an online service that lets you see every lower-cost medication option available. You may also request transfers and doctor approvals. Activate your free account at [PreferredOne.com/rxSS](http://PreferredOne.com/rxSS).

### Online Health Tools

Access the Healthwise® Knowledgebase, Symptom Checker and Drug Interaction Checker at [www.preferredone.com/health-and-wellness/healthwise](http://www.preferredone.com/health-and-wellness/healthwise).

### Healthy Mom & Baby Program

This program is designed to identify high-risk pregnancies in the earliest stages. Completing the program is voluntary and provides access to a 24-hour maternity nurse line plus a \$25 Target gift card. Call (800) 940-5049, enter #1 and ext. 3456.

### Member Discounts

Receive health-related discounts and services. Find discounts on travel, auto, electronics, apparel, education, entertainment, restaurants, health & wellness, beauty & spa, sports & outdoors, and more. Visit [www.preferredone.com/health-and-wellness/member-discounts](http://www.preferredone.com/health-and-wellness/member-discounts).



PreferredOne partners with Quit for Life® to provide a Tobacco Cessation Program for members. This is a telephonic-based self-referral program to help you successfully quit a tobacco habit.

For more information, call Quit for Life® at (866) 784-8454.



## Employee Assistance Program Fairview EAP

Fairview EAP is a short-term counseling, information and referral service for you and your family. It can support you during challenging times of your lives. Services include:

- Ten local counseling locations for in-person visits
- Phone access
- Language translation services

Seek help for many personal issues including these and more:

- Parenting
- Work/life balance
- Family/marital
- Domestic violence
- Legal issues
- Childcare
- Work Issues
- Anxiety
- Emotional distress
- Depression
- Substance abuse & other addictions
- Illness & loss
- Financial concerns



To schedule an appointment:

**Call (612) 672-2166 or (833) 933-1430**

Visit [fairview.org/EAP](http://fairview.org/EAP)

Enter passcode PreferredOne

If you are a PreferredOne health plan member, there is no cost to use the EAP. All services are confidential.



## Dental Plan Action

### Enrollment or Waiver is Required

Go to [dgiusa.ease.com](http://dgiusa.ease.com) to elect or waive dental coverage. A Colonial Benefit Counselor is available to assist you with your benefit elections.

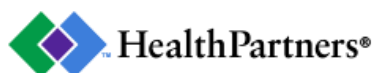
☒ **Action is due by  
November 12.**



## Find a Dental Provider

Use an Open Access network provider to keep your out-of-pocket expenses lower. To find a provider:

- Visit [www.healthpartners.com/dentalopenaccess](http://www.healthpartners.com/dentalopenaccess)
- Register and log in as a member for best results.
- Call HealthPartners at (952) 883-5000 or (800) 883-2177.



## DENTAL PLAN - 2022

Diamond Graphics is offering the current dental plan from HealthPartners for you and your family, including children to age 26.

### Dental Plan Highlights

| Plan Feature   | HealthPartners<br>Open Access Plan |   |
|--|------------------------------------|---|
|  | In Network                         | Out of Network  |
| <b>Network Name</b>  | HealthPartners<br>Open Access      | Any licensed dentist-Costs over allowed amounts may be balance billed to you. |
| <b>Annual Maximum Benefit</b>  | \$1,000/person                     |   |
| <b>Deductible</b><br>Per calendar year   | \$25/person; \$75/family           |   |
| <b>Preventive &amp; Diagnostic Care</b><br><i>Cleanings, Exams, X-rays, Sealants &amp; Fluoride for children</i> | 100% covered – no deductible       | 100% covered – no deductible  |
| <b>Basic Care – I and II</b><br><i>Fillings, Endodontics, Periodontics, Oral Surgery</i>                         | 50% covered after deductible       | 50% covered after deductible  |
| <b>Special Care</b><br><i>Crowns, Onlays</i>   | 50% covered after deductible       | 50% covered after deductible  |
| <b>Prosthetics</b><br><i>Bridges, Dentures, Implants</i>   | 50% covered after deductible       | 50% covered after deductible  |

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

### Dental Extras Provided by this Plan

#### Little Partners Dental Benefit

Many services performed by network providers for children 12 and under are covered at 100% with no deductibles, no coinsurance, and no frequency limits.

#### Diabetes and Maternity Care

Additional periodontal services from network providers are covered at 100% for pregnant and diabetic members, including extra cleanings, debridement, scaling, and more.

