



**STAY ON  
TRACK**



**YOUR  
2022  
M-NCPPC  
BENEFITS**

**OPEN  
ENROLLMENT FOR  
2022**

**OCTOBER 25<sup>TH</sup> to NOVEMBER 12<sup>TH</sup>**

# AGENDA

- ❖ Welcome & Meeting Rules
- ❖ What's Changing for 2022
- ❖ Rates for 2022
- ❖ Vendor Presentations
- ❖ Access to Information
- ❖ Employee Self Service
- ❖ How to Enroll or Make Changes
- ❖ Q&A

# SICK LEAVE BANK

Major enhancements

Use for parental  
leave

Remove all waiting  
periods

Increase hours to  
care for family

2022 a pilot year

Interim measure

# SICK LEAVE BANK

## Remove all waiting periods

- New hires eligible to enroll within 60 days of hire
- Remove 6 months initial waiting period for new participants
- Remove 7 days waiting period per claim

## Remove requirement to exhaust all leave

- Can retain 80 hours of annual leave if desired



## **SICK LEAVE BANK**

12 work weeks for male and female employees for:

Birth, adoption, placement for foster care

Use for family member's illness increases from 2 to 4 weeks

Maximum age of child increases from 18 to 25

# LIFE INSURANCE

- Changing basic life/AD&D to an automatic enrollment for all current and new employees
- Coverage is 2 x salary up to \$200,000 and double if death is due to an accident
- Maintain EE contribution at 20% of premium and Agency pays 80%, with maximum employee premium of \$2.60 per pay
- May opt out by completing a form, but proof of insurability is required if enrolling later
- Attend one of two life insurance webinars

# HEARING AIDS

## All UHC Plans

- Increasing and/or adding coverage for children and adults
- Plan pays 80% up to \$3000 per member, not per ear, every 36 months. UHC will provide more details

## Kaiser Permanente

- Plan Coverage remains the same
- Plan pays 100% for one hearing aid for each ear every 36 months up to \$1,000



# PrudentRx Program

Applies to Specialty  
Drugs only

\$4.5M of the \$16M  
spent in FY2021

Estimated savings of  
\$558,000 annually

Copay changes to  
30% coinsurance  
instead of flat copays  
of \$8/\$16/\$25

PrudentRx program  
will cover the 30%  
resulting in \$0 cost to  
member

# RATE CHANGES



PLAN	Change
UHC & Prescription Plans	<u>TBD</u>
Kaiser HMO	0.8% <u>Decrease</u>
Dental PPO	8.5% Increase
Dental HMO	3.0% Increase
Long Term Disability	10.0% Increase
All other plans	<u>No Change</u>

# SINGLE RATE CHANGES

<b>BENEFIT PLAN</b>	<b>NON-REPRESENTED AND MCGEO EMPLOYEES BI-WEEKLY</b>	<b>FOP ACTIVE EMPLOYEES BI-WEEKLY</b>
<b>Kaiser Permanente</b>	-\$ 0.28	-\$ 0.43
<b>Dental HMO</b>	\$ 0.05	\$ 0.06
<b>Dental PPO</b>	\$ 0.25	\$ 0.29
<b>Long-Term Disability (LTD)</b>	\$0.08 per \$100	\$ 0.16 per \$100
<b>Supplemental LTD</b>	\$0.11 per \$100	N/A





# Get to know your benefits

The Maryland-National Capital Park and Planning Commission

20-409451 E120409450

Open Enrollment 2022

United  
Healthcare

# Preventive care

Preventive care is covered  
100% your plans in our network

## This includes:



Immunizations



Age-appropriate preventive  
exams and health screenings

For more information, check your plan documents.  
For a list of preventive care guidelines, visit [uhc.com/health-and-wellness/preventive-care](https://uhc.com/health-and-wellness/preventive-care)



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# Preventive care vs. Diagnostic care

What's the difference between preventive and diagnostic care?

## Preventive Care

Preventive care includes routine well exams, screenings, and immunizations intended to prevent or avoid illness or other health problems.

Preventive care is usually covered by the health plans with \$0 out-of-pocket when you see a network provider.

### Examples of Preventive Care:

- Wellness examinations
- Well-woman visits, including routine prenatal visits.
- Age-appropriate well-child examination
- Routine mammogram screening
- Colorectal Cancer Screening
- Osteoporosis Screening

## Diagnostic Care

Diagnostic care includes care or treatment when you have symptoms or risk factors, and your doctor wants to diagnose them.

### Examples of Diagnostic Care:

- You visit your doctor because you have a cough that isn't getting better
- Your doctor orders additional lab work after preventive care visit
- Your doctor orders an additional mammogram to learn more about a lump that was found
- Quarterly visits to your doctor for blood tests to check her cholesterol level.

For more information about preventive guidelines, visit [uhc.com/preventivecare](https://uhc.com/preventivecare)



# Help is just a call away

Health plan questions?  
We've got answers.

**Connect with our dedicated  
customer care team by phone or online:**



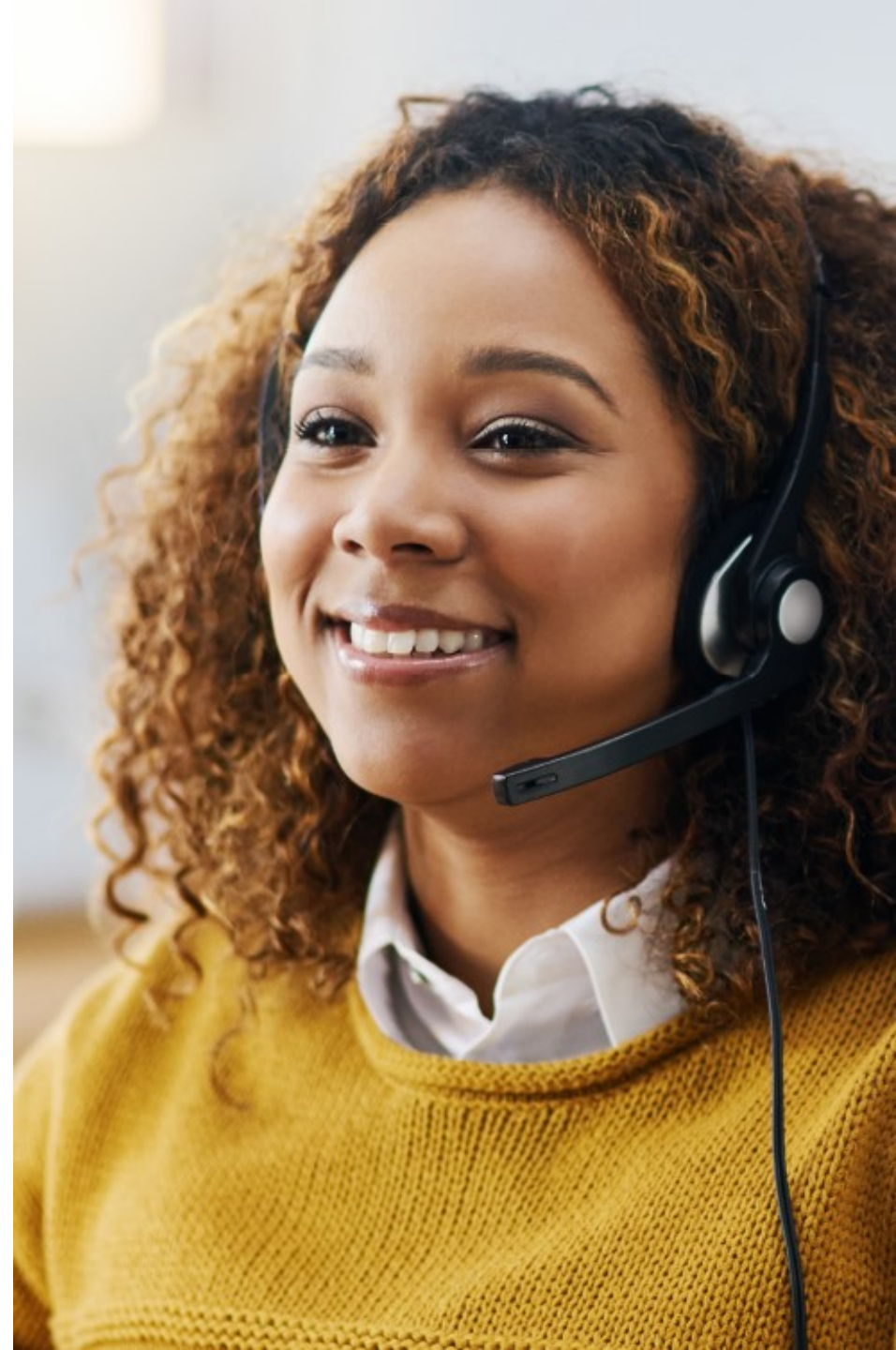
**Call the member number**  
on your health plan ID card.



