

**PLANSTIN** 

## **Open Enrollment**

**Learn About Your Employee  
Benefit Options**

## PREVENTIVE HSA

The preventive HSA covers all free preventive services as outlined by [healthcare.gov](http://healthcare.gov) at 100%. For all other services, members can utilize their health savings account. Planstin also offers discounts for select services:

- Pre-negotiated service discounts through the PHCS/Multiplan network.
- Prescription discounts up to 75% through Optum Rx.

The Preventive HSA is classified as a high-deductible health plan to give members access to a health savings account. While the plan technically does have a deductible, it is not required for members to meet the deductible before getting coverage for applicable preventive services. Health Savings Account Preventive HSA members have access to a health savings account through Optum Bank. Employers can contribute and/or allow payroll deductions for employees to contribute to their HSA Account. Funds initially take 2-6 weeks to reflect in the HSA account. Ongoing contributions take 5-20 business days before they are reflected in the Optum Bank account.

Optum Bank will not open the account if a member has PO Box for their address on file. They require a physical address.

Members can find a list of qualified HSA expenses or change their contribution amount at <http://planstin.com/hsa/>.



## COPAY ADVANCED

The Copay Advanced plan has set copays for common medical services. There is no deductible for the Copay Advanced plan, and all services are covered immediately.

### Service Copays

| <b>Service</b>                            | <b>In-network copay</b> | <b>Out-of-network-copay</b> |
|---|-------------------------|-----------------------------|
| Teladoc Consultation                      | \$0                     | \$0                         |
| Preventive care, screening, Immunizations | \$0                     | Not covered                 |
| Primary care sick visit                   | \$20                    | \$50                        |
| Specialist visit                          | \$50                    | \$100                       |
| Diagnostic x-ray                          | \$50                    | \$100                       |
| Lab/bloodwork                             | \$10                    | \$25                        |
| Imaging (CT/PET scans, ultrasounds, MRIs) | \$200                   | \$400                       |
| Urgent Care Visit                         | \$50                    | \$100                       |
| Children's vision acuity screening        | \$0                     | Not covered                 |
| Children's flouride varnish               | \$0                     | Not covered                 |

## Prescription Copays

| Perscription            | In-network copay | Out-of-network copay |
|-------------------------|------------------|----------------------|
| Tier 1, generic         | \$10             | Not covered          |
| Tier 2, preffered brand | \$25             | Not covered          |
| Tier 3, non-preferred   | \$50             | Not covered          |
| Tier 4                  | Excluded         | Not covered          |

## Coverage Limitations

Covered services and prescriptions are limited by number of visits per year and max amount per visit/refill.

- Primacy care visit: 5 visits per year; \$150 max per visit
- Specialist visit: 5 visits per year; \$300 max per visit
- Urgent care: 5 visits per year; \$300 max per visit
- Prescriptions: \$150 max per prescription
- Imaging: 2 services per year; \$1,000 max per test
- Lab/bloodwork: 10 per year; \$100 max per lab
- Diagnostic x-rays: 5 per year; \$250 max per x-ray

# ZION HEALTH ™

A HealthShare membership through Zion Health's medical cost sharing program. When unexpected medical events arise that are not covered by a Planstin base health plan, members pay an initial member responsibility amount (\$1000, \$2500, or \$5000), and the rest of their qualified medical expenses are fully shared with the Zion Health community. Zion Health has no network restrictions, and worldwide sharing is available. Pre-existing conditions may have sharing limitations.

Use your HealthShare membership for a variety of medical needs:

- Hospitalization
- Surgery
- Maternity
- Urgent care
- Injury
- Illness

## **LIFEWORKS**

Planstin members who enroll in a Zion Health membership can add LifeWorks to their plan. LifeWorks is a counselling service with whom Zion Health has partnered to help provide our members with mental health care. Zion Health members have a dedicated LifeWorks number, which they can call to schedule virtual and in-person appointments with certified mental health professionals.

