



COUNT ON US



It's our business to be there for you in the **MOMENTS THAT MATTER.**



Employee Benefits Open Enrollment 2024 Plan Year

UNION
November 2023

Welcome to Open Enrollment!

QUICK OVERVIEW & MOST IMPORTANT INFORMATION!

- Elections for the 2024 plan year are due by **SUNDAY, NOVEMBER 12th**
- NO changes to medical plans
 - IRS increases
- NO changes to dental plan
- All other ancillary/voluntary benefits **move to UHC**
 - *New coverage offerings!*
- **Medical Reimbursement**
 - If you have other coverage available and waive coverage, we provide a medical reimbursement. See HR for details.
 - Check out the Open Enrollment Website for details and resources:

[KB BioEnergy Open Enrollment Website](#)

Health Care - Understand the Lingo

Understanding medical terminology and plan design will help you choose the plan that meets your needs best!

IN-NETWORK* BENEFIT	What this Means
DEDUCTIBLE (SINGLE / FAMILY)	Step 1 – YOU must pay this amount first
CO-INSURANCE	Step 2 – THEN you and insurance split any bills for services (cost sharing %)
OUT OF POCKET MAXIMUM (SINGLE/FAMILY)	Step 3 – You will pay co-insurance UNTIL you have paid this amount. Then insurance will pay 100% of all claims through the end of the plan year.
CO-PAYS	SPECIFIC – what you must pay based on the type of visit. These do not apply to your deductible <i>*Primary Dr. *Specialist *Urgent Care *Emergency Room *Rx</i>

Out of network benefits are not paid at the same rates as in-network benefits. Out of network costs **you more.*

**Out of network benefits do not count toward your in-network deductible, maximums, etc.*

Medical Plan Designs

IN NETWORK BENEFIT	\$1500 Deductible Plan	\$2500 Deductible Plan	\$3200 Deductible HSA Plan
Deductible (Single / Family)	\$1,500/\$3,000	\$2,500/\$5,000	\$3,200/\$6,000
Co-Insurance	80% Covered After Deductible	70% Covered After Deductible	100% Covered After Deductible
Out of Pocket Maximum (Single/Family)	\$3,000/\$6,000	\$7,150/\$14,300	\$4,000/\$8,000
Primary Doctors Visit – Adults/Children	\$15 Copay/\$0 Copay	\$15 Copay/\$0 Copay	Deductible & Co-insurance
Specialist Visit	\$50/\$100 Copay	\$50/\$100 Copay	Deductible & Co-insurance
Urgent Care Visit	\$25 Copay	\$25 Copay	Deductible & Co-insurance
Emergency Room Visit	\$300 Copay	\$300 Copay	Deductible & Co-insurance
Preventative Care Visit	100% Covered	100% Covered	100% Covered
Retail Prescriptions (30-Day)	\$10/\$35/\$70	\$10/\$35/\$70	\$10/\$35/\$70 AFTER DEDUCTIBLE
Mail Order Prescriptions (90-Day)	\$25/\$87.50/\$175	\$25/\$87.50/\$175	\$25/\$87.50/\$175 AFTER DEDUCTIBLE
COVERAGE TYPE	EMPLOYEE COST PER MONTH		
Employee Only	\$130.00	\$0.00	\$0.00
EE + Spouse	\$245.00	\$0.00	\$0.00
EE + Child(ren)	\$220.00	\$0.00	\$0.00
Family	\$270.00	\$0.00	\$0.00
	EMPLOYEE COST PER PAY		
Employee Only	\$30.00	\$0.00	\$0.00
EE + Spouse	\$56.54	\$0.00	\$0.00
EE + Child(ren)	\$50.77	\$0.00	\$0.00
Family	\$62.31	\$0.00	\$0.00

AFSCME Care Plan

- Dental, Vision, and Hearing benefits are provided to all Union employees through **AFSCME Care Plan**.
- **Please contact the Care Plan Office or your Union Rep for details.**
 - 216-781-6420
 - 1-800-526-7201

Open Enrollment Actions

- Submit your open enrollment elections by **Sunday, November 12th**
- Elections are made in APS / eSELFSERVE
- If you **do not submit your election by the deadline**, the company will be obligated to enroll you in a plan.
 - ***You will be enrolled in Employee Only coverage on the \$2,500 deductible plan.***
- All plan changes are effective January 1, 2024
- Your election will remain unchanged until open enrollment for 2025 unless you experience a qualifying event
 - Marriage, Divorce, Baby, Adoption, Involuntary loss of coverage elsewhere, Changes in dependent eligibility
 - Contact HR Department ***within 31*** days of qualifying event

Ancillary & Voluntary Benefits

UHC – Other Benefits

- Short Term Disability (company paid)
- Basic Life Insurance (company paid)
- Voluntary Long Term Disability
- Voluntary Life Insurance
- Accident
- Critical Illness
- Hospital Indemnity*

True open enrollment!