**Log in to myuhc.com®**  
and click on **Call or Chat**.

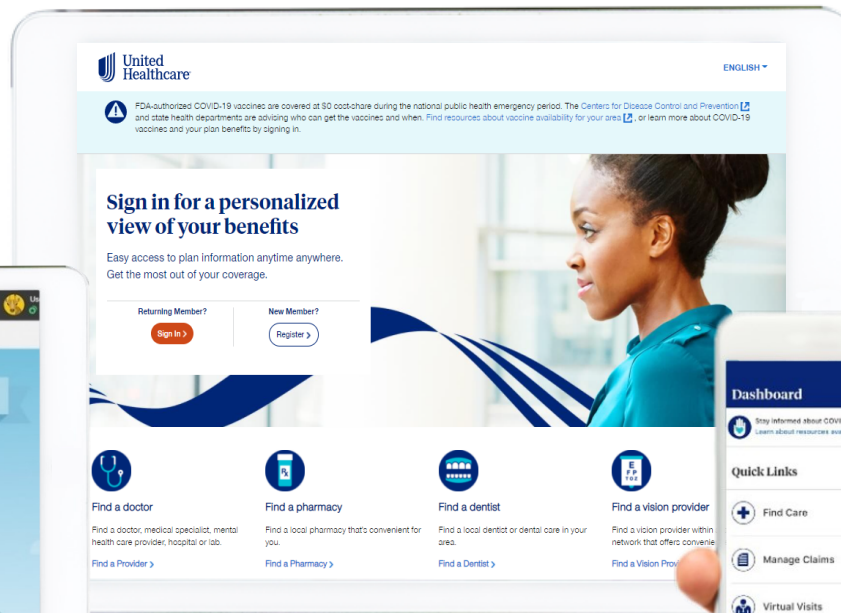
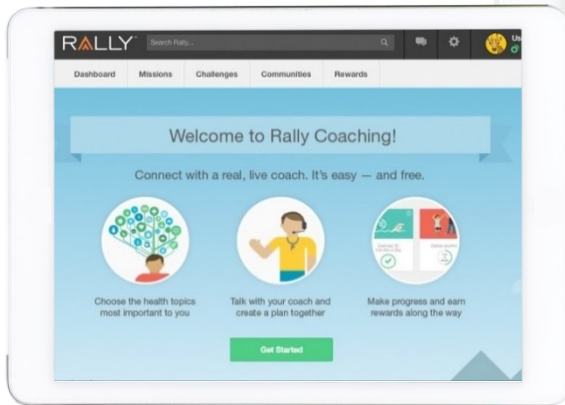


**Tap into the**  
**UnitedHealthcare® app**  
for assistance when you're  
on the go.

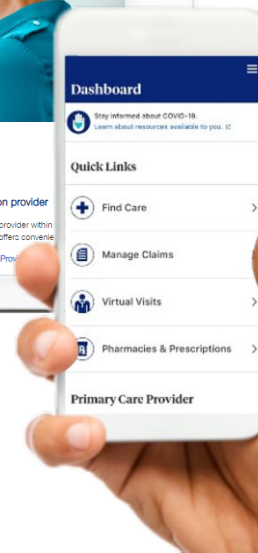


# Manage your plan and health online (and on the go)

Rally®



myuhc.com®



UnitedHealthcare® app



# Network Providers



**1.4M**

In-Network Doctors &  
Health Care Professionals



**6,500**

In-Network Hospitals



**226K**

In-Network Behavioral Health  
Professionals



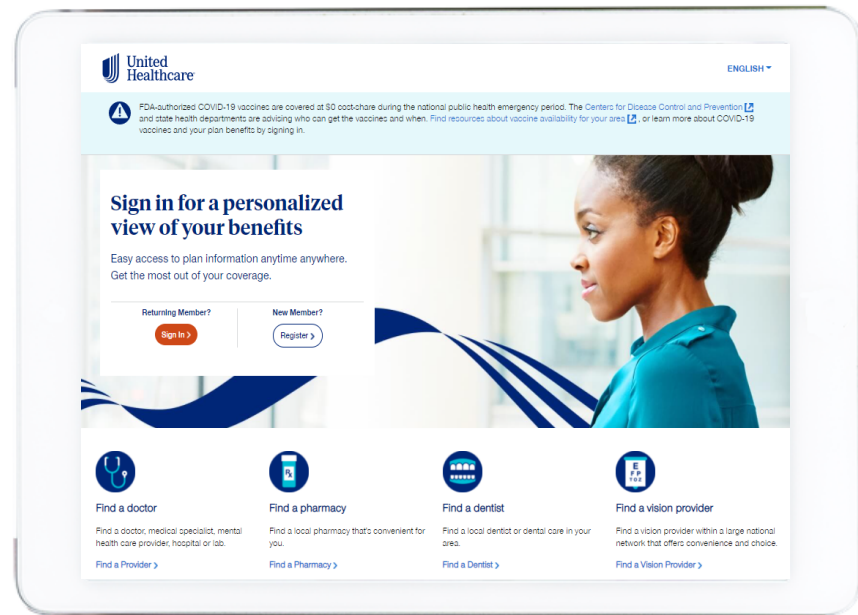
**15Yrs**

UnitedHealth Premium® program has been addressing variation in the cost and quality of health care. It is one of the longest running physician quality and cost-efficiency designation programs in the industry.



# 3 easy ways to find a network provider

- 1 Look for the “Find a Doctor” button on [myuhc.com](https://myuhc.com)<sup>®</sup>
- 2 Call the number on your health plan ID card
- 3 Search using the UnitedHealthcare<sup>®</sup> mobile app



# UnitedHealthcare Select plan

- ✓ Option to Select a network primary care provider (PCP)
- ✓ Referrals are not required to see a specialist
- ✓ Preventive care is covered 100% by the plan in our network
- ✗ No out-of-network coverage

## Network care costs

### Copayment

PCP	\$10
Specialist	\$10

### Deductible

Self	None
Family	None

<b>Virtual Visits</b>	\$0
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### Copayments

Emergency	\$50
Urgent Care	\$15

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.



# UnitedHealthcare Choice Plus plan

- ✓ There's out-of-network coverage
- ✓ Option to choose a primary care provider (PCP)
- ✓ Referrals are not required to see a specialist
- ✓ Preventive care is covered 100% in our network by most plans



## If you go out of network, your costs may be higher

Please read your plan documents and check your Summary of Benefits for additional information.

### Network care costs

#### Copayment

PCP	\$10
Specialist	\$10

#### Deductible

Self	None
Family	None

Virtual Visits	\$0
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#### Copayments

Emergency	\$50
Urgent Care	\$10

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.







