



COUNT ON US



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



# Employee Benefits Open Enrollment 2024 Plan Year

KBI – ENVI – SMG  
November 2023

# Welcome to Open Enrollment!

## QUICK OVERVIEW & MOST IMPORTANT INFORMATION!

- Elections for the 2024 plan year are due by **SUNDAY, NOVEMBER 12<sup>th</sup>**
- NO changes to medical plans
  - IRS increases
- NO changes to dental plan
- All other ancillary/voluntary benefits **move to UHC**
  - *New coverage offerings!*
- Check out the Open Enrollment Website for details and resources:

[KBI 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 Plan	\$2500 Deductible Plan	\$3000 HSA Plan	\$5000 Basic Plan
<b>COVERAGE TYPE</b>	<b>EMPLOYEE CONTRIBUTION RATES – PER PAY (26 Pays)</b>			
<b>Employee Only</b>	\$184.62	\$120.00	\$99.23	\$83.52
<b>EE + Spouse</b>	\$406.15	\$265.38	\$218.31	\$183.75
<b>EE + Child(ren)</b>	\$332.31	\$233.08	\$178.62	\$150.35
<b>Family</b>	\$551.54	\$360.00	\$296.77	\$249.74
<b>HSA Employer</b>			EE -- \$675 EE+SP - \$1050 EE+CH -- \$1300 FAM - \$1600	

# Open Enrollment Actions

- Submit your open enrollment elections by **Sunday, November 12<sup>th</sup>**
- 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)
- Dental
- Vision
- 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
  - Maximum of 13 weeks



# 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!**

# UHC – Other Benefits

## Dental

- Remains with UHC
- You WILL NOT receive an ID card
  - You can register for UHC and request/download a card!

Coverage	Bi-Weekly Deduction (Per Pay)
Employee Only	\$3.23
EE + Spouse	\$12.00
EE + Children	\$12.00
Family	\$12.00

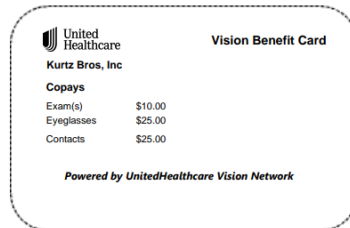
# UHC – Other Benefits

## Vision

- Moving to UHC!
- NO change to the benefit design
- Only **ONE** network
- LASIK discounts for members

Coverage	Bi-Weekly Deduction
Employee Only	\$2.67
Family	\$5.74

To print a personalized ID card, please log on to our website and select 'Group/Plan' then select 'Print ID card' from the member benefits page.



# 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



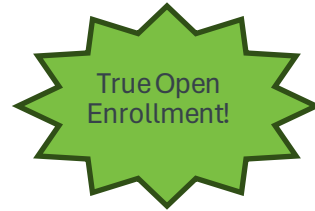
### See more ways to save

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

## 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 Bi-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+
<b>\$25,000</b>	0.69	0.69	0.89	1.48	2.16	3.73	6.67	10.79	16.08	24.52	36.09	65.82
<b>\$50,000</b>	1.38	1.38	1.78	2.95	4.32	7.45	13.34	21.58	32.17	49.04	72.18	131.63
<b>\$75,000</b>	2.08	2.08	2.67	4.43	6.47	11.18	20.01	32.37	48.25	73.56	108.28	197.45
<b>\$100,000</b>	2.77	2.77	3.55	5.91	8.63	14.91	26.68	43.15	64.34	98.08	144.37	263.26
<b>\$125,000</b>	3.46	3.46	4.44	7.38	10.79	18.63	33.35	53.94	80.42	122.60	180.46	329.08
<b>\$150,000</b>	4.15	4.15	5.33	8.86	12.95	22.36	40.02	64.73	96.51	147.12	216.55	394.89

