

2023

# Benefits Guide

An overview of the wide array of benefits provided by Lola Red to help you enjoy increased well-being and financial security.

These benefits are effective on January 01, 2023.

# Contents

Lola Red is proud to offer a comprehensive benefits package for you and your family. This program is designed to take great care of you when you need it. Make sure to explore your options to help you make the selections that best meet your needs.

## Benefits Offered

Throughout this booklet we will cover the following employee benefits being offered by Lola Red.

Medical Insurance – **NEW CARRIER**  
Health Savings Account (HSA)  
Short Term Disability – **NEW BENEFIT**



This document does not replace the certificate booklets or Summary Plan Descriptions (SPDs). The benefits described in this document are only summaries; in case of error and for all claim adjudication, the Master Contracts will prevail. Lola Red reserves rights to change, amend, terminate, or otherwise alter any plan at any time. Please refer to your certificates for more details and complete information.

# Benefits Eligibility

As an employee of Lola Red you may opt-in to annual benefits for you and your dependents when you meet certain work requirements.

## Eligible members

The following members are eligible to receive benefits during the upcoming plan year:

- Employee
- Legal Married Spouse
- Legal Children
- Stepchildren



### Work requirements

All regular, full-time employees scheduled to work 40 and their eligible dependents are benefit eligible.

### When your benefits begin

All benefits begin on the 61st day of employment for medical and the 91st day of employment for all other benefits.

# Benefits Summary

Lola Red provides an array of benefits that can help you enjoy increased well-being, deal with an unexpected illness or accident, build and protect your financial security, balance your personal and professional life and meet everyday needs. These benefits are affordable, comprehensive and competitive.

The table below summarizes the benefits available to eligible employees and their dependents. These benefits are described in greater detail in this booklet.

## QUESTIONS?

If you have any questions about your benefit options, please contact:

Lauren Knutson  
laurenk@lolared.com

Coverage	Carrier	Group #	Phone	Website
Medical	Medica	-	(800) 952-3455	<a href="http://www.mymedica.com">www.mymedica.com</a>
Health Savings Account (HSA)	Further	-	(800) 859-2144	<a href="http://www.hellofurther.com">www.hellofurther.com</a>
Short Term Disability	Principal	-	(800) 986-3343	<a href="http://www.principal.com">www.principal.com</a>

# Key Terms

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## Annual deductible

The amount you must pay each year before the plan starts paying a portion of medical expenses. All family members' expenses that count toward a health plan deductible accumulate together in the aggregate; however, each person also has a limit on their own individual accumulated expenses (the amount varies by plan).

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## Out-of-pocket maximum

This is the total amount you can pay out of pocket each calendar year before the plan pays 100 percent of covered expenses for the rest of the calendar year. Most expenses that meet provider network requirements count toward the annual out-of-pocket maximum, including expenses paid to the annual deductible, copays and coinsurance.

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## Copays & coinsurance

These expenses are your share of cost paid for covered health care services. Copays are a fixed dollar amount and are usually due at the time you receive care. Coinsurance is your share of the allowed amount charged for a service and is generally billed to you after the health insurance company reconciles the bill with the providers.

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## Network

The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

## Premium

The amount you pay for your health insurance every month. In addition to your premium, you usually have to pay other costs for your health care, including a deductible, copayments, and coinsurance.

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## Preventative care

Preventive care helps detect or prevent serious diseases and medical problems before they can become major. Annual check-ups, immunizations, and flu shots, as well as certain tests and screenings, are a few examples of preventive care. This may also be called routine care.