# Programs designed for better health

Make your way toward health and  
wellness



# See a doctor 24/7

## Get 24/7 care by video or phone\* with Virtual Visits

May be used for common medical conditions and you can even get a prescription\*\*

- Allergies
- Pinkeye
- Sore throats
- Bronchitis
- Rashes
- And more

## Telehealth Visits with Your Doctor\*\*\*

- Stay connected with your local doctor through live audio/video chat
- Can be used for routine, chronic, or follow-up care

- \* Data rates may apply.
- \*\* Certain prescriptions may not be available, and other restrictions may apply.
- \*\*\* Not available with all providers.



# See a provider anywhere, anytime

Through Behavioral Health virtual care, you may have a real-time, audio- and video-enabled session with a behavioral health provider

## Use a behavioral health virtual visit for needs such as:

- Anxiety
- Bipolar disorder
- Depression
- Neuro-development disorders
- Substance disorders

NOTE: There is a cost for this service. Refer to “mental health-outpatient” on your benefit summary.

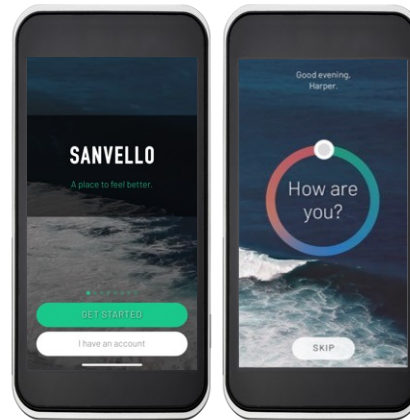


# On-demand help for stress, anxiety and depression

Sanvello™ is a top-rated self-help app that uses clinically validated techniques such as cognitive behavioral therapy to engage employees in their mental health anytime, anywhere.

Individuals may relieve symptoms and build life skills to help reduce potential high-cost interventions through:

- Daily mood tracking
- Personalized progress
- Guided journeys
- Community support



Participants interact with Sanvello nearly **5x more often** than traditional therapy alone<sup>1</sup>



Sanvello **decreases symptoms of depression and anxiety** even after participants stop using the app<sup>1</sup>

<sup>1</sup> Anne Moberg, Christine & Niles, Andrea & Beermann, Dale. (2019). Guided Self-Help Works: A Randomized Waitlist Controlled Trial of Pacifica, a Mobile App Integrating CBT and Mindfulness for Stress, Anxiety, and Depression. J Med Internet Res 2019;21(6):e12556, jmir.org/2019/6/e12556/.

The Sanvello Mobile Application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The information contained in the Sanvello Mobile Application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used as a substitute for your provider's care. Please discuss with your doctor how the information provided may be right for you. Available to all UnitedHealthcare members at no additional cost as part of their benefit plan. Participation in the program is voluntary and subject to the terms of use contained in the Application.



# Talkspace

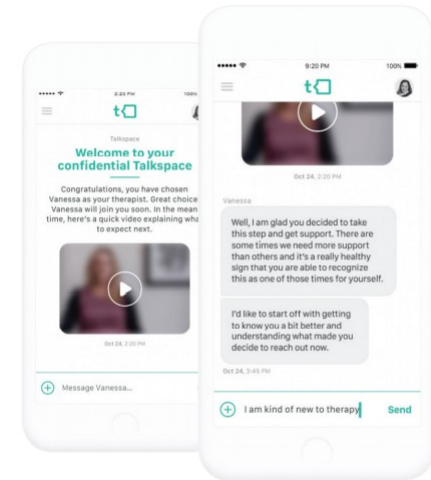
With Talkspace online therapy, you can regularly communicate with a therapist, safely and securely from your phone or desktop. Make progress. No office visit required.

## Here's how Talkspace can fit your life: With Talkspace, you can message a licensed therapist, 24/7.

- Find a therapist with an online matching tool.
- Start therapy within hours of choosing your therapist.
- Message your therapist whenever — no appointments necessary.
- Get messages back throughout the day, five days a week.
- Choose real-time face-to-face video visits by appointment, when needed.
- There is a cost for this service. Refer to “mental health-outpatient” on your benefit summary.

Simply register (first visit only) and choose a provider and message anywhere, anytime. Get started today, go to [talkspace.com/connect](https://talkspace.com/connect).

talkspace



iOS • ANDROID • DESKTOP  
MESSAGING • VOICE • VIDEO • PHOTO





# Personal Health Support:



- Designated Nurses, Case Management and Decision Support.



- Telephonic and digital education with nurse and educational tools.



- Maternity Support, Transplant, Kidney and cancer resource services.



# Your path to better health with Rally<sup>®</sup>

RALLY<sup>SM</sup>



## Take the Rally Health Survey

Know your overall health before setting simple goals



## Get personalized recommendations

Build healthy habits for well-being, activities and more



## Earn sweet rewards

Take healthy actions and achieve goals — earn Rally coins



# Get help losing weight and keeping it off



**Real Appeal® is a weight loss program tailored to your lifestyle and schedule**



## **Online coaching**

Encouragement from an online coach to help create healthy, lasting change



## **Success Kit**

Weight and food scales, recipes, fitness equipment and more delivered to your door



## **Motivational resources**

Set goals and track progress, stream workouts and more with your online dashboard



# Hearing Aid benefit

Hearing loss can happen at any age and treating it early can help improve your overall well-being. In 2022, you now have access to hearing aid coverage through UnitedHealthcare Hearing. As part of your plan, adults and children can receive hearing aids at 80% paid by plan and 20% paid by member with a \$3,000 maximum every 36 months<sup>1</sup>.

## Make the most of your hearing aid benefit

Choose from 2,000+ hearing aid models and styles from the industry's top brands, all at significant savings

Get virtual care with hearing aids delivered directly to your door or in-person care at 7,000+ hearing providers nationwide—both with support every step of the way

Experience innovative technology, including Relate™, UnitedHealthcare Hearing's private-labeled hearing aid brand, featuring recharging capabilities, connection to 2 Bluetooth® devices, tap control and a smartphone app



Hearing care never sounded this good

United  
Healthcare  
Hearing

## Discover more hearing aid choices than ever before

You have the power to choose the hearing aids that fit you best as well as how you receive your care and support. Right2You virtual care allows you to meet with a licensed hearing professional for virtual follow-up visits, remote hearing aid adjustments and more. In-person care provides nearly unlimited hearing aid choices available through a local hearing provider near you.

## Explore your options today.

To start using your hearing aid benefit, visit [UHChearing.com](https://www.uhc.com/hearing). You can even take an online hearing test to determine if you have hearing loss.

Or, call **1-866-926-6632**, TTY **711**, 8 a.m. to 8 p.m. CT, Monday through Friday.







# Hearing care built for a better experience

In 2022, UnitedHealthcare Hearing delivers flexible hearing care options and support for the many needs, preferences and stages of the hearing health journey.

## 1 Right2You virtualcare

This convenient option provides virtual appointments with a licensed UnitedHealthcare Hearing professional from the comfort of home, as well as custom-programmed hearing aids delivered directly to the door with remote hearing aid adjustments.\* The simple process includes just 5 steps.



Call UnitedHealthcare Hearing at **1-866-926-6632** to learn more



Take a quick online hearing test at [UHChearing.com/test](https://UHChearing.com/test)\* to review test



Licensed hearing professional calls results and discuss any additional necessary testing



Meet with a UnitedHealthcare Hearing professional to discuss hearing aid recommendations and order Relate™ or Phonak hearing aids



Receive hearing aids delivered right to the doorstep along with a virtual hearing aid fitting to and follow-up care

### Program features

Right2You provides trusted hearing aid options and convenient virtual care.

