

BenefitNEWS 2022

November 2021 (2)



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It's Open Enrollment Time! For Benefits Effective January 1, 2022

Please visit <https://workforcenow.adp.com>
to make your 2022 benefit elections.

☒ **Action is due by Wednesday, November 17, 2021.**

Thank You!

HEALTH PLAN – January 1, 2022

CyberOptics is offering the current health plan from UnitedHealthcare.
You may enroll or change your coverage now.

Health Plan Highlights

Plan Feature/Service Using Network Providers	UHC \$2,800 Deductible Plan With HRA or HSA
UHC Network Name	UnitedHealthcare Choice Plus
Deductible Per calendar year	\$2,800/person \$5,600/family
Out of Pocket Maximum Per calendar year	\$3,250/person \$6,500/family
Choose One: Health Reimbursement Arrangement (HRA) OR Health Savings Account (HSA) <i>See page 2 for more information.</i>	CyberOptics helps you pay eligible medical expenses by funding your choice of a Health Reimbursement Arrangement (HRA) at Optum Bank OR a Health Savings Account (HSA) at Optum Bank.
Preventive Care	No charge
Visits to Regular Provider, Specialist Provider, Retail Health Clinic, Urgent Care Clinic, Emergency Room, Virtual Care	80% covered after deductible
Hospital Services	80% covered after deductible
Prescription Drugs Use the Advantage 3-Tier preferred list.	Before Deductible: You pay 100% After Deductible: Tier 1: \$10 Copay Tier 2: \$35 Copay Tier 3: \$60 Copay
Out of Network Coverage Limits and exclusions apply.	Most services covered at 50% after deductibles of \$3,000/person; \$6,000/family.

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

[Read more about the Health plan](#) ►



For assistance, call the number on
your UHC member ID card or
(866) 414-1959. TTY 711



Health Plan Contributions

CyberOptics pays a significant portion of your premium for health insurance. These are your contributions:

2022 Health Plan Coverage Status	Rate Per Paycheck	
	Health Plan with HRA	Health Plan with HSA
Employee Only	\$44.17	\$44.17
Employee + One	\$139.95	\$123.41
Employee + Two or More	\$261.02	\$233.49

Choosing the Health Reimbursement Arrangement (HRA)

If you choose the HRA funding option, CyberOptics pays 80% your eligible medical claims up to the following limits for 2022:

2022 Health Plan Coverage Status	HRA Funding for You	You may carry-over unused HRA funds for your use next year
Employee Only	Up to \$900	Up to \$900
Employee + One	Up to \$1,150	Up to \$1,150
Employee + Two or More	Up to \$1,400	Up to \$1,400

HRA funds are administered by Optum Bank. When Optum receives your eligible claims, they send you a check. This happens *before* you request any reimbursements from your medical flex spending account (FSA) at UnitedHealthcare.

Choosing the Health Savings Account (HSA)

If you choose the HSA funding option, CyberOptics contributes to an HSA for you in the following amounts for 2022:

2022 Health Plan Coverage Status	HSA Funding for You	You may carry-over unused HSA funds for your use next year
Employee Only	Up to \$900	Up to any amount
Employee + One		
Employee + Two or More		

HSA funds are held for you at Optum Bank. All funds are always yours to keep, no matter where you work. You may also contribute to this HSA with your own, tax-deductible funds through payroll deduction. IRS limits apply.

Health Plan Providers

Always use a network provider for highest benefit levels.
Our plan uses the UHC Choice Plus network.



- **Call UHC Customer Service** at (866) 633-2446 or the number on your member ID card.
- **Visit www.myuhc.com** and click on *Find a Doctor*. Search the Choice Plus network.

[Read about the Value-adds](#) ►

Health Plan Action

Please visit the benefit portal.

Enrollment in the health plan includes the Exams Only Vision Plan – see page 5.

About the HRA

While you are enrolled in the health plan with HRA, CyberOptics provides funds to pay your eligible medical claims. Optum Bank administers your HRA.



(866) 234-8913

www.optumbank.com

About the HSA

While you are enrolled in the health plan with HSA, CyberOptics makes deposits to an HSA for you at Optum Bank. You may make your own pre-tax contributions to this Health Savings Account (HSA) using payroll deduction. The IRS limits total HSA contributions for 2022 (including those from CyberOptics) to \$3,650/single and \$7,300/family. Members ages 55 and older may contribute up to an additional \$1,000.