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## Embedded vs non-embedded

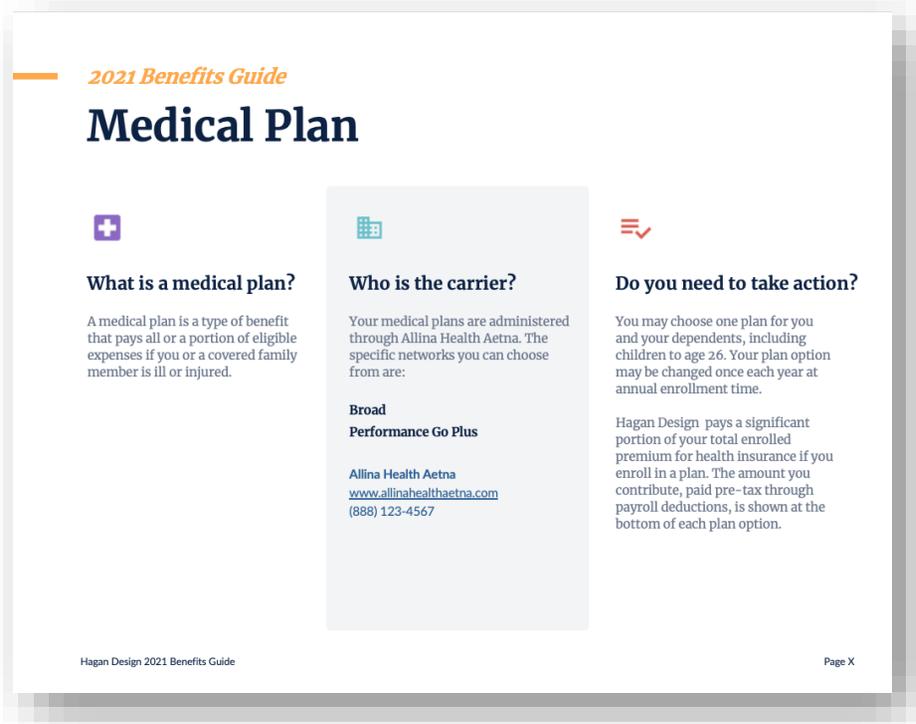
Embedded plans effectively have two deductibles amounts within one plan; single and family. The single deductible is embedded in the family deductible, so no one family member can contribute more than the single amount toward the family deductible.

Non-embedded means the entire family deductible must be met before the plan pays.

# How to Use this Booklet

Lola Red offers a competitive benefit package that can be shaped and molded to fit your needs. This benefits guide, along with additional communication and decision-making tools, will help you make the best health care choices for you and your family.

If you decide to enroll in benefits through Lola Red, some benefits will be provided automatically. Other benefits are voluntary or require you to make elections.



## Update on health care reform

Effective January 1, 2019, the Tax Cuts and Jobs Act (TJCA) repealed the individual mandate to maintain health insurance or be responsible for a "shared responsibility payment". We hope to keep offering these benefits as a valuable part of your total compensation in the future. However, because we offer you coverage that satisfies all the health reform requirements, you will not qualify for any federal assistance to purchase an individual or family policy on the open market (the "marketplace").



As you go through each section of this booklet you will see which benefits require action on your behalf.

# Medical Plan



## What is a medical plan?

A medical plan is a type of benefit that pays all or a portion of eligible medical expenses if you or a covered family member is ill or injured.



## Who is the carrier?

Your medical plans are administered through Medica. The specific networks you can choose from are:

Passport

Medica  
(800) 952-3455  
[www.mymedica.com](http://www.mymedica.com)



## Do you need to take action?

You may choose one plan for you and your dependents, including children to age 26. Your plan option may be changed once each year at annual enrollment time.

Lola Red pays a significant portion of your total enrolled premium for health insurance if you enroll in a plan. The amount you contribute, paid pre-tax through payroll deductions, is shown at the bottom of each plan option.

# Medical Plan

## Preventative Care

Understanding the full value of covered benefits allows you to take responsibility for maintaining good health and incorporate healthy habits into your lifestyle. Some examples include getting regular physical examinations, mammograms and immunizations.

Through the plan offered by Lola Red all covered employees and dependents are eligible to receive routine wellness services like these, at no cost; all copays, coinsurance, and deductibles are waived.

The US Preventive Services Task Force maintains a regular list of recommended services that all Affordable Care Act (i.e. Health Care Reform) compliant insurance plans should cover at 100% for in-network providers.

The following is a list of common services that are included in the plans offered this year.