- ✓ Choice of UnitedHealthcare Hearing's brand, Relate, or Phonak-branded hearing aids in several styles
- ✓ Advanced hearing aid technology such as rechargeable battery options, remote adjustments, tap control, connection to 2 Bluetooth® devices and more
- ✓ Charging case included with purchase
- ✓ 3 online follow-up visits included after hearing aid purchase\*\*
- ✓ 70-day trial period
- ✓ 3-year extended warranty covers repair and 1-time loss/damage replacement\*\*\*



## 2 In-person care

This option provides in-person appointments with a licensed UnitedHealthcare Hearing professional at more than 7,000 locations nationwide. Receive an in-person hearing aid evaluation, a hearing aid fitting and adjustments. Here's how it works:



Visit **UHChearing.com** or call UnitedHealthcare Hearing at **1-866-926-6632** to schedule an appointment



Have eligibility validated, discuss product and service options, receive provider consult letter



Visit UnitedHealthcare Hearing provider for hearing test and consultation



Discuss pricing, pay out-of-pocket costs (if any), order hearing aids



Receive hearing aids, fitting and follow-up care at in-person visits

### Program features

In-person care allows for an extensive variety of hearing aid choices complete with service and support.

- ✓ Choice of 2,000+ hearing aid models and styles from the industry's top brands, including Beltone™, Oticon, Phonak, ReSound, Signia, Starkey®, Unitron™ and Widex®
- ✓ Advanced hearing aid technology such as rechargeable battery options, Bluetooth streaming and more
- ✓ Charging case or extra batteries included with purchase
- ✓ 3 in-person follow-up visits included after hearing aid purchase
- ✓ 45-day trial period
- ✓ 3-year extended warranty covers repair and 1-time loss/damage replacement\*\*\*

Learn more

Call: 1-866-926-6632, TTY 711 | Visit: [UHChearing.com](https://UHChearing.com)

United  
Healthcare  
Hearing



\*In-person visit to a local hearing provider may be required.

\*\*Hearing aids purchased in the Silver technology level receive 1 virtual follow-up visit.

\*\*\*One-time professional fee may apply.

All trademarks are the property of their respective owners.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

UnitedHealthcare Hearing is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Services, Inc. or their affiliates.

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# Questions?



**Myuhc.com**

**whyuhc.com/mncppc**

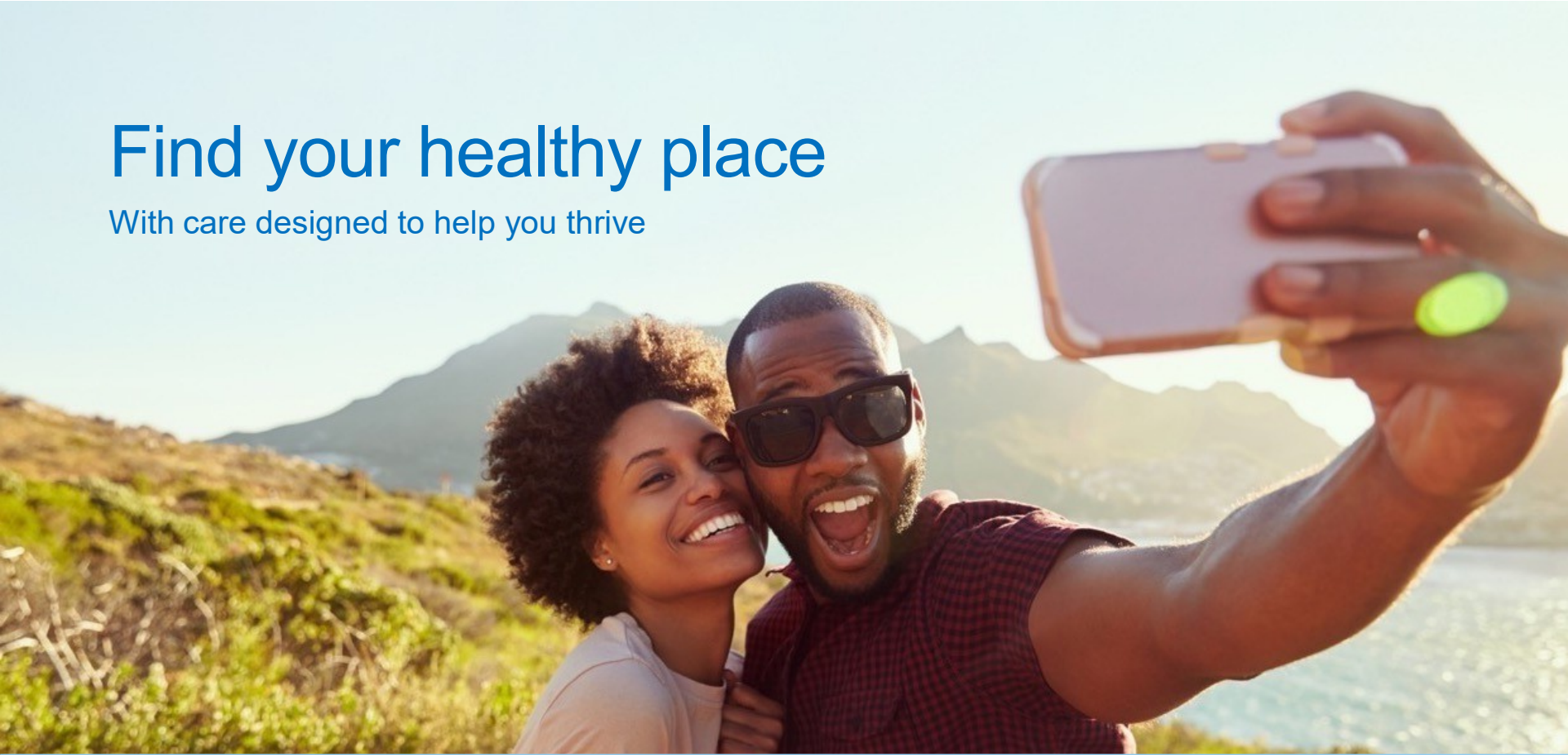


Toll-Free **1-800-603-4190**  
Habla Español? Podemos ayudar.



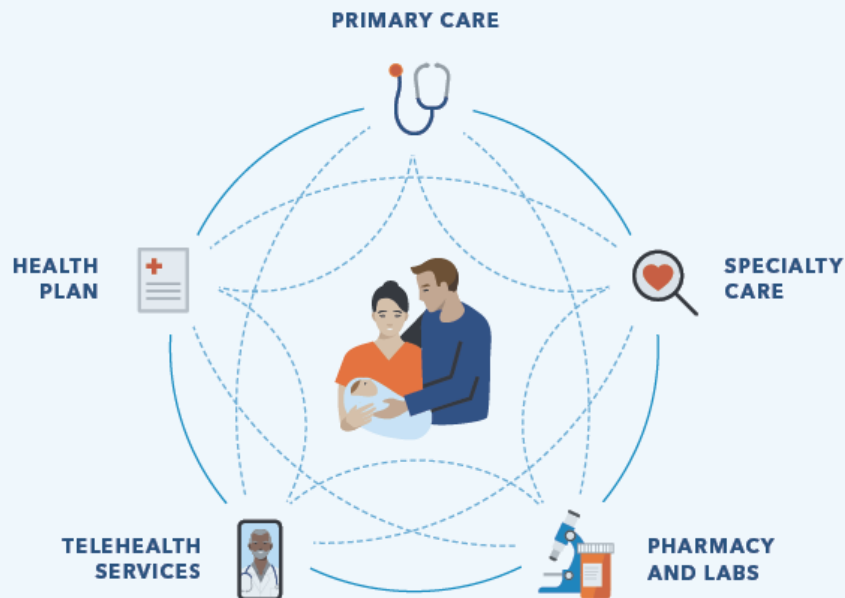
# Find your healthy place

With care designed to help you thrive



What makes you feel happy and healthy?

# It's easier to find your healthy place with connected care



We combine care and coverage:

- **Doctors**
- **Hospitals**
- **Health plan**

Care feels easier and faster and is centered around you.

# One of the nation's largest health plans

Kaiser Permanente has a mission to provide high-quality, affordable health care services and to improve the health of our members and the communities we serve.