## DENTAL

Planstin's Standard Dental plan covers preventive, basic, major, and orthodontic services. All services must be performed in the Connection Dental Network, a national PPO network of providers. In-network providers can be found at [www.ppousa.com](http://www.ppousa.com) or by calling (800) 513-7177.

The plan has a \$50 individual deductible and \$150 family deductible for basic and major services. The deductible does not apply to preventive care.

| Coverage Tier | In-Network | Out-of-Network |
|---------------|------------|----------------|
| Preventive    | 100%       | 50%            |
| Basic         | 80%        | 40%            |
| Major         | 50%        | 25%            |
| Orthodontic   | 25%        | 25%            |

The standard dental plan has a \$2,000 annual limit per member and a \$1,000 lifetime limit for orthodontic services.

## VISION

The copay vision plan covers up to \$150 in vision related services per year in addition to a \$150 allowance for frames, lenses, and/or contacts.

There are no network requirements for the copay vision plan, so members can choose any provider of their choice. Sometimes, providers may not bill through insurance, and members will have to pay for their services out of pocket. In this case, they should submit itemized receipts to the Planstin claims department, and they will be reimbursed. Planstin will reimburse members for services rendered at wholesale clubs (Costco, Sam's Club, etc.) and waive the copays.

| <b>Service</b>              | <b>Copay</b> |
|-----------------------------|--------------|
| Eye health exam             | \$10         |
| Contact evaluation          | \$10         |
| Spectacle lenses evaluation | \$10         |
| Anti-reflective coating     | \$35         |
| Progressive lenses          | \$10         |



# TELADOC

Teladoc is included in all Planstin base health plans. Teladoc gives members access to virtual primary care 24/7/365.

- General/sick visits: \$0
- Dermatology visits: \$85
- Licensed therapist visits: \$90
- Psychiatrist visits: \$200 (initial); \$100 (ongoing)

## TELADOC REGISTRATION

Employees can download the Teladoc app or enroll in telemedicine services on teladoc.com. For the first enrollment, the member should use the primary account holder's information and Planstin ID number. Teladoc enrollments may take up to 24 hours to go through the system, so we suggest members register right away. Once the account has been registered, the member has access to telemedicine services 24/7.

### Enrollment Directions

1. Visit the Teladoc registration page
2. Complete the online form
3. Select your health plan—confirm the Planstin option
4. Create username, password, and security questions
5. Click "Complete Registration"

# OPTUM SERVICES

## OPTUM RX

Employees do not need to set up an Optum Rx account to take advantage of their prescription discounts. However, if they visit [optumrx.com](https://optumrx.com), they can register an account to view their prescriptions and prices and order refills conveniently online.

## OPTUM BANK

Planstin partners with Optum Bank for HSA administration. Members who elect the Preventive HSA plan will receive a letter with their HSA debit card and instructions on how to register their account online.

We will match up to \$50 per month in employee HSA contributions.

To change their contribution amount or make a one-time deposit to their HSA, visit <https://www.optumbank.com> or download the Change Form on Planstin's website and mail or fax it back to Planstin.

# FIND A PROVIDER

## PHCS/MULTIPLANT

1. Visit the PHCS Network homepage
2. Click on "Change Network"
3. Click on "PHCS"
4. Click on "Specific Services"
5. Search for a provider

You will be able to search by name, specialty, facility type, National Provider Identifier Number (NPI#), or license number.

When selecting a provider, contact the provider's office to verify that they are still in-network with PHCS and that the provider's billing NPI# is contracted through the PHCS/Multiplan network.

## CONNECTION DENTAL

1. Visit the Connection Dental Network homepage
2. Enter your zip code
3. Search for a provider

You will be able to search by group name, facility name, dentist name, or specialty. You can also create a general, printable directory of in-network providers near you by clicking on the "Create Directory" button.

When selecting a provider, contact the provider's office to verify that they are still in-network with Connection Dental.

# WORKING ADVANTAGE

Working Advantage is an employee discount program that you can take advantage of as an employee. Save on products, services, and experiences with your working advantage membership.