### Covered preventative care services

- Routine Physical Exam
- Well Baby and Child Care
- Well Woman Visits
- Immunizations
- Routine Bone Density Test
- Routine Breast Exam
- Routine Gynecological Exam
- Screening for Gestational Diabetes
- Obesity Screening and Counseling
- Routine Digital Rectal Exam
- Routine Colonoscopy
- Routine Colorectal Cancer Screening
- Routine Prostate Test
- Routine Lab Procedures
- Routine Mammograms
- Routine Pap Smear
- Smoking Cessation Programs
- Health Education/Counseling Services
- Health Counseling for STDs and HIV
- Testing for HPV and HIV
- Screening and Counseling for Domestic Violence

# Medical Plan

## Summary of Plan Options

The following plans are your medical insurance options for the upcoming year.

	\$3500-50%
<b>In Network</b>	<b>Passport</b>
Deductibles (Single / Family) – Calendar Year	\$3,500 // \$7,000
Out-of-Pocket Max (Single / Family) – Calendar Year	\$9,100 // \$18,200
Preventative Care	100% coverage
Primary Care Visit	ded; then 50% coverage
Specialist Visit	ded; then 50% coverage
Inpatient Services	ded; then 50% coverage
Outpatient Services	ded; then 50% coverage
Emergency Room	ded; then 50% coverage
Urgent Care	ded; then 50% coverage
<b>Prescriptions</b>	
Generic Drugs	\$20 copay
Preferred Brand Drugs	\$100 copay
Non-Preferred Brand Drugs	\$160 copay
Specialty Drugs	<b>Preferred:</b> \$650 copay <b>Non-Preferred:</b> \$750 copay

Lola Red pays 50% of the employee premium if enrolled in a health plan. Please see the Ease portal for payroll deductions if you have a dependent(s) on the plan.

# Medical Plan

AGE	EMPLOYEE	SPOUSE/CHILDREN	AGE	EMPLOYEE	SPOUSE/CHILDREN
0-20	\$133.80	\$267.59	44	\$210.02	\$420.03
21-24	\$150.34	\$300.67	45	\$217.08	\$434.16
25	\$150.94	\$301.87	46	\$225.50	\$451.00
26	\$153.94	\$307.88	47	\$234.97	\$469.94
27	\$157.55	\$315.10	48	\$245.80	\$491.59
28	\$163.42	\$326.83	49	\$256.47	\$512.94
29	\$168.23	\$336.45	50	\$268.50	\$536.99
30	\$170.63	\$341.26	51	\$280.38	\$560.75
31	\$174.24	\$348.47	52	\$293.45	\$586.90
32	\$177.85	\$355.69	53	\$306.68	\$613.36
33	\$180.10	\$360.20	54	\$320.97	\$641.93
34	\$182.51	\$365.01	55	\$335.25	\$670.49
35	\$183.71	\$367.42	56	\$350.73	\$701.46
36	\$184.91	\$369.82	57	\$366.37	\$732.73
37	\$186.12	\$372.23	58	\$383.05	\$766.10
38	\$187.32	\$374.63	59	\$391.32	\$782.64
39	\$189.72	\$379.44	60	\$408.01	\$816.01
40	\$192.13	\$384.25	61	\$422.44	\$844.88
41	\$195.74	\$391.47	62	\$431.91	\$863.82
42	\$199.20	\$398.39	63	\$443.79	\$887.57
43	\$204.01	\$408.01	64+	\$451.00	\$902.00

# Medical Plan

## Summary of Plan Options

The following plans are your medical insurance options for the upcoming year.

	\$4,550–0% HSA + Rx Copay
<b>In Network</b>	<b>Passport</b>
Deductibles (Single / Family) – Calendar Year	\$4,550 // \$9,100
Out-of-Pocket Max (Single / Family) – Calendar Year	\$5,550 // \$11,100
Preventative Care	100% coverage
Primary Care Visit	ded; then 100% coverage
Specialist Visit	ded; then 100% coverage
Inpatient Services	ded; then 100% coverage
Outpatient Services	ded; then 100% coverage
Emergency Room	ded; then 100% coverage
Urgent Care	ded; then 100% coverage
<b>Prescriptions</b>	
Generic Drugs	No Charge
Preferred Brand Drugs	\$75 copay
Non-Preferred Brand Drugs	\$160 copay
Specialty Drugs	<b>Preferred:</b> \$500 copay <b>Non-Preferred:</b> \$600 copay

Lola Red pays 50% of the employee premium if enrolled in a health plan. Please see the Ease portal for payroll deductions if you have a dependent(s) on the plan.