### Dental Plan Premiums

If you enroll in dental coverage, you pay 100% of the premiums with these pre-tax payroll deductions:

| 2022 Dental Plan<br>Coverage Status | Per Month |
|-------------------------------------|-----------|
| Employee Only                       | \$51.67   |
| Employee + One or More              | \$129.20  |



## VISION PLAN – 2022

Diamond Graphics offers a vision plan from EyeMed for you and your family. This plan can help pay for many vision-related materials.

### Vision Plan Highlights

| EyeMed Vision Plan Feature/Service                          | Member Cost Using the Insight Network                                      | Out of Network Reimbursement |
|---|--|------------------------------|
| <b>Network Name</b>   | EyeMed Insight   | n/a                          |
| <b>Lenses</b> – Every 12 months                             |  |                              |
| Single Vision   | \$20 Copay   | Up to \$30                   |
| Lined Bifocals  | \$20 Copay   | Up to \$50                   |
| Lined Trifocals   | \$20 Copay   | Up to \$70                   |
| Lenticular Lenses   | \$20 Copay   | Up to \$70                   |
| Progressives  | \$85 - \$130 Copay   | Up to \$50                   |
| Various Options   | \$15 - \$75 Copay  | n/a                          |
| <b>Frames</b> – Every 24 months                             | \$130 allowance + 20% off over \$130                                       | Up to \$91                   |
| <b>Additional Glasses</b>                                   | 40% discount   | n/a                          |
| <b>Items Not Covered</b>                                    | 20% discount   | n/a                          |
| <b>Contact Lenses</b> - Every 12 months                     |  |                              |
| Conventional  | \$130 allowance + 15% off over \$130                                       | Up to \$130                  |
| Disposable  | \$130 allowance  | Up to \$130                  |
| Medically Necessary   | \$0 Paid in full   | Up to \$210                  |
| <b>Laser Surgery</b><br>U S Laser Network only              | 15% average discount or 5% off promotional price for PRK and LASIK         |                              |
| <b>Hearing Care</b><br>Amplifon Hearing Health Care Network | 40% off hearing exams and a low price guarantee on discounted hearing aids |                              |
| <b>Sunglass Hut</b>   | Receive \$20 off any purchase or \$50 off any purchase of \$200 or more    |                              |
| <b>Target Optical</b><br><b>Sears Optical</b>               | \$0 for any available frame  |                              |

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

### Vision Plan Contributions – No Change

If you enroll in this plan, you pay 100% of the premiums through payroll deduction:

| 2022 Vision Plan Coverage Status | Per Month |
|----------------------------------|-----------|
| Employee Only                    | \$4.87    |
| Employee + Spouse                | \$9.25    |
| Employee + Child/ren             | \$9.74    |
| Employee + Spouse + Child/ren    | \$14.31   |



### Vision Plan Action

#### Enrollment or Waiver is Required

Go to [dgiusa.ease.com](https://dgiusa.ease.com) to elect or waive vision coverage.

A Colonial Benefit Counselor is available to assist you with your benefit elections.

☒ **Action is due by November 12.**



### Find a Vision Provider

For a complete list of vision providers near you, visit the EyeMed website and choose the INSIGHT network or call them

toll-free. For Lasik providers, call toll-free (877) 552-7376.



(866) 939-3633

[www.eyemed.com](https://www.eyemed.com)

Download the EyeMed Members App to view your ID card, see benefit details and find a provider near you.





## Flex Plan Action

### Enrollment or Waiver is Required

Go to [dgiusa.ease.com](http://dgiusa.ease.com) to elect or waive this plan for 2022.

A Colonial Benefit Counselor is available to assist you with your benefit elections.

☒ **Action is due by November 12.**

# ALERUS

Phone: (800) 433-1685

Fax: (866) 808-7823

[www.alerusrb.com](http://www.alerusrb.com)



### You May Pay Fewer Taxes with the Flex Plan...

Flex plans can reduce your taxable income so you pay less tax. By authorizing deductions from your income before taxes are paid, you may pay less tax.

#### ...But Remember!

Your 2022 flex plan funds are forfeited if expenses are not incurred by year-end, unless you will carry-over up to \$550 of medical FSA funds for 2023.