Get Started:

1. Visit [workingadvantage.com](https://workingadvantage.com)
2. Click "become a member"
3. Enter your company code to create an account: PLANSTIN

For help, contact [customerservice@workingadvantage.com](mailto:customerservice@workingadvantage.com).

# Start Summer with Hot Savings



## Summer Lovin' these Deals for Memorial Day Weekend and Beyond

Save Even More on Travel and Experiences with Promo Codes:

- Summer10 for \$10 off \$100
- Summer20 for \$20 off \$200
- Summer30 for \$30 off \$300

\*Promo codes valid through 9/30/21. Promo code may only be used for transactions completed on Working Advantage and may not be used to purchase gift cards or combined with any other offer.



### Gifts for Grads and Dads

For June, celebrate with discounts for Dads and Grads like:

- Man Crates: Save on awesome gifts guys really want
- Philip Stein: Get 20% off watches
- Restaurant.com: Buy a \$25 restaurant certificate for just \$5



### Road Trip Season

Summertime is travel time so hit the road and take an adventure for less with deals on:

- Hotels: Save up to 60%
- Theme Park Tickets: Save over 50% on tickets
- Rental Cars: Get up to 25% off



### Be Well & Stay Fit

Stay centered and in shape during National Employee Wellness Month with great discounts including:

- Calm App: Save 57% on a 1-year subscription
- Les Mills: Get 30 days free unlimited access to at-home fitness classes

**working**  
ADVANTAGE

Make the most of your Working Advantage membership! Get instant access to exclusive deals, limited-time offers and members-only perks on the products, services and experiences you need and love. With something to excite every interest, it's time to spend less and enjoy more this season.

## New to Working Advantage? Getting Started is Easy.

- 1 Visit [WorkingAdvantage.com](https://WorkingAdvantage.com)
- 2 Click *Become a Member*
- 3 Enter your company code or work email to create an account

COMPANY CODE

Planstin

NEED HELP? CALL US: 1-800-565-3712 • EMAIL US: [CUSTOMERSERVICE@WORKINGADVANTAGE.COM](mailto:CUSTOMERSERVICE@WORKINGADVANTAGE.COM)

\*Prices and Offers are subject to availability and subject to change without notice. Please review the terms and conditions for offers.

# eat breathe dream fitness™

The Active&Fit Direct™ program allows you to choose from 9,000+ participating fitness centers nationwide for \$25 a month (plus a \$25 enrollment fee and applicable taxes).

#### The 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



## WELLNESS CHALLENGES

We want to encourage you to live a healthy lifestyle, which is why we are incorporating three wellness challenges.