# Rates

AGE	EMPLOYEE	SPOUSE/CHILDREN	AGE	EMPLOYEE	SPOUSE/CHILDREN
0-20	\$169.21	\$338.42	44	\$265.61	\$531.21
21-24	\$190.13	\$380.25	45	\$274.54	\$549.08
25	\$190.89	\$381.77	46	\$285.19	\$570.37
26	\$194.69	\$389.38	47	\$297.17	\$594.33
27	\$199.25	\$398.50	48	\$310.86	\$621.71
28	\$206.67	\$413.33	49	\$324.36	\$648.71
29	\$212.75	\$425.50	50	\$339.57	\$679.13
30	\$215.79	\$431.58	51	\$354.59	\$709.17
31	\$220.36	\$440.71	52	\$371.13	\$742.25
32	\$224.92	\$449.84	53	\$387.86	\$775.71
33	\$227.77	\$455.54	54	\$405.92	\$811.83
34	\$230.81	\$461.62	55	\$423.98	\$847.96
35	\$232.34	\$464.67	56	\$443.56	\$887.12
36	\$233.86	\$467.71	57	\$463.34	\$926.67
37	\$235.38	\$470.75	58	\$484.44	\$968.88
38	\$236.90	\$473.79	59	\$494.90	\$989.79
39	\$239.94	\$479.88	60	\$516.00	\$1032.00
40	\$242.98	\$485.96	61	\$534.25	\$1068.50
41	\$247.55	\$495.09	62	\$546.23	\$1092.46
42	\$251.92	\$503.83	63	\$561.25	\$1122.50
43	\$258.00	\$516.00	64+	\$570.38	\$1140.75

# Medical Plan

## Medica Networks



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### Passport

Medica Choice Passport gives you access to a large, national network and the freedom to see any provider at any time.

Search the Choice Passport Network at  
<https://www.medica.com/find-a-doctor/group/medica-choice-uhg-plus>

# Medical Plan

## Medica Value Ads

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### Employee Assistance Program (EAP)

When you need help with life's challenges – whether it's personal, financial or legal concerns – call the Medica Optum Employee Assistance Program (EAP). Master's level specialists can help you find answers and resources to tackle the tough issues you and your family face. This service is available at no additional cost to you, as part of your benefit plan. Your call and conversations with EAP specialists are kept confidential, in accordance with the law.

With the EAP, you have access to:

- Five counseling sessions per issue per year covered at 100%.
- Legal and mediation services, including a 30-minute legal consultation at no cost and a 25% discount if you hire an attorney.
- Financial advisor support.
- Assistance finding childcare or elder care services.
- Support with starting a new job, returning to work, or retirement.

### Fit Choices By Medica

Ready to get fit, burn calories and save money? With Fit Choices<sup>SM</sup> by Medica, you can earn up to a \$20 credit each month toward your health club dues when you meet your monthly visit requirement at a participating health club.\* That's up to \$240 a year!

[Medica.com/fitchoices](https://www.Medica.com/fitchoices)

### My Healthy Rewards

My Health Rewards by Medica is powered by Virgin Pulse, a pioneer in digital health and wellness solutions that help members build healthy habits and live their best life.

Whether you want to eat healthier, sleep more, stress less or get fit, My Health Rewards is an online tool that helps you take small steps to reach your health goals. You'll earn points for completing activities and get rewarded on your own personal path to health.

# Medical Plan

## Medica Virtual Care



### Virtuwell (Online Questionnaire)

Answer a few questions at [www.virtuwell.com](http://www.virtuwell.com) 24 hours a day, 7 days a week! Board-certified Nurse Practitioners review your answers right away. They make the diagnosis and recommend the care you'll need. If prescriptions are in the plan, they're sent to your favorite pharmacy. You're only charged if Virtuwell can treat you, plus unlimited follow-up calls about your treatment are free. A visit is never more than \$59!

Available anywhere in the U.S. to residents of AZ, CA, CO, CT, IA, MI, MN, NY, ND, PA, SD, VA, and WI.