95M

## VIRTUAL CONNECTIONS

between members and their care teams in 2020<sup>1</sup>



12.5M

## MEMBERS

covered for care needs in mind and body



39M

## PRESCRIPTION DELIVERIES

to members' homes in 2020, usually within 3 to 5 business days



34

## EFFECTIVENESS-OF-CARE MEASURES

we led the nation in — the most of any health plan in 2020<sup>2</sup>



763

## HOSPITALS AND MEDICAL OFFICES

with many services often under one roof, so you can get everything done quickly



9

## AREAS

to get Kaiser Permanente care in person — California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, D.C.



1. Source: Kaiser Permanente Telehealth Insights Dashboard. 2. Kaiser Permanente 2020 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business.

# Why choose Kaiser Permanente?



## Quality care

- Health care centered around you
- Leading preventive care to help you stay healthy
- One of the nation's largest multispecialty medical groups



## More digital options

- Video or phone appointments<sup>1</sup>
- Care advice by email, phone, or online
- Kaiser Permanente app to connect to care anytime<sup>2</sup>



## Membership extras

- Acupuncture, chiropractic care, and massage therapy at reduced rates
- ClassPass reduced rates for fitness classes
- Calm meditation app at no cost for adult members

1. When appropriate and available. 2. To use the Kaiser Permanente app, you must be a member registered on kp.org.



# Quality care with you at the center

Your doctor will build a care plan based on your needs and work with your care team to deliver high-quality, personalized care.



**Preventive care to keep you healthy**



**Specialty care when you need it**



**Support for ongoing conditions**

**Get care in your language** — with multilingual doctors and phone interpretation in more than 150 languages.

We've helped deliver millions of COVID-19 vaccines to our members, communities, and underserved areas. Visit [kp.org/covidvaccine](https://kp.org/covidvaccine) to search vaccine appointments.



The last time you needed care,  
what did you have to do to get it?

# Convenient ways to get what you need

You have flexible options to get care beyond the doctor's office — and you can manage your care anytime with the Kaiser Permanente app or at kp.org.



## Getting care

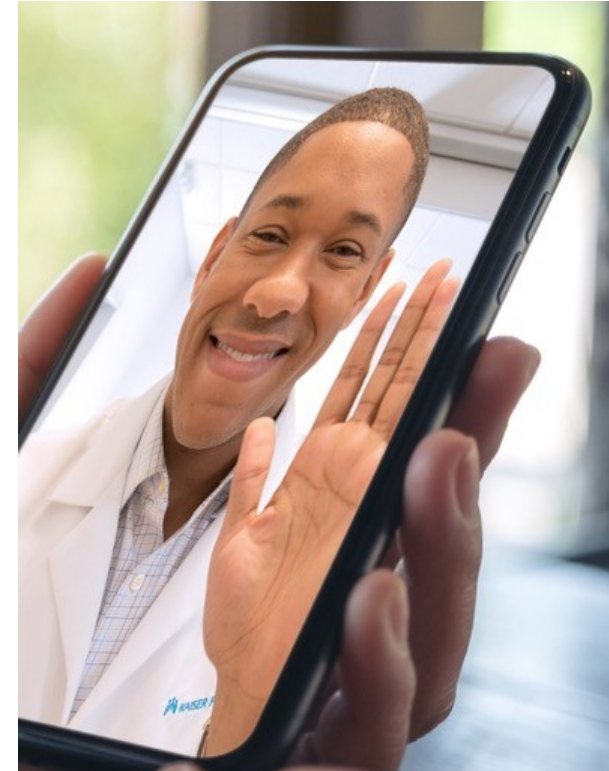
- Talk with a Kaiser Permanente clinician by video or phone for the same high-quality care as an in-person visit.<sup>1</sup>
- Get 24/7 care advice by phone or online.
- Email your doctor's office with nonurgent questions.<sup>2</sup>



## Managing your health<sup>2</sup>

- Schedule or cancel routine appointments.
- Fill most prescriptions for home delivery or same-day pickup.
- Check your health records and pay bills.

1. When appropriate and available. 2. Available when you get care from Kaiser Permanente facilities.



**Telehealth services aren't an add-on — they've helped us deliver personalized care for years.**



## Care while traveling

- If you get hurt or sick while traveling, you're covered for emergency and urgent care anywhere in the world.
- Get urgent care at a MinuteClinic (in select CVS and Target stores) or Concentra urgent care center when you're traveling outside a Kaiser Permanente area.
- We can also help you before you leave town by checking to see if you need a vaccination, refilling eligible prescriptions, and more. Just call us or go online:



24/7 Away from Home Travel Line: **951-268-3900\***  
or [kp.org/travel](https://www.kp.org/travel)

\*This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the United States. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.

If you have a serious health need,  
do you know how to find the right doctor?

# Specialty care you can trust

No matter what life throws your way, you can count on us. Get access to quality care from top doctors across a wide range of specialties. Here are a few areas where we lead the way.

## Cancer care

Hearing that you have a cancer diagnosis can be overwhelming. But no member — or doctor — goes it alone. A multidisciplinary team works with you and your family to determine the best approach to your treatment.

Learn more at [kp.org/cancercare](https://kp.org/cancercare).

## Cardiac care

No 2 hearts are alike. There are many types of heart disease, and different people need different types of care. You and your doctor will make decisions about your care together, and you'll have guidance and support at every step.

Learn more at [kp.org/cardiaccare](https://kp.org/cardiaccare).



## Expect great care when you're expecting

- **A dedicated prenatal care team** — Doctors and nurses help keep you and your baby healthy and empower you to make decisions. You can add a midwife to your team, too.
- **A personalized birth plan** — We'll help you have the safe, positive experience you want, starting with your first appointment.
- **Care and support every step of the way** — From virtual and in-person tours of our private birthing suites to classes\* and online resources to help answer the many questions of expecting parents.
- **Support that doesn't stop at delivery** — Breastfeeding consultation and other guidance to help your baby have a healthy start in life.

Learn more at [kp.org/maternity](https://kp.org/maternity).

\*Classes vary by location. Some classes may require a fee.







## Mental health services — care for the whole you

Your thoughts and feelings affect your overall well-being. We're committed to helping you achieve and maintain optimal health for your mind, body, and spirit.

- Get support for a wide range of conditions, like anxiety, depression, substance use disorder, and autism spectrum disorders.
- Find care with psychiatrists, psychologists, marriage and family therapists, and more.
- Make an appointment for therapy within Kaiser Permanente without a referral.
- Use a wide range of online self-care resources at any time to help you relieve stress, improve sleep, practice mindfulness, and more.

Learn more at [kp.org/mentalhealth](https://kp.org/mentalhealth).

# Added support to help you thrive<sup>1</sup>



ClassPass reduced rates on fitness classes



Self-care apps Calm and myStrength



Wellness Coaching by Phone



Online healthy lifestyle programs, videos, podcasts, recipes, and more



Reduced rates on specialty care services like acupuncture, chiropractic care, massage therapy, and gym memberships



On-site health education classes and support groups<sup>2</sup>



Seasonal farmers markets<sup>3</sup>

1. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. 2. Classes vary at each location and some may require a fee. 3. Not available in all areas. myStrength<sup>®</sup> is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc.

# Extras for your total health

## CLASSPASS

Get moving with fitness options that fit your schedule and lifestyle, including Pilates, dance, boxing, cardio, strength training, and yoga.

- **Reduced rates on fitness classes —**  
Take real-time online and in-person classes from top fitness studios
- **Online video workouts at no cost —** 4,000+ on-demand fitness classes



Calm uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality. Available at no cost to adult members.

- A new 10-minute Daily Calm meditation every day
- Guided meditations for anxiety, stress, gratitude, and more
- Sleep Stories (soothing bedtime tales for grown-ups)

# A better experience from the start

We guide you through each step of joining Kaiser Permanente, so you can start getting the care you need from day one.