### 1. Most Steps

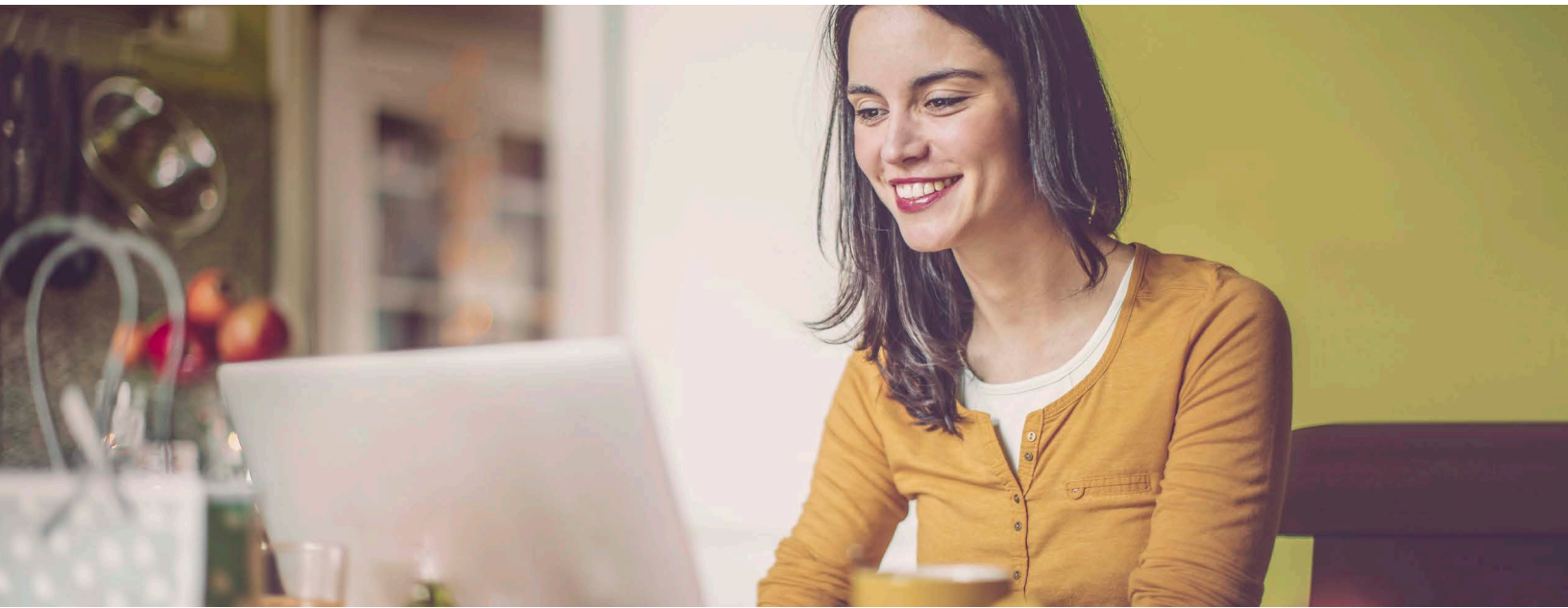
Each month, the employee who has the highest number of daily steps will win a gift card. Steps should be reported to Kristi Dummer with a photo/screenshot.

### 2. 10,000 Steps Per Day

Every employee who reaches 10,000 steps at least three times per week for the month will be entered into a raffle for a gift card. Steps should be reported to Kristi Dummer with a photo/screenshot.

### 3. Gym Attendance

Every employee who attends the gym at least 3 times per week for the month will be entered into a raffle for a gift card. You can ask your gym for an attendance report and give that to Kristi.



# Own Your Retirement Readiness.

CoPilot's Workplace Savings IRA is designed to give you a way to save for retirement so you can retire when and how you want to. Saving for retirement isn't just about fund performance and account balances. It's about understanding how much time your money is buying. With events-based messaging and professional education, you'll see exactly how your day-to-day decisions affect the amount of retirement you're buying.

## Years of Retirement

CoPilot IRA ditches the complex charts and calculations and translates your dollars into the only thing that matters—how many years you can afford to be retired.

**Which statement would you rather see?**

**CoPilot IRA:** You're on track for 10 years of retirement. Buy another year for \$125 per month.\*

**How do we calculate your Years of Retirement?**  
Your projection is based on information below. If anything changed, please login and update your account.

|                      |   |                                |                               |
|----------------------|---|--------------------------------|-------------------------------|
| 30<br>Current Age    | \$42,000<br>Salary                      | \$104,000<br>Savings           | 5%<br>Expected Rate of Return |
| 67<br>Retirement Age | 70%<br>% Salary I'll Need in Retirement | Yes<br>Include Social Security |                               |

**Traditional IRA:**  
You have \$103,351.18 in your account.

**Your IRA Account Statement**

Account Value: **\$103,351.18** | Account Holdings

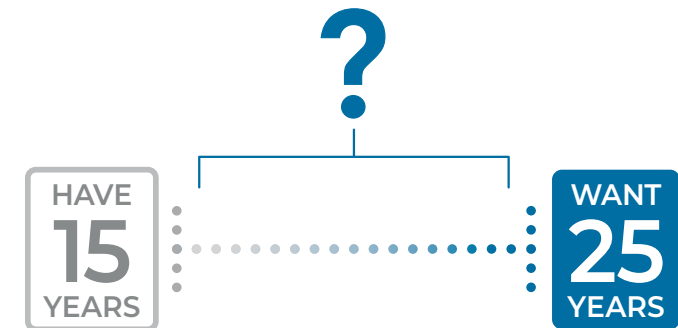
Change in Account Value: **▲ \$18,297.23**