*If you elect voluntary coverages during this open enrollment period, **no EOI will be required!***

If you add these coverages or increase the volume at a later time, an EOI will be required.

UHC – Other Benefits

Short Term Disability

- Company Paid benefit
 - Still must be elected in the system!
- Provides income when you are unable to work due to disability
 - For injuries / accidents outside of work

UHC – Other Benefits

Basic Life Insurance

- Company Paid benefit
 - Must be elected in the system!
- Provides a policy for employees
 - Spouse / children also receive a smaller coverage amount at no cost to the employee
- **Be sure to list or update your beneficiary!**

With our large vision network, there's always a provider in sight

Finding a trustworthy provider who meets your lifestyle, eye care and eyewear needs is easier with UnitedHealthcare.

With our large national eye care network, UnitedHealthcare Vision Network, you can take advantage of personalized care at a private practice or convenient evening and weekend hours at your favorite retail chain.

Well-known practices and brands in our large national network include:

- 1-800 Contacts
- 20/20 Vision Center
- 3 Guys Optical
- All About Eyes
- Allegany Optical
- America's Best
- Bard Optical
- befitting.com
- Boscov's Optical
- Clarkson Eyecare
- Cohen's Fashion Optical
- Costco Optical
- Crown Vision Center
- Dr. Tavel Family Eye Care
- Eye Boutique
- Eye Care Center
- Eye Doctor's Optical Outlets
- EyeCare Associates
- Eyeglass World
- EyeMart Express
- Eyetique
- For Eyes
- General Vision Services
- GlassesUSA.com
- Henry Ford OptimEyes
- Horizon Eye Care
- Houston Eye Associates
- JCPenney Optical
- LensCrafters
- Meijer Optical
- Midwest Vision Centers
- My Eye Lab
- MyEyeDr.
- National Vision
- Nationwide Vision
- Optyx
- Pearle Vision



Making it easier for you to find a provider

To find the provider who best meets your needs, sign in to myuhcvision.com or call 1-800-638-3120.

Some providers or locations may not participate in your p

Well-known practices and brands in our large national network include:

- Rosin Eyecare
- Rx Optical
- Sam's Club
- SEE Inc.
- Shawnee Optical
- Shopko
- Site for Sore Eyes
- Standard Optical
- Stanton Optical
- Sterling Optical
- SVS Vision
- Target Optical
- Texas State Optical
- The Eye Doctors
- The Eye Gallery
- Today's Vision
- Total Vision
- Virginia Eye Institute
- Vision Source
- Vision4Less
- Visionworks
- Vista Optical
- Walmart
- Warby Parker — including warbyparker.com
- Wisconsin Vision



See more ways to save

Keep out-of-pocket costs low by visiting uhcontacts.com or uhcglasses.com where you'll have a variety of brands and frame choices at your fingertips.

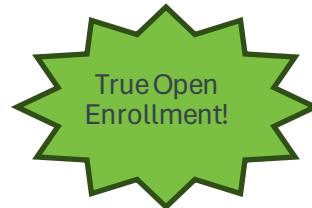
UHC – Other Benefits

Long Term Disability

- Moving to UHC!
- Provides income when you are unable to work due to disability
 - This coverage would start the day after STD ends
- You must meet the annual salary requirements for the benefit level selected
- Rates are based on your benefit amount and your age bracket