Health Plan Mobile Access

Download the UnitedHealthcare app on the App Store or Google play to view your health plan information, including your ID card, anytime and anywhere.



Virtual Care Anytime



Contact a doctor from your mobile device or computer without an appointment for many common, non-emergency health conditions. Login at myuhc.com and choose a virtual care provider site.



doctorondemand.com/uhc



Motion™

UnitedHealthcare Motion is an innovative program that lets you earn money for out-of-pocket medical expenses by walking. You and an enrolled spouse each have the opportunity to earn over \$900 a year for things like copays, prescriptions, and deductibles. You also get a complimentary activity tracker that works with a free mobile app and online account. Wear your activity tracker every day and earn money for each walking goal you achieve.

Sign up at

<https://unitedhealthcaremotion.com/Home/NewMemberSignUp>.

You will need your UHC health plan group number.

UHC Value-added Services

UnitedHealthcare members have access to many value-added services, including these:

Employee Assistance Program (EAP)

1 (877) 660-3806

www.liveandworkwell.com

(Sign in or search as a Guest with Company Code UHG.)

For support and resources when dealing with life's challenges, UHC plan members may contact the Employee Assistance Program (EAP). Find confidential help 24/7 for grief, loss, family/relationship concerns, workplace issues, and more.



Health Discount Program

Receive discounts on dental, vision, alternative medicine, hearing, wellness, fitness clubs, and many other services with this discount program. Login at myuhc.com and go to the Health and Wellness tab, then click on *Discounts* to learn more.



Living Healthier

Rally is a website and app offering personalized recommendations to help you move more, eat better and feel great. As you make progress, you'll earn Rally Coins, good for a chance to win rewards. Login to your account at myuhc.com.



Free Weight Loss Program

The Real Appeal weight loss program is provided at no additional cost to you as part of your health insurance plan. Starting with simple steps and gaining momentum with tools and support, **Real Appeal members who attended 4 or more sessions during the program lost 10 pounds on average.** You get up to a year of support from a Transformation Coach, a Success Kit, 24/7 digital tools, and weekly support from online group classes.

Enroll at realappeal.com. 1 (844) 344-7324



DENTAL PLAN – January 1, 2022

CyberOptics offers a dental program from UnitedHealthcare (UHC) for you and your family, including children to age 26. This plan can help pay for most dental services.

Dental Plan Highlights

Plan Service/Feature	Network Benefit	Out of Network
Network Name	National Options PPO 30 If you use a non-PPO provider, you may be balance-billed for costs over allowed amounts.	
Annual Benefit Per calendar year	\$1,000/person	
Benefit Multiplier	If have dental services during the year but don't use all of your annual benefit, a portion of it will roll over for your use during the next plan year.	
Deductible Per calendar year	\$50/person; \$150/family <i>Waived for Preventive & Diagnostic Services</i>	
Preventive & Diagnostic Services Cleaning; Exams; Sealants, fluoride & space maintainers if under age 16	100% covered	100% covered
Basic Services Restorations; Oral Surgery; Periodontics; Endodontics	80% covered after deductible	80% covered after deductible
Major Services Crowns; Inlays, Onlays; Prosthetics	50% covered after deductible	50% covered after deductible
Orthodontia Children to age 19 \$1,000 lifetime benefit	50% covered	50% covered

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

Dental Plan Contributions *No change*

CyberOptics pays a significant portion of your enrolled premium for dental coverage. These are your contributions, paid pre-tax through payroll deductions:

2022 Dental Plan Coverage Status	Rate Per Paycheck
Employee Only	\$5.16
Employee + One	\$12.79
Employee + Two or More	\$18.98

Dental Plan Action

Please visit the benefit portal to elect or waive dental coverage.



Finding Dental Providers

Although you may see any dentist you wish, benefits are highest when you see a UnitedHealthcare National Options PPO 30 network provider.

To find a provider:

- Visit www.myuhc.com
(Click on *Find a Dentist*. Select *your state* and choose *National Options PPO 30* under *Network*.)
- Call Customer Service at (877) 844-4999.

myuhc.com



VISION PLAN – January 1, 2022

CyberOptics offers two vision plans from UnitedHealthcare for you and your family.