| This Period                    | Year-to-Date | 100% Total   |
|--------------------------------|--------------|--------------|
| Beginning Account Value        | \$85,053.95  | \$76,056.70  |
| Contributions                  | \$10,200.00  | \$1,071.21   |
| Investment Transfers In        | \$8,848.84   | \$1,228.89   |
| Withdrawals                    | -4,452.00    | -24,391.52   |
| Market/Dividends               | \$18,455.14  | \$26,201.74  |
| Other                          | \$100.00     | \$100.00     |
| Card, Checking & Bill Payments | -10,842.96   | \$4,208.13   |
| Trans. Credit, Fees & Charges  | -128.17      | -422.87      |
| Trans. Withdrawal              | \$62.01      | -1,832.14    |
| Change in Investment Value*    | \$1,458.00   | \$14,672.88  |
| Ending Account Value           | \$103,351.18 | \$103,351.18 |

**Top Holdings**

| Symbol            | Value     | Amount |
|-------------------|-----------|--------|
| AGG (AGG)         | 12,512.16 | 12%    |
| QUALTRON (QUAL)   | 11,561.52 | 11%    |
| WASH STATE (WASH) | 10,191.02 | 10%    |
| SPY (SPY)         | 9,191.02  | 9%     |

\*These figures are for illustrative purposes only and do not represent any specific investor. Each individual's years of retirement calculation is unique and the cost of buying additional years of retirement will differ for each investor.







# EMPLOYEE PRICING

## PREVENTIVE HSA

|                            | <b>Total Premium</b> | <b>Employer Cost</b> | <b>Employee Cost</b> | <b>Employee Weekly Cost</b> | <b>Employer Contribution %</b> |
|----------------------------|----------------------|----------------------|----------------------|-----------------------------|--------------------------------|
| <b>Single</b>              | 75.00                | 60.00                | 15.00                | 3.46                        | 80%                            |
| <b>Employee + Spouse</b>   | 120.00               | 72.00                | 48.00                | 11.08                       | 60%                            |
| <b>Employee + Children</b> | 120.00               | 72.00                | 48.00                | 11.08                       | 60%                            |
| <b>Family</b>              | 150.00               | 75.00                | 75.00                | 17.31                       | 50%                            |

## COPAY ADVANCED

|                            | <b>Total Premium</b> | <b>Employer Cost</b> | <b>Employee Cost</b> | <b>Employee Weekly Cost</b> | <b>Employer Contribution %</b> |
|----------------------------|----------------------|----------------------|----------------------|-----------------------------|--------------------------------|
| <b>Single</b>              | 175.00               | 140.00               | 35.00                | 8.08                        | 80%                            |
| <b>Employee + Spouse</b>   | 250.00               | 150.00               | 100.0                | 23.08                       | 60%                            |
| <b>Employee + Children</b> | 250.00               | 150.00               | 100.00               | 23.08                       | 60%                            |
| <b>Family</b>              | 350.00               | 175.00               | 175.00               | 40.38                       | 50%                            |

## ZION HEALTH

| 1,000 IUA<br>18-29             | Total<br>Premium | Employer<br>Cost | Employee<br>Cost | Employee<br>Weekly<br>Cost | Employer<br>Contribution<br>% |
|--------------------------------|------------------|------------------|------------------|----------------------------|-------------------------------|
| <b>Single</b>                  | 150.00           | 120.00           | 30.00            | 6.92                       | 80%                           |
| <b>Employee +<br/>Spouse</b>   | 300.00           | 180.00           | 120.00           | 27.69                      | 60%                           |
| <b>Employee +<br/>Children</b> | 300.00           | 180.00           | 120.00           | 27.69                      | 60%                           |
| <b>Family</b>                  | 450.00           | 225.00           | 225.00           | 51.92                      | 50%                           |