Employee Voluntary Long Term Disability - Current Weekly Cost by Age Band

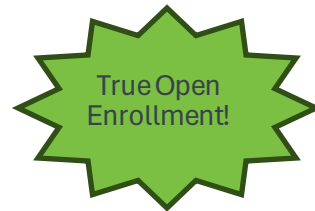
Current Monthly Rates per \$100:		0.108	0.152	0.199	0.378	0.566	0.978	1.301	1.617	1.593	1.593
Annual Earnings	Monthly Benefit	Age <25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
\$20,000	\$1,000.00	0.42	0.58	0.77	1.45	2.18	3.76	5.00	6.22	6.13	6.13
\$25,000	\$1,250.00	0.52	0.73	0.96	1.82	2.72	4.70	6.25	7.77	7.66	7.66
\$30,000	\$1,500.00	0.62	0.88	1.15	2.18	3.27	5.64	7.51	9.33	9.19	9.19
\$35,000	\$1,750.00	0.73	1.02	1.34	2.54	3.81	6.58	8.76	10.88	10.72	10.72
\$40,000	\$2,000.00	0.83	1.17	1.53	2.91	4.35	7.52	10.01	12.44	12.25	12.25
\$45,000	\$2,250.00	0.93	1.32	1.72	3.27	4.90	8.46	11.26	13.99	13.79	13.79
\$50,000	\$2,500.00	1.04	1.46	1.91	3.63	5.44	9.40	12.51	15.55	15.32	15.32
\$55,000	\$2,750.00	1.14	1.61	2.10	4.00	5.99	10.34	13.76	17.10	16.85	16.85
\$60,000	\$3,000.00	1.25	1.75	2.30	4.36	6.53	11.28	15.01	18.66	18.38	18.38
\$65,000	\$3,250.00	1.35	1.90	2.49	4.72	7.07	12.22	16.26	20.21	19.91	19.91
\$70,000	\$3,500.00	1.45	2.05	2.68	5.09	7.62	13.17	17.51	21.77	21.44	21.44
\$75,000	\$3,750.00	1.56	2.19	2.87	5.45	8.16	14.11	18.76	23.32	22.98	22.98
\$80,000	\$4,000.00	1.66	2.34	3.06	5.82	8.71	15.05	20.02	24.88	24.51	24.51
\$85,000	\$4,250.00	1.77	2.48	3.25	6.18	9.25	15.99	21.27	26.43	26.04	26.04
\$90,000	\$4,500.00	1.87	2.63	3.44	6.54	9.80	16.93	22.52	27.99	27.57	27.57
\$95,000	\$4,750.00	1.97	2.78	3.64	6.91	10.34	17.87	23.77	29.54	29.10	29.10
\$100,000	\$5,000.00	2.08	2.92	3.83	7.27	10.88	18.81	25.02	31.10	30.63	30.63



UHC – Other Benefits

Voluntary Life Insurance

- Moving to UHC!
- Elect additional coverage amounts in addition to the company paid policy.
- Premiums are based on the coverage elected and your age band



Employee Supplemental Life - Current Weekly Cost by Age Band

Current Monthly Rates per \$1,000:												
	0.060	0.060	0.077	0.128	0.187	0.323	0.578	0.935	1.394	2.125	3.128	5.704
Coverage	Age<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$25,000	0.35	0.35	0.44	0.74	1.08	1.86	3.33	5.39	8.04	12.26	18.05	32.91
\$50,000	0.69	0.69	0.89	1.48	2.16	3.73	6.67	10.79	16.08	24.52	36.09	65.82
\$75,000	1.04	1.04	1.33	2.22	3.24	5.59	10.00	16.18	24.13	36.78	54.14	98.72
\$100,000	1.38	1.38	1.78	2.95	4.32	7.45	13.34	21.58	32.17	49.04	72.18	131.63
\$125,000	1.73	1.73	2.22	3.69	5.39	9.32	16.67	26.97	40.21	61.30	90.23	164.54
\$150,000	2.08	2.08	2.67	4.43	6.47	11.18	20.01	32.37	48.25	73.56	108.28	197.45

UHC – Other Benefits

Accident Protection Plan

- Moving to UHC!
- Provides a benefit for specific instances - examples:
 - Ambulance \$300
 - Applicants from accident (Crutches \$150; Air Cast \$75)
 - Surgery (Hernia \$300)
 - \$50 Wellness Benefit

Coverage	Weekly Deduction
Employee	\$3.57
Employee + Spouse	\$5.69
Employee + Children	\$7.05
Employee + Family	\$10.89

UHC – Other Benefits

Critical Illness Protection Plan

- Moving to UHC!
- Provides a benefit for specific conditions such as:
 - Cancer
 - Heart Attack
 - Stroke
- *Employee must enroll in coverage to elect coverage for spouse.*



UHC – Other Benefits

Hospital Indemnity Protection Plan – NEW!!!

- With UHC!
- Plan pays cash directly to you. It can be used to help pay costs from a hospital stay and related treatment, health plan deductible, and other out-of-pocket costs.
 - Hospital Admission - \$1,000 (1 day/plan year)
 - Hospital Confinement - \$150 (up to 364 days/plan year)
 - ICU Admission / Confinement
- *Does not cover injury or sickness that begins during the first 9 months of the covered person's effective date of insurance that is caused or contributed to by a pre-existing condition*

Coverage	Weekly Deduction
Employee	\$4.42
Employee + Spouse	\$10.11
Employee + Children	\$8.15
Employee + Family	\$14.60

UHC – Other Benefits


Your financial protection benefits are linked to our medical plan!