## FLEXIBLE BENEFIT PLAN

*Flex Plan Year January 1– December 31, 2022*

Diamond Graphics sponsors a flex plan through Alerus to help you pay for certain expenses on a pre-tax basis. This plan can help reduce your taxable income and let you pay less tax these ways:

- 1. Pre-tax deductions:** DGI uses pre-tax deductions for the medical, dental and vision premiums if you participate in those plans.
- 2. Full Medical Flex Savings Account (FSA):** You may use pre-tax deductions for medical, dental and vision expenses not paid by insurance plans up to \$2,750, depending on your election.
- 3. Limited Medical FSA for our HSA Health Plan members**  
Employees enrolled in one of the HSA Health Plans may use pre-tax deductions up to \$2,750 and be reimbursed for dental and vision expenses only (not medical) until the IRS minimum deductible amount is satisfied (\$1,400 Single; \$2,800 Family).
- 4. Dependent Care FSA:** You may use pre-tax deductions for dependent child/elder care expenses up to \$5,000 if married, filing jointly or to \$2,500 if filing separately.

### Using Your Flex Plan

- Manage your plan by creating an account in the Participant Service Center at [www.alerusrb.com](http://www.alerusrb.com).
- Download the Alerus Health Benefits App in the App Store or at Google play.
- Find a list of eligible flex expenses, forms and more at [www.alerusrb.com/FSADocuments.aspx](http://www.alerusrb.com/FSADocuments.aspx).
- Claims for expense reimbursement may be submitted online or faxed to (866) 808-7823.
- Use the Alerus Health Benefits Debit Card to pay eligible expenses.



### Medical FSA: Carry-over \$550

If you don't use all of your 2022 medical flex funds, you may carry over up to \$550 for expenses incurred in 2023. (Dependent care funds do not qualify for carry-over.)

Claims for all 2022 expenses should be submitted by March 31, 2023, unless you will carry over a medical FSA balance. Otherwise, unused funds are forfeited per IRS rules.



## SUPPLEMENTAL PLANS

**Diamond Graphics offers voluntary plans through Colonial Life. If you enroll in a plan, you pay 100% of the premiums. Choose from the following plans:**

### Short-term Disability Insurance

This plan can provide income protection if you are disabled due to a covered accident or sickness. Maternity benefits and partial disability benefits are included.

### Accident Insurance

This plan can help offset unexpected medical expenses resulting from a fracture, dislocation or other covered accidental injury. Benefits may be payable for emergency room services, hospitalization, surgery, catastrophic accidents and more.

### Cancer Insurance

This plan can help offset the out of pocket medical and non-medical expenses related to cancer that many health plans may not cover.

### Medical Bridge/Hospital Confinement Insurance

This plan may help offset the out of pocket medical and non-medical expenses related to hospitalization. Benefits may be payable for covered accidents, sickness and maternity.

### Life Insurance

Choose from term life, whole life or universal life to provide supplemental death benefit protection.



## Medicare Assistance Program

DGI offers Medicare expertise through SGIA at no cost to you, including:

- Confidential assistance with a licensed benefit consultant;
- Individual evaluation to determine what's most important for you;
- Identifying the most appropriate and cost-effective plan available; and
- Comprehensive Medicare enrollment assistance and continuing support.



(888) 284-3314 [info@sgiamedicare.com](mailto:info@sgiamedicare.com)  
[www.sgiamedicare.com](http://www.sgiamedicare.com)



## Supplemental Plans Action

Colonial Life will be enrolling these plans via their call center. Make an appointment [here](#).



## NOTICE: Legal & Theft ID Plans Discontinued



DGI is no longer offering the legal and ID theft plans. If you wish to keep your Legal Shield/ID Shield plans, please contact  
 Laura Selken  
 LegalShield/ID Shield  
 (612) 242-8503





## BENEFITS 2022: *What Should You Do?*



Please go to <https://dgiusa.ease.com>  
to make your 2022 benefit elections.\*

*You are required to log in and elect or waive benefits.*

\*If you would like assistance with your benefit elections,  
schedule an appointment with a Benefit Counselor [here](#).  
Appointments are available November 8 – 12, 2021.

**☑ Action is due by Friday, November 12, 2021.**

### ***Thank You!***

Please contact Tina Neis with questions.  
(763) 235-4127 Cell: (320) 310-5148  
[tinaneis@dgiusa.net](mailto:tinaneis@dgiusa.net).

Benefit plan enrollments and changes are only permitted during open enrollment or if  
you have a qualifying life event, such as marriage, divorce, birth, adoption,  
losing other coverage, job status change, and some other events as allowed by law.