| 1,000 IUA<br>30-49             | Total<br>Premium | Employer<br>Cost | Employee<br>Cost | Employee<br>Weekly<br>Cost | Employer<br>Contribution<br>% |
|--------------------------------|------------------|------------------|------------------|----------------------------|-------------------------------|
| <b>Single</b>                  | 175.00           | 140.00           | 35.00            | 8.08                       | 80%                           |
| <b>Employee +<br/>Spouse</b>   | 350.00           | 210.00           | 140.00           | 32.31                      | 60%                           |
| <b>Employee +<br/>Children</b> | 350.00           | 210.00           | 140.00           | 32.31                      | 60%                           |
| <b>Family</b>                  | 500.00           | 250.00           | 250.00           | 57.69                      | 50%                           |

## ZION HEALTH

| 1,000 IUA<br>50-64             | Total<br>Premium | Employer<br>Cost | Employee<br>Cost | Employee<br>Weekly<br>Cost | Employer<br>Contribution<br>% |
|--------------------------------|------------------|------------------|------------------|----------------------------|-------------------------------|
| <b>Single</b>                  | 225.00           | 180.00           | 45.00            | 10.38                      | 80%                           |
| <b>Employee +<br/>Spouse</b>   | 450.00           | 270.00           | 180.00           | 41.54                      | 60%                           |
| <b>Employee +<br/>Children</b> | 450.00           | 270.00           | 180.00           | 41.54                      | 60%                           |
| <b>Family</b>                  | 700.00           | 350.00           | 350.00           | 80.77                      | 50%                           |

| 2,500 IUA<br>18-29             | Total<br>Premium | Employer<br>Cost | Employee<br>Cost | Employee<br>Weekly<br>Cost | Employer<br>Contribution<br>% |
|--------------------------------|------------------|------------------|------------------|----------------------------|-------------------------------|
| <b>Single</b>                  | 100.00           | 80.00            | 20.00            | 4.62                       | 80%                           |
| <b>Employee +<br/>Spouse</b>   | 200.00           | 120.00           | 80.00            | 18.46                      | 60%                           |
| <b>Employee +<br/>Children</b> | 200.00           | 120.00           | 80.00            | 18.46                      | 60%                           |
| <b>Family</b>                  | 350.00           | 175.00           | 175.00           | 40.38                      | 50%                           |

| <b>2,500 IUA<br/>30-49</b>     | <b>Total<br/>Premium</b> | <b>Employer<br/>Cost</b> | <b>Employee<br/>Cost</b> | <b>Employee<br/>Weekly<br/>Cost</b> | <b>Employer<br/>Contribution<br/>%</b> |
|--------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------------|--|
| <b>Single</b>                  | 145.00                   | 116.00                   | 29.00                    | 6.69                                | 80%                                    |
| <b>Employee +<br/>Spouse</b>   | 250.00                   | 150.00                   | 100.00                   | 23.08                               | 60%                                    |
| <b>Employee +<br/>Children</b> | 250.00                   | 150.00                   | 100.00                   | 23.08                               | 60%                                    |
| <b>Family</b>                  | 400.00                   | 200.00                   | 200.00                   | 46.15                               | 50%                                    |

| <b>2,500 IUA<br/>50-64</b>     | <b>Total<br/>Premium</b> | <b>Employer<br/>Cost</b> | <b>Employee<br/>Cost</b> | <b>Employee<br/>Weekly<br/>Cost</b> | <b>Employer<br/>Contribution<br/>%</b> |
|--------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------------|--|
| <b>Single</b>                  | 200.00                   | 16.00                    | 40.00                    | 9.23                                | 80%                                    |
| <b>Employee +<br/>Spouse</b>   | 375.00                   | 225.00                   | 150.00                   | 34.62                               | 60%                                    |
| <b>Employee +<br/>Children</b> | 375.00                   | 225.00                   | 150.00                   | 34.62                               | 60%                                    |
| <b>Family</b>                  | 575.00                   | 287.50                   | 287.50                   | 66.35                               | 50%                                    |