- If you are enrolled in our UMR plans, and you have one of the financial protection benefits, the claim submission process will be started automatically!
- If you have these coverages and you are NOT on our medical plan, you will have to start the process on your own to submit claims

Pet Insurance

- **NEW** Pet Insurance available through MetLife!
- We have obtained discounted rates
- Various levels of coverage – cost varies based on pet
- This is NOT a payroll deduction – you will have to apply for the insurance and pay on your own.

• [metlife.com/getpetquote](https://www.metlife.com/getpetquote)



MetLife | Pet Insurance

Now's the time to protect your fur family from the unexpected.

He deserves to be insured.

MetLife Pet Insurance¹ is coverage for dogs and cats that can help you be prepared for unexpected vet costs. With MetLife, pet parents have the power of choice to customize their pet insurance to meet their needs.

You can take advantage of benefits like:


- Flexible coverage with up to 100% reimbursement² and freedom to visit any U.S. licensed vet
- Only provider offering family plans³ (i.e., multiple pets covered by one policy)
- Optional Preventive Care coverage⁴
- Coverage of pre-existing conditions when switching providers⁵

Get a quote or enroll today.

Visit
www.metlife.com/getpetquote

Call
1-800-GET-MET8

Scan the QR code



The MetLife Mobile App is easy to use, convenient and designed for pet parents, by pet parents:

- Manage your pet insurance
- Manage your pet's health records
- Find nearby pet services
- Access 24/7 Telehealth Concierge services
- Access personalized articles

The MetLife rewards program⁶ helps employees take care of their pet—and their wallets:

- Complements pet insurance plans
- Access to discounts on pet care purchases at select businesses
- Reward offers are automatically added to policyholders' MyPets online account⁷
- Reward offers added throughout the year, offering pet parents their choice of opportunities to save

Health Savings Account - HSA

- Remains with Optum Bank
 - <https://www.optumbank.com/>
- HSA contributions are tax free – lowers your taxable income
- Use your HSA to pay for qualified medical expenses for you and your dependents
 - even if the dependents are on another plan – if you can claim them on taxes, you can use your H.S.A.)
- Funds can only be used as they are deposited into your account
 - Keep your receipts to file for reimbursement later in the year
- Yours to keep – follows you even if you leave the company
- You can invest your contributions when you have the minimum required balance
 - *Optum minimum to invest \$2,100*
- **HSA Contribution Limits for 2024**
- Single - \$4,150
- Family* - \$8,300
 - *The family limit is for your **entire family**, even if your spouse is on an HSA plan & contributing with a different employer.
- “Catch-Up” Contribution
 - Age 55+ Can contribute an additional \$1,000



FSA - Flexible Spending Account

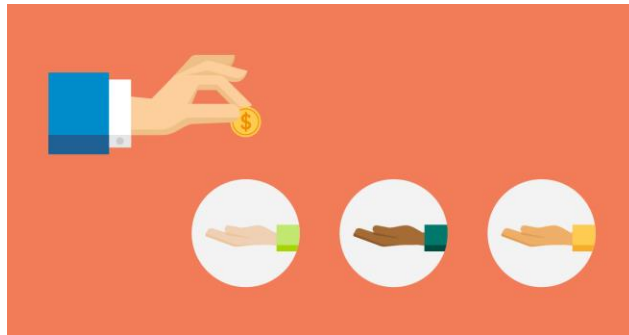
Ameriflex will remain the plan administrator – **KEEP YOUR CARDS!**

- You can roll over up to \$500 to the next calendar year (into 2025).
 - There is NO rollover for Dependent Care!
- 2024 limits are:
 - **\$TBD** for Medical
 - \$5,000 for Dependent Care
- **YOU CAN ENROLL IN AN HSA OR FSA – BUT NOT BOTH***

Beneficiaries

Remember to list a beneficiary:

- **Company paid life insurance**
- **Voluntary life insurance**
 - **Employee / Spouse / Child**
- **401k**



Want More Details & Resources?
See the remaining slides!