Virtuwell is not an in network provider for the following plan networks: Altru and You with Medica, Clear Value with Medica and VantagePlus with Medica.



### Amwell (Video Chat)

Online clinic available in all 50 states. You visit with a board-certificated doctor using the web or mobile App. They provide treatment of common medical conditions.

To get started, create an account with Amwell:

Download the free Amwell app from the Apple Store or Google Play or visit [www.amwell.com/cm](http://www.amwell.com/cm)

1. Enter your email address, create a password, then add the requested insurance information from your Medica ID card.
2. Select a doctor or nurse practitioner and follow the prompts to start your visit.
3. The provider will review your history, answer questions, diagnose, treat and prescribe medication (if needed).
4. If a prescription is needed, it will be sent to your pharmacy. The cost of your prescription will be based on your plan's coverage for prescription drug coverage.

Each visit is \$59 or less, depending on your plan's coverage for virtual care. Behavioral health care services (including therapy and psychiatry) are also available. Cost per visit may vary depending on your plan and type of service. Eligible services are covered under your plan as a behavioral health office visit.

# Health Savings Account (HSA)



## What is an HSA?

A health savings account (HSA) is a health care account and savings account in one. The main purpose of this account is to offset the cost of a qualifying high deductible health plan (HDHP) and provide savings for your out-of-pocket eligible health care expenses – those you and your tax dependents may have now, in the future, and during your retirement.

An HSA is a "portable" account. You own your HSA. It's included in your employee benefits package, but after you set up your account, it's yours to keep, even if you change jobs or retire.



## Who is the administrator?

Your HSA is administered by Further.

Further  
(800) 859-2144  
[www.hellofurther.com](http://www.hellofurther.com)



## Do you need to take action?

Only certain health plans are eligible for HSAs. Depending on which health plan you select, you may or may not be eligible for an HSA.

If you are eligible for an HSA via your health plan, an account will automatically be created for you with Further. You will also be able to contribute pre-tax earnings to your HSA.

# HSA

## Overview & Details

HSAs benefit everyone who is eligible to have this account – single individuals, families, and soon-to-be retirees. You save money on taxes in three ways:



### Tax-Free Deposits

The money you contribute to your HSA isn't taxed (up to the IRS annual limit)



### Tax-Free Earnings

Your interest and any investment earnings grow tax-free



### Tax-Free Withdrawals

Money used toward eligible health care expenses isn't taxed – now or in the future

Setting aside pre-tax dollars into your HSA you pay fewer taxes and increase your take-home pay by your tax savings. You save money on eligible expenses that you are paying for out of your pocket. The amount you save depends on your tax bracket. For example, if you are in the 30 percent tax bracket, you can save \$30 on every \$100 spent on eligible health care expenses.

HSA funds roll over from year to year and accumulate in your account. There is no "use-it-or-lose-it" rule with HSAs, and you decide how and when to use your HSA funds, which can be used for eligible expenses you have now, in the future, or during retirement. Additionally, when you have a certain balance in your HSA, investment opportunities are available.



### 2023 HSA Contribution Limits

Single Coverage: \$3,850

Family Coverage: \$7,750

Catch-up 55+: \$1,000

# Short Term Disability (STD)



## What is Short Term Disability Insurance?

Short Term Disability provides a portion of your income if you are disabled due to an illness or injury.



## Who is the carrier?

Your Short-Term Disability Insurance is administered by Principal.

Principal  
(800) 986-3343  
[www.principal.com](http://www.principal.com)



## Do you need to take action?

Your Short Term Disability Insurance is paid by Lola Red. No action is needed, as you will be automatically enrolled if you meet the definition of eligibility found at the beginning of this booklet.

# Short Term Disability

## Summary of Coverage



The following is your Short Term Disability benefit for the upcoming year.

Plan Features	
Employee Benefit Amount	Up to 60% of pre-disability earnings
Maximum Benefit Amount	\$1,500 per week
Elimination Period (Accident)	7 days
Elimination Period (Illness)	7 days
Benefit Duration	12 weeks
Pre-existing Condition Limitation	No Limitation