Vision Plan Action

Please visit the benefit portal to elect or waive vision coverage.



Finding Vision Providers

For a complete list of vision providers near you, call or visit UHC.

(800) 638-3120
myuhcvision.com



Vision Plan Highlights

Plan Feature/Service	Exams + Materials Plan		Exams Only Plan
	Network Benefit	Out of Network Reimbursement	
Network Name	Spectera Eyecare (UHC) Network	n/a	Spectera Eyecare (UHC) Network
Vision Exam <i>Every 12 months</i>	No charge	Up to \$40	No charge
Materials Copay	None	n/a	n/a
Frames <i>Every 24 months</i>	\$130 allowance plus 30% discount over \$130 allowance	Up to \$45	n/a
Standard Lenses <i>Every 12 months</i> Single Vision Bifocal Trifocal Lenticular	100% covered	Up to \$40 Up to \$60 Up to \$80 Up to \$80	n/a
Contact Lenses <i>Every 12 months</i> Covered Selection Non-Selection Necessary	Up to 4 boxes Up to \$105 100% covered	Up to \$105 Up to \$105 Up to \$210	n/a
Laser Vision Discount	Through Laser Vision Network of America, receive a discount of 15% or 5% off promotional prices.		

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

Vision Plan Premiums *No change*

When you enroll in this plan, you pay these pre-tax premiums through payroll deduction:

2022 Vision Plan Coverage Status	Rate Per Paycheck	
	Exams + Materials Plan	Exams Only Plan <i>You must be enrolled in the health plan.</i>
Employee Only	\$3.76	\$0
Employee + One	\$6.85	\$0
Employee + Two or More	\$11.89	\$0



BASIC LIFE/AD&D PLAN

CyberOptics provides a Basic Life insurance benefit for all eligible employees through Guardian. We pay 100% of the premiums.

Basic Life/AD&D Plan Highlights

- Eligible employees receive two (2) times basic annual earnings to \$150,000 maximum plus a matching accidental death and dismemberment (AD&D) benefit.
- Amounts reduce at ages 65 and 70.
- This plan also includes a terminal illness benefit plus a conversion privilege.

VOLUNTARY LIFE/AD&D PLAN

CyberOptics offers a voluntary term life and accidental death & dismemberment (AD&D) plan through Guardian.

You must be enrolled to cover a spouse/children. Guaranteed amounts apply when first eligible for this plan.

Voluntary Life/AD&D Plan Highlights

- **Employees:** Purchase term life and AD&D coverage from \$10,000 to \$500,000 maximum. (\$10,000 increments; Guaranteed = \$150,000 if under age 65)
- **Spouses:** Purchase up to 50% of Employee's amount to \$200,000 maximum. (\$5,000 increments; Guaranteed = \$25,000 if under age 65; Coverage ends at age 70)
- **Children:** Purchase up to \$10,000 age 14 days – 26 if FT student. (\$1,000 increments; All amounts guaranteed)

Plan Features

- **Annual Election Option** – Plan members can increase coverage up to \$50,000 annually, not to exceed the guarantee issue limit
- **Terminal Illness Benefits** – If you become terminally ill, you may be able to withdraw a portion of your term life amount.
- **Portable & Convertible** – If you retire or leave the company, you may be able to take this coverage with you.
- **Waiver of Premium** – If you become disabled, coverage may continue without premium payment.

Plan Rates – Paid by you through payroll deduction

Employee or Spouse Age	Rate Per \$1,000 Monthly	Child/ren Rates Monthly
29 & under	\$0.07	\$0.16 per \$1,000 of coverage One amount covers all children
30 – 34	\$0.08	
35 – 39	\$0.10	
40 – 44	\$0.15	
45 – 49	\$0.25	
50 – 54	\$0.38	
55 – 59	\$0.66	
60 – 64	\$1.06	
65 – 69	\$1.77	
Employee 70 & over	\$2.96	
AD&D	\$0.029	\$0.029

Basic Life Plan Action

You are automatically enrolled in this plan if eligible. Please update/verify your beneficiaries when visit the benefit portal.



(888) 482-7342

www.guardianlife.com

The Master Contracts for our Life insurance plans will prevail in case of error and for all claim adjudication.