Understanding Your EOB on umr.com

Service(s) you received	Reason code	Service date(s)	Amount billed by provider	Your discount -	Not allowed -	Amount due to provider*	PLAN PAYS		YOU PAY				
							%	Plan Paid -	Co-pay +	Applied to deductible +	Co-insurance +	Not covered +	Total you may owe**
MEDICAL SERVICE	908	10/19/22	\$65.00	\$13.00	\$0.00	\$52.00	100	\$52.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DIAGNOSTIC LAB	908	10/19/22	\$72.65	\$14.53	\$0.00	\$58.12	100	\$58.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals			\$137.65	\$27.53	\$0.00	\$110.12		\$110.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

After services, you receive an EOB = Explanation of Benefits

- This details the services, costs, and who is paying for the services
 - Amount billed
 - Discount – this is because you were in network!
 - Not allowed – any amount for benefits that are not covered under the plan
 - Amount due to provider
 - What the Plan is paying (% and \$)
 - What you pay – and how it is applied (is it a co-pay, applied to deductible)
- Read these! It tells you **what** you owe and **why**
- **Your preventive services are 100% covered – but sometimes the provider bills wrong**
- Make sure you verify your **BILL** as well – sometimes the EOB is correct and the Dr. bill is wrong.

Compare Your EOB to your Bill

***This total may not reflect any payments / co-pays you made at the time of service. Please wait for a provider bill before making a payment.*

Your discount -	Not allowed -	Amount due to provider*	PLAN PAYS		YOU PAY				
			%	Plan Paid -	Co-pay +	Applied to deductible +	Co-insurance +	Not covered +	Total you may owe**
\$13.00	\$0.00	\$52.00	100	\$52.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$14.53	\$0.00	\$58.12	100	\$58.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$27.53	\$0.00	\$110.12		\$110.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

*This amount does not include any co-pay or deductible you may owe.

**This total may not reflect any payments/co-pays you made at the time of service. Please wait for a provider bill before making a payment.
(+) indicates any payment you may owe. (-) indicates any discount or plan payment that will reduce what you owe.

- Make sure you verify your **BILL** as well – sometimes the EOB is correct and the Dr. bill is wrong.
 - Do not be afraid to question your doctor!
- You may have to contact the provider to resubmit the claim to insurance

Health Care - Rising Costs

What contributes to rising health care costs in the U.S.?

- Chronic conditions (high cholesterol, diabetes, heart disease)
- Rising drug prices and specialty pharmacy
- Provider quantity valued over quality
- Newer tech is more expensive
- Navigating health care is hard for most people
- Competition is dwindling
- Plan users are not “smart shoppers”
 - Unaware of what is covered
 - Go where it is convenient
 - Not asking questions or why something is being done
- Lack of preventive care
- Lack of Wellness lifestyle
- No established primary care doctor (relationship, history)
- Inflation – medical inflation rises more quickly than regular (8%)



Examples of Preventive Care



Flu shot

Can help prevent the flu



Colon cancer screening

Can help prevent colon cancer, or find it in the early stages when it's more treatable



Breast cancer screening

Can help prevent breast cancer, or find it in the early stages when it's more treatable



Cholesterol test

Can help prevent heart disease



Annual checkup

Can help prevent health problems such as diabetes before they start or get worse

Health Care – Smart Shoppers

How can I be a smart shopper?

- Where you get care matters
 - Facility vs. Hospital for lab work, imaging
 - ER vs Urgent Care
- Know your network! In-network saves you money and provides you discounts.
- Know your benefits! Knowing what is covered by your insurance prevents billing surprises later
- Use cost comparison tools – UMR App & Portal
- Use the ER for *true emergencies* only
- Elective Surgeries – plan ahead to reduce costs
- Find coupons or other savings on your Rx
- Understand the language & Review your EOB



Health Care – Smart Shoppers \$\$\$

\$mart \$hoppers

Don't Forget About our Cost Saving Programs – save money!

KisX (Non emergency surgery, imaging, etc.)

Rx N Go (prescription drug costs)



Signing up for umr.com

- 1 Visit **umr.com** on your desktop computer or tablet device
- 2 Click **Login/Register** to sign up

Helpful hints

- Have your UMR member ID card handy
- Spouses and adult children must create their own online account
- You must provide a valid email address
- Select a username and password you can remember



Need Help? We're Here for You!

Contact in Human Resources:

Jackie Repicky: 440-487-3208 jackie.repicky@kurtz-bros.com

Tiffany Bean: 216-469-9800 tiffanyk@kbbioenergy.com

Brandy Murphy: 216-986-7012 brandy.murphy@kurtz-bros.com

Contacts at Marsh & McLennan Agency:

service@marshmma.com

Angel Heidenreich 412-716-4696