## Personalized onboarding

- A welcome call to answer your questions
- A member guide to get you started



## 3 easy steps to a healthy change

- Choose your new doctor
- Transition your care and prescriptions seamlessly
- Get care on your schedule



Up next — plan benefits and the latest  
information on locations near you

# Mid-Atlantic States

- 34 medical centers
- New medical center open in Bowie!  
Plus, new centers in Bethesda, Lutherville - Timonium
- ★ and Caton Hill coming 2022
- 14 urgent care centers
- 6 are open 24/7

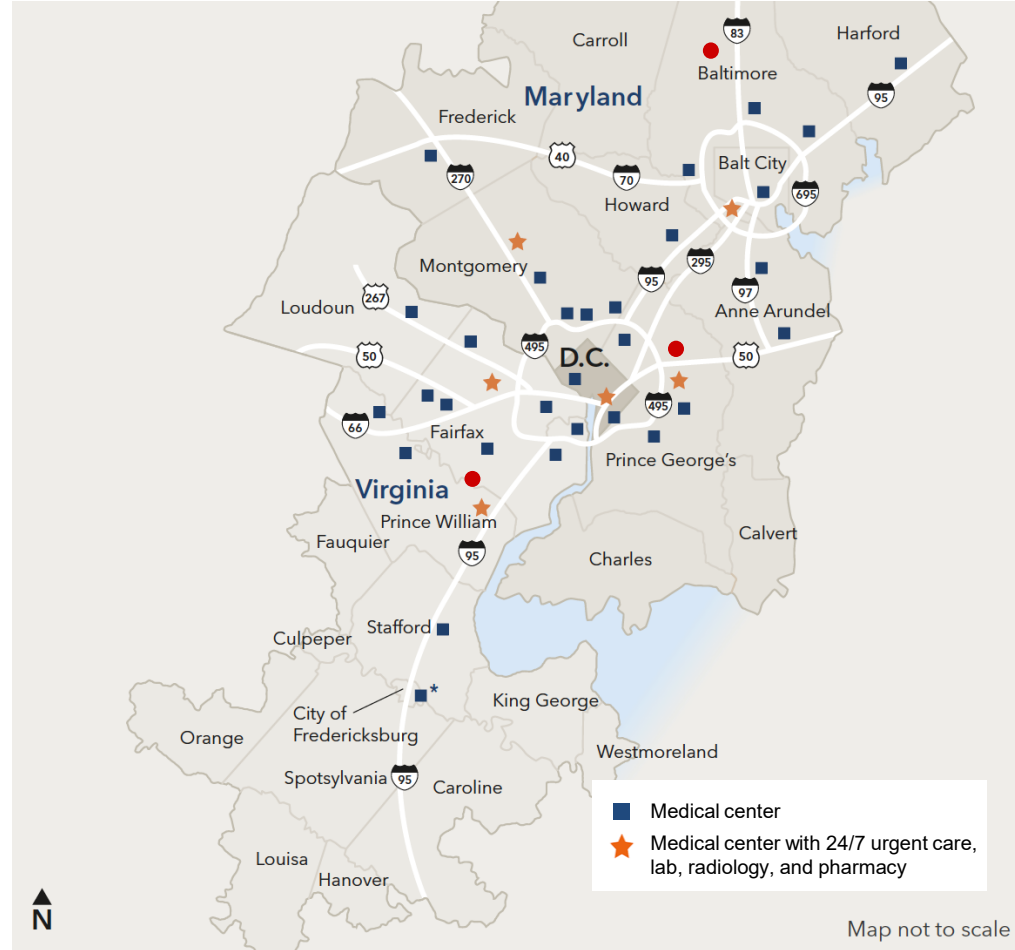
### URGENT CARE CENTERS:

Open nights, weekends, and holidays (call for specific hours). With general radiology (X-ray), lab, and pharmacy services, plus on-site IV treatments.

### ADVANCED URGENT CARE CENTERS

(Open 24/7):

Like our urgent care centers, with even more services under one roof, including advanced imaging (such as CT), observation unit, cardiac monitoring—all open around the clock



# New locations in Mid-Atlantic States

## Scheduled to open in 2021

- Bowie Fairwood (MD) **Now Open!**
- Well Friendship Heights (MD)

## Scheduled to open in 2022

- Caton Hill — Woodbridge (VA)
- Lutherville — Timonium (MD)





## HMO Signature Network

	<b>Kaiser Permanente</b>
<b>Yearly deductible</b>	None
<b>Maximum yearly out-of-pocket costs</b>	\$1,300 Individual / \$3,600 Family
<b>Doctor's office visit</b>	\$10 copay- Primary \$10 copay- Specialty
<b>Lab tests and radiology</b>	No Charge
<b>Outpatient surgery</b>	\$25 copay/ visit
<b>Hospitalization</b>	No Charge
<b>Emergency care</b>	\$50 copay / visit
<b>Prescribed medications</b> 30-day supply 1 copay 90-day supply 2 copays	Generic \$7 KP / \$10 Participating Pharmacy Preferred Brand: \$15 KP / \$20 Participating Pharmacy Non-Preferred: \$30 KP/ \$35 Participating Pharmacy

# Have more Questions?

Visit our On24 Open Enrollment Platform to book a one-on-one appointment with a Kaiser Permanente Representative. Appointments available starting Monday October 11<sup>th</sup> – October 22<sup>nd</sup>.

## Book Meeting

Office hours are virtual and it is a great opportunity to speak with a representative one on one

[BOOK NOW](#)



## Questions about Kaiser Permanente?

Visit the NEW Maryland National Capital Park & Planning Commission microsite to help you make an informed healthcare decision during the 2022 Open Enrollment. We're here to help.

Click on the link below or scan the QR code to connect and learn more [Maryland National Capital Park & Planning Commission](#)



- Leading the way for mental health
- Quality care for families
- Good health, virtually anywhere
- Care that travels with you

Learn more at [New Member](#)  
([kp.org/choosekp](https://kp.org/choosekp))

Get in touch with an experienced Enrollment Specialist.

Call 1-800-324-9208 (TTY 711), Monday through Friday, 7 a.m. to 6 p.m. Eastern time.





Thank you



# The Maryland- National Capital Park and Planning Commission

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## Your 2022 Prescription Benefits

Charlene Hrivnak, Stephanie Morrison,  
PharmD and Matt Tarantino

October 19, 2021

 **CVS** caremark®





**Hi, we're CVS Caremark.**  
**We manage your prescription plan.**

## **CVS Caremark**

makes sure you have access to affordable medication – when and where you need it

---

You've probably heard of:

**CVS Pharmacy**

**MinuteClinic**

**CVS HealthHUB**

We're all part of the CVS Health family, working together to help you on your path to better health



# The CVS Caremark focus



Manages your prescription benefit plan like your health insurance company manages your health benefits



Works with your **employer** to determine what medications are covered, what they will cost, and where prescriptions can be filled



Provides tools and services to help you stay on track with your medications and take care of your health

<https://www.youtube.com/watch?v=qceeA7XyyFQ&feature=youtu.be>

2022 PRESCRIPTION BENEFITS

# Everything you need to manage your medications anytime, anywhere Caremark.com and the CVS Caremark App



Review  
your plan  
details



Check medication costs  
and find  
ways to save



Find in-network  
pharmacies or start  
delivery by mail



Order mail service  
refills and track  
shipments



View history  
of your  
prescriptions



Track progress toward  
your deductible or  
out-of-pocket maximum



Set alerts and  
reminders to help  
you stay on track

Once you're registered, download the CVS Caremark App from your preferred app store to manage your medications on your smart phone.

Get to know our digital tools: <https://youtu.be/YhvRSqWiV2Y>



# Registering at Caremark.com

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## When can I register?

### If you already have prescription benefits with CVS Caremark

Register any time using your member ID number (on your member ID card).