Voluntary Life Plan Action

Please visit the benefit portal to elect or waive voluntary life coverage.

Current Plan Members:
Guaranteed Amounts Available!
When you enroll now

Employees Only:
Increase coverage by up to \$50,000 with no medical questions
Not to exceed a total amount of \$150,000*

*If you enroll now after previously waiving this plan or apply for amounts over guaranteed limits, evidence of insurability may be required.



Disability Plans Action

You are automatically enrolled in the disability plans if eligible. No action is needed.



(888) 482-7342
www.guardianlife.com

Also from Guardian:

Travel Assistance

You, your spouse and dependent children (whether traveling together or separately) have access to travel, medical, legal, financial, and security assistance plus emergency medical evacuation benefits provided by Guardian and TravelAid when traveling more than 100 miles from home.

(410) 453-6330
(800) 527-0218
lbhtravelaid.com

DISABILITY PLANS

All eligible employees receive both short-term disability and long-term disability coverage through Guardian. CyberOptics provides 100% of the premiums.

To ensure that any disability benefits you may receive as the result of a disability will be tax-free to you, we add the plan premiums to your gross earnings so you pay taxes on them. This is the IRS-approved way to provide tax-free disability benefit payments.

Short-term Disability (STD) Plan Highlights

Plan Feature	STD Plan Benefit
Benefit Amount For qualifying disabilities	60% of weekly covered earnings up to \$2,000/week maximum
Day Benefits Begin	On the 15 th day of a disability due to illness or accident
Benefit Duration	Up to 11 weeks

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

Long-term Disability (LTD) Plan Highlights

Plan Feature	LTD Plan Benefit
Benefit Amount For qualifying disabilities	60% of monthly covered earnings up to \$10,000/month maximum
Day Benefits Begin	On the 91 st day of a disability due to illness or accident
Benefit Duration	Up to your social security normal retirement age. Duration may be different when a disability is due to mental illness or substance abuse.

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

Employee Assistance Program (EAP)

For you and your family members

The Guardian WorkLifeMatters services provide help and support 24/7 when dealing with life's challenges. You get:

- Unlimited phone consultations with master's and doctoral-level counselors
- Referrals to local counselors with up to 3 face-to-face sessions at no charge
- WorkLife services for family, health, emotional well-being, daily living, and balancing work/life responsibilities
- Website resources, including online chat with counselors
- Free consults with financial and legal professionals
- Assistance with will/other legal document preparation
- Discounts on many products and services



(800) 386-7055

ibhworklife.com

Company Code: Matters

Read about the Flex plan ►



FLEXIBLE SPENDING PLAN

Plan year: January 1 – December 1, 2022

CyberOptics offers a Flexible Benefit plan through UnitedHealthcare. This plan can help you pay less tax using premium deductions and flexible spending accounts (FSAs):

- 1. Premiums:** Premiums you may pay for the CyberOptics health, dental/vision plans are deducted pre-tax through this account.
- 2. Medical FSA:** You may elect pre-tax deductions for medical expenses not covered by your or your spouse's health plan from \$260 - \$2,750 for 2022, depending upon your election.
NOTICE: If you are enrolled in our health plan with HSA, you may be reimbursed for dental and vision expenses only (not medical expenses) per IRS rules.
- 3. Dependent Care FSA:** You may elect pre-tax deductions for eligible dependent care up to \$5,000 for singles or married filing jointly or \$2,500 for married filing separately.

Submit All Claims by March 31

The flex plan year is January 1 – December 31. You must submit claims or spend your flex dollars using your Flex Debit Card by March 31 of the following year or any funds left in your account are forfeited. This is an IRS rule.

Flex Plan Action

Please visit the benefit portal to elect or waive flex plan participation.



Customer Service: (877) 311-7849
www.myuhc.com

BENEFITS 2022: What Should You Do?



Please visit <https://workforcenow.adp.com>
to make your 2022 benefit elections.

☒ **Action is due by Wednesday, November 17, 2021.**

PLEASE NOTE enrollments and changes to most benefit plans require a qualifying life event (such as marriage, birth, adoption, losing other coverage, job status change, and others).

Questions? Please contact Ariel Holzschuh
Human Resources Administrator
aholzschuh@cyberoptics.com or (763) 542-5777