# 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 Bi-Weekly Cost by Age Band

Current Monthly Rates per \$100:		0.108	0.162	0.199	0.378	0.566	0.978	1.301	1.617	1.593	1.693
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	0.83	1.17	1.53	2.91	4.35	7.52	10.01	12.44	12.25	12.25
\$25,000	\$1,250.00	1.04	1.46	1.91	3.63	5.44	9.40	12.51	15.55	15.32	15.32
\$30,000	\$1,500.00	1.25	1.75	2.30	4.36	6.53	11.28	15.01	18.66	18.38	18.38
\$35,000	\$1,750.00	1.45	2.05	2.68	5.09	7.62	13.17	17.51	21.77	21.44	21.44
\$40,000	\$2,000.00	1.66	2.34	3.06	5.82	8.71	15.05	20.02	24.88	24.51	24.51
\$45,000	\$2,250.00	1.87	2.63	3.44	6.54	9.80	16.93	22.52	27.99	27.57	27.57
\$50,000	\$2,500.00	2.08	2.92	3.83	7.27	10.88	18.81	25.02	31.10	30.63	30.63
\$55,000	\$2,750.00	2.28	3.22	4.21	8.00	11.97	20.69	27.52	34.21	33.70	33.70
\$60,000	\$3,000.00	2.49	3.51	4.59	8.72	13.06	22.57	30.02	37.32	36.76	36.76
\$65,000	\$3,250.00	2.70	3.80	4.97	9.45	14.15	24.45	32.52	40.42	39.82	39.82
\$70,000	\$3,500.00	2.91	4.09	5.36	10.18	15.24	26.33	35.03	43.53	42.89	42.89
\$75,000	\$3,750.00	3.12	4.38	5.74	10.90	16.33	28.21	37.53	46.64	45.95	45.95
\$80,000	\$4,000.00	3.32	4.68	6.12	11.63	17.42	30.09	40.03	49.75	49.02	49.02
\$85,000	\$4,250.00	3.53	4.97	6.51	12.36	18.50	31.97	42.53	52.86	52.08	52.08
\$90,000	\$4,500.00	3.74	5.26	6.89	13.08	19.59	33.85	45.03	55.97	55.14	55.14
\$95,000	\$4,750.00	3.95	5.55	7.27	13.81	20.68	35.73	47.54	59.08	58.21	58.21
\$100,000	\$5,000.00	4.15	5.85	7.65	14.54	21.77	37.62	50.04	62.19	61.27	61.27

# UHC – Other Benefits

## Accident Protection Plan

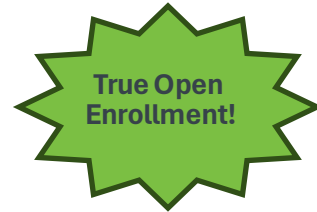
- Moving to UHC!
- Provides a benefit for specific instances - examples:
  - Ambulance \$300
  - Applicants from accident (Crutches \$150; Air Cast \$75)
  - Surgery (Hernia \$300)
  - \$50 Wellness Benefit

Coverage	Bi-Weekly Deduction
Employee	\$7.13
Employee + Spouse	\$11.39
Employee + Children	\$14.10
Employee + Family	\$21.79

# UHC – Other Benefits

## Critical Illness Protection Plan

- Moving to UHC!
- Provides a benefit for specific conditions such as:
  - Cancer
  - Heart Attack
  - Stroke
- *Employee must be enrolled 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	\$8.84
Employee + Spouse	\$20.22
Employee + Children	\$16.30
Employee + Family	\$29.19

# 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 Insurance<sup>1</sup> 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% reimbursement<sup>2</sup> and freedom to visit any U.S. licensed vet
- Only provider offering family plans<sup>3</sup> (i.e., multiple pets covered by one policy)
- Optional Preventive Care coverage<sup>4</sup>
- Coverage of pre-existing conditions when switching providers<sup>5</sup>

**Get a quote or enroll today.**

Visit  
[www.metlife.com/getpetquote](https://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 program<sup>6</sup> 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 account<sup>7</sup>
- 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

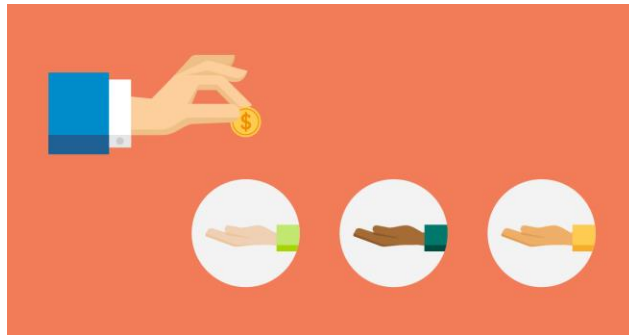
Ameriflex will remain the plan administrator – **KEEP YOUR CARDS!**

- 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
<b>Totals</b>			\$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 – \$mart \$hoppers

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**Don't Forget About our Cost Saving Programs – saves YOU and the COMPANY money!**

**KisX - For Non emergency surgery, imaging, etc.**

**Rx N Go - For rescription drug costs**

**KIA**



# 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](mailto:jackie.repicky@kurtz-bros.com)

Tiffany Bean: 216-469-9800 [tiffanyk@kbbioenergy.com](mailto:tiffanyk@kbbioenergy.com)

Brandy Murphy: 216-986-7012 [brandy.murphy@kurtz-bros.com](mailto:brandy.murphy@kurtz-bros.com)

## Contacts at Marsh & McLennan Agency:

*[service@marshmma.com](mailto:service@marshmma.com)*

Angel Heidenreich 412-716-4696