Remember — you won't see any changes for the upcoming plan year until **January 1, 2022**

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### If you're new to CVS Caremark prescription benefits

You can register on or after **January 1, 2022**

Compare Rx Costs & Coverage - <https://youtu.be/ohl072NxDgw>

For more information, copy and paste the following OE Pre-Enrollment link:

M-NCPPC Caremark Rx Plan (Check Drug Cost Tool)

[https://www.caremark.com/wps/portal/.cmd/el?id=m9nc2pc\\_2&cmxtar=get=CHECK\\_DRUG\\_COST\\_FAST&newLogin=yes&returnURL=http://www.caremark.com/close.html](https://www.caremark.com/wps/portal/.cmd/el?id=m9nc2pc_2&cmxtar=get=CHECK_DRUG_COST_FAST&newLogin=yes&returnURL=http://www.caremark.com/close.html)



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## Terms you should know

**Deductible** | An individual or family needs to spend this amount on medications each plan year before coverage starts; may be combined with medical benefits

**Copay or coinsurance** | The amount you pay for medications once you or your family reaches the deductible and coverage starts; a copay is a flat amount and coinsurance is a percentage of the cost of the medication

**Maximum out-of-pocket (MOOP)** | Once you or your family reach this amount, all medications are covered at 100%

**Generic medication** | Has the same active ingredients as the brand-name medication; usually your lowest cost option

**Preferred brand medication** | Medication that will cost less under your benefit plan

**Non-preferred brand medication** | Highest cost option under your benefit plan

**Maintenance or long-term medication** | Medication you take regularly, like high blood pressure, diabetes, or high cholesterol medications

**Acute or short-term medication** | Medication you take for a short time, like an antibiotic

**Preventive medication** | Affordable Care Act (ACA) preferred medications are covered at 100%; High deductible health plan (HDHP) preventive medications bypass the deductible, which means they are covered even if you haven't met your yearly deductible yet

# No Plan Changes in 2022 at your pharmacy – exciting update for specialty medications

	CVS Caremark Prescription Plan	
	Participating Retail Pharmacy (up to 34-day supply)	CVS Mail Order or CVS Pharmacy (up to 90-day supply)
<b>Tier 1 – Generics</b>	\$8	\$16
<b>Tier 2 - Preferred Brand Name Drugs</b>	\$16	\$32
<b>Tier 3 - Non-Preferred Brand Name Drugs</b>	\$25	\$40
<b>Tier 4 – Lifestyle Drugs</b>	50% copay	50% copay
<b>Refill Limit</b>	34-day supply	90-day supply
<b>Specialty Medications Caremark Specialty</b>	30% copay unless enrolled in PrudentRx then \$0 30 day supply only	



# Pay \$0 for specialty medications with PrudentRx

\*Some manufacturers require you to sign up to take advantage of the copay assistance that they provide for their medications – in that case, you must call PrudentRx to participate in the copay assistance for that medication. PrudentRx will also contact you if you are required to enroll in the copay assistance for any medication that you take. If you do not return their call, choose to opt out of the program, or if you do not affirmatively enroll in any copay assistance as required by a manufacturer, you will be responsible for 30 percent of the cost of your specialty medications.

**MNCPPC is working with PrudentRx to reduce your out-of-pocket costs for specialty medications to \$0**

- ✓ Pay \$0 for any medication on your plan's Exclusive Specialty Drug List for as long as you're enrolled – even if there is no copay program available
- ✓ PrudentRx works with manufacturers to get copay assistance for your medications
- ✓ PrudentRx handles all the details for you — no need to worry about renewals or expiration dates

**Watch your mailbox for more information.** Your enrollment in the program will be started automatically, but some additional steps may be required.\* You can choose to opt-out at any time. If you opt-out, you'll have to pay 30 percent of the cost of your medication

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Please note: the amount paid for your medication by manufacturers is not applied to your deductible/MOOP.

# Terms and ways to manage your medication

Some medications require you to take additional steps, or receive additional approvals, before they are covered under your plan. These could include:

**Quantity limit** | A limit on the amount of medications your plan will cover. You can continue to fill prescriptions after you've reached the limit, but you'll be responsible for any additional costs.

**Step therapy** | For many conditions, more than one therapeutically equivalent medication option is available and your plan may choose one medication as the preferred option. Step therapy means you need to try the preferred option first. If it works for you, you can continue to take it and may save money. If not, non-preferred medications will be covered.

**Prior authorization** | This means we need more information on why your doctor has prescribed a specific medication for you. CVS Caremark reviews this information and determines whether or not your medication will be covered by your plan.

**Dispense as written** | If your doctor indicates "dispense as written" on your prescription, your pharmacy can't substitute a generic for a brand name medication and you may have to pay more for the brand.

**Appeals** | If we deny your or your doctor's request for coverage of a non-covered medication, you have the right to appeal that decision.

- 
- ▶ Find more information on these topics in your Summary Plan Description (SPD).
  - ▶ Use the Check Drug Costs & Coverage tool at Caremark.com to find out what medications are covered, if there are extra requirements for coverage, and how much they will cost.
  - ▶ Remember: Medications are only covered when you fill your prescriptions at a network pharmacy. Find pharmacies near you with the *Pharmacy Locator* at Caremark.com. Copy & Paste Link: [https://www.caremark.com/wps/portal/.cmd/el?id=m9nc2pc\\_1&cmxtarget=FRAMED\\_LOCAL\\_PHARMACY&newLogin=yes&returnURL=http://www.caremark.com/framedLogoff.html](https://www.caremark.com/wps/portal/.cmd/el?id=m9nc2pc_1&cmxtarget=FRAMED_LOCAL_PHARMACY&newLogin=yes&returnURL=http://www.caremark.com/framedLogoff.html)



# Maintenance Choice

With **Maintenance Choice**, medications you take regularly (such as diabetes, asthma or high blood pressure medications) **must** be filled in 90-day supplies at CVS Pharmacy or through CVS Caremark Mail Service Pharmacy



You can choose pickup or Rx delivery by mail – either way, the cost is the same



90-day supplies are more convenient and usually cost less



If you fill prescriptions for medications taken regularly at any other pharmacy, or in 34-day supplies, you will **have to pay the entire cost.**

Need to transfer your prescription?

Visit [Caremark.com/MoveMyMeds](https://caremark.com/MoveMyMeds)

Need help tracking your Rx mail order?

<https://youtu.be/T5RcUK9XfTY>

# Convenient, no-cost vaccinations

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The CDC recommends a yearly flu vaccination for all adults and a pneumonia vaccination for those 65 and older

## Your plan offers

- ✓ No-cost flu vaccinations
  - ✓ No-cost pneumonia vaccinations for adults over age 65
  - ✓ Vaccinations at any of 9,900 CVS Pharmacy stores nationwide – no appointment or doctor's office visit required
- 





# Thank you

## Legal disclaimers

Products that qualify as preventive services may be available at a lower cost share or no cost share, depending upon your plan, and may change from time to time. Please check your plan benefit materials should you have any questions about your coverage.

Flu shots and vaccines may not be available in all pharmacies at all times. Call for availability and to make an appointment, if needed. Most vaccines require a prescription (except for the flu shot). Contact your medical carrier directly to find what vaccine benefits are available at other medical facilities such as a doctor's office, urgent care, etc.

Certain drug options identified above may be subject to additional prior authorizations or other plan design restrictions. Please consult your plan for further information.

Copayment, copay or coinsurance means the amount a plan member is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.

This information is not a substitute for medical advice or treatment. Talk to your doctor or health care provider about this information and any health-related questions you have. CVS

Caremark assumes no liability whatsoever for the information provided or for any diagnosis or treatment made as a result of this information. This document may contain references to brand-name prescription medications that are trademarks or registered trademarks of pharmaceutical manufacturers not affiliated with CVS Caremark.

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

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Welcome to Delta Dental!



DeltaCare<sup>®</sup> USA

# Comprehensive coverage

DeltaCare USA: a prepaid, fixed copayment plan



Once enrolled, select a primary dentist from the DeltaCare USA network to start enjoying:

- Set copays
- No annual maximums
- No deductibles
- No claims
- Low premiums

# How DeltaCare USA works

Getting dental care is easy

1



Choose a primary care dentist online or by phone

Make an appointment



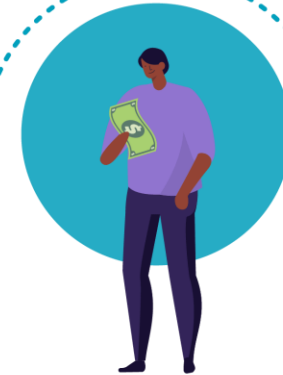
2

Pay your copayment (if any)



3

Visit the dentist



4

# Specialty and emergency care

DeltaCare USA

- If you need specialty care, your primary care dentist will refer you
- Your primary care dentist requests authorization for specialty services
- Plan includes out-of-network coverage for emergencies



# How to choose your dentist

DeltaCare USA

Go to [deltadentalins.com](https://deltadentalins.com) to browse the DeltaCare USA dentists in your area.

Write down the facility number of the primary care dentist you would like.

## Submit your request

- Online: Create an online account at [deltadentalins.com](https://deltadentalins.com)
- By phone: Call Customer Service at **800-422-4234**





# All about braces

DeltaCare  
USA



- Orthodontic coverage for children and adults
- All phases of orthodontic treatment are covered
- Pre-and post-records
- Tooth extractions
- Coverage for in-progress treatment



Delta Dental PPO™

# We've got you covered

Delta Dental PPO

- Visit a PPO dentist to save the most.
- You can visit any licensed dentist.
- You won't be charged more than your expected share of the bill.



Delta Dental PPO

# We've got you covered



- You don't need an ID card to check in.
- We'll coordinate dual coverage.
- Create an online account to check your benefits and claims online.

# Pre-treatment estimate

It's easy to plan for dental expenses

1

Ask your dentist for an estimate



2

Dentist sends details to Delta Dental



3

You and your dentist receive a cost estimate



# Emergency coverage

Visit any licensed dentist worldwide and receive benefits

Submit a claim for reimbursement





# Compare PPO and DeltaCare USA

Decide what's best for you



	Delta Dental PPO	DeltaCare USA
Deductible Per calendar year	\$50 per person \$150 per family Waived for D&P	None
Annual maximum per calendar year	\$2,000 per person	None
Orthodontic lifetime maximum	\$2,000 per person	None

# Compare PPO and DeltaCare USA

What's covered: Diagnostic and preventive care



	Delta Dental PPO	DeltaCare USA
Dental exam	Plan pays 100%	No Cost
Cleaning	Plan pays 100%	No Cost
Sealants (under age 16)	Plan pays 100%	\$10
Fluoride treatment (under age 19)	Plan pays 100%	No cost

# Compare PPO and DeltaCare USA

What's covered: Basic services

	Delta Dental PPO	DeltaCare USA
	Your plan pays	Your copayment
Amalgam (silver) filling, back tooth	Plan pays 80%	No Cost
Resin (white) filling, front tooth	Plan pays 80%	\$85
Root canal, back tooth	Plan pays 80%	\$350
Periodontal scaling and root planning	Plan pays 80%	\$55
Oral surgery	Plan pays 80%	\$50



# Compare PPO and DeltaCare USA

What's covered: Major services and prosthodontics

	Delta Dental PPO	DeltaCare USA
	Your plan pays	Your copayment
Crown (porcelain fused to high noble metal)	Plan pays 60%	\$380
Complete upper denture	Plan pays 60%	\$335
Complete lower denture	Plan pays 60%	\$335
Bridge	Plan pays 60%	\$380
Dental implant	Plan pays 60%	Not Covered



# Compare PPO and DeltaCare USA

What's covered: Orthodontics

	Delta Dental PPO	DeltaCare USA
	Your plan pays	Your copayment
Comprehensive orthodontics (child)	Plan pays 60%	\$1,900 copayment
Comprehensive orthodontics (adult)	Plan pays 60%	\$2,100 copayment
Retention	Plan pays 60%	\$275 copayment



# Check out the website

[deltadentalins.com](https://deltadentalins.com)



- Search for a network dentist in your area.
- Get answers to common questions about your dental plan.
- Read articles, browse recipes and watch videos about oral health and wellness.
- Subscribe to *Grin!*, our quarterly wellness e-magazine.



# Sign up for an online account

Check your benefits information online

- Check your plan details: eligibility, covered services and level of benefits.
- Look up claim statements for recent dental visits.
- View or print your ID card.
- Estimate the cost of your next procedure.
- Submit questions to Customer Service.



# Go mobile

Download the app to have all the information you need at your fingertips



## What can you do with the app?

Find a dentist	Coverage details	Electronic ID card	Cost estimator
✓	✓	✓	✓

To find the app, visit the App Store or Google Play and search for “Delta Dental.” Then download the **Delta Dental** app by Delta Dental Plans Association.

# Delta Dental's virtual dentistry solutions

Two tools to make your life easier: Toothpic and Delta Dental – Virtual Consult

## Toothpic

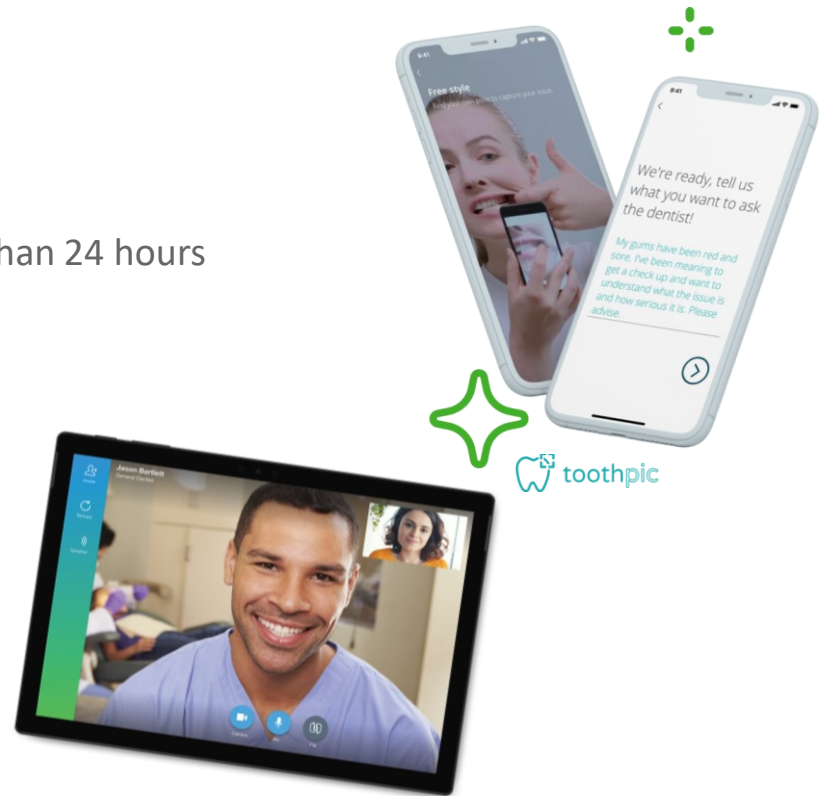
- An easy-to-use, photo-based app
- Get answers from a Delta Dental dentist in less than 24 hours
- Ideal for a quick exam or diagnostic report

Sign up at [deltadental.toothpic.com](https://deltadental.toothpic.com).

## Virtual Consult

- Schedule a live video consultation, any time and anywhere, with a Delta Dental dentist
- Ideal for urgent needs or appointments outside of normal office hours

Sign up at [deltadentalvirtualconsult.com](https://deltadentalvirtualconsult.com).



# Where's my ID card?

Check in without a dental plan ID card



You don't need a dental plan ID card to check in at the dentist. Just tell the dental office that you are covered by **Delta Dental of Pennsylvania**.

But if you prefer, you can always find a virtual ID card on our mobile-responsive website or with the Delta Dental app.

## Provide:

- Your name
- Your date of birth
- Your enrollee ID (or