**ZION HEALTH**

| <b>5,000 IUA<br/>18-29</b>     | <b>Total<br/>Premium</b> | <b>Employer<br/>Cost</b> | <b>Employee<br/>Cost</b> | <b>Employee<br/>Weekly<br/>Cost</b> | <b>Employer<br/>Contribution<br/>%</b> |
|--------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------------|--|
| <b>Single</b>                  | 75.00                    | 60.00                    | 15.00                    | 3.46                                | 80%                                    |
| <b>Employee +<br/>Spouse</b>   | 150.00                   | 90.00                    | 60.00                    | 13.85                               | 60%                                    |
| <b>Employee +<br/>Children</b> | 150.00                   | 90.00                    | 60.00                    | 13.85                               | 60%                                    |
| <b>Family</b>                  | 250.00                   | 125.00                   | 125.00                   | 28.85                               | 50%                                    |

| <b>5,000 IUA<br/>30-49</b>     | <b>Total<br/>Premium</b> | <b>Employer<br/>Cost</b> | <b>Employee<br/>Cost</b> | <b>Employee<br/>Weekly<br/>Cost</b> | <b>Employer<br/>Contribution<br/>%</b> |
|--------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------------|--|
| <b>Single</b>                  | 125.00                   | 100.00                   | 25.00                    | 5.77                                | 80%                                    |
| <b>Employee +<br/>Spouse</b>   | 225.00                   | 135.00                   | 90.00                    | 20.77                               | 60%                                    |
| <b>Employee +<br/>Children</b> | 225.00                   | 135.00                   | 90.00                    | 20.77                               | 60%                                    |
| <b>Family</b>                  | 350.00                   | 175.00                   | 175.00                   | 40.38                               | 50%                                    |

| <b>5,000 IUA<br/>50-64</b>     | <b>Total<br/>Premium</b> | <b>Employer<br/>Cost</b> | <b>Employee<br/>Cost</b> | <b>Employee<br/>Weekly<br/>Cost</b> | <b>Employer<br/>Contribution<br/>%</b> |
|--------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------------|--|
| <b>Single</b>                  | 150.00                   | 120.00                   | 30.00                    | 6.92                                | 80%                                    |
| <b>Employee +<br/>Spouse</b>   | 300.00                   | 180.00                   | 120.00                   | 27.69                               | 60%                                    |
| <b>Employee +<br/>Children</b> | 300.00                   | 180.00                   | 120.00                   | 27.69                               | 60%                                    |
| <b>Family</b>                  | 450.00                   | 225.00                   | 225.00                   | 51.92                               | 50%                                    |

**DENTAL**

|                            | <b>Total Premium</b> | <b>Employer Cost</b> | <b>Employee Cost</b> | <b>Employee Weekly Cost</b> | <b>Employer Contribution %</b> |
|----------------------------|----------------------|----------------------|----------------------|-----------------------------|--------------------------------|
| <b>Single</b>              | 40.00                | 20.00                | 20.00                | 4.62                        | 50%                            |
| <b>Employee + Spouse</b>   | 75.00                | 37.50                | 37.50                | 8.65                        | 50%                            |
| <b>Employee + Children</b> | 80.00                | 40.00                | 40.00                | 9.23                        | 50%                            |
| <b>Family</b>              | 120.00               | 60.00                | 60.00                | 13.85                       | 50%                            |

**Vision**

|                            | <b>Total Premium</b> | <b>Employer Cost</b> | <b>Employee Cost</b> | <b>Employee Weekly Cost</b> | <b>Employer Contribution %</b> |
|----------------------------|----------------------|----------------------|----------------------|-----------------------------|--------------------------------|
| <b>Single</b>              | 10.00                | 5.00                 | 5.00                 | 1.15                        | 50%                            |
| <b>Employee + Spouse</b>   | 15.00                | 7.50                 | 7.50                 | 1.173                       | 50%                            |
| <b>Employee + Children</b> | 15.00                | 7.50                 | 7.50                 | 1.73                        | 50%                            |
| <b>Family</b>              | 25.00                | 12.50                | 12.50                | 2.88                        | 50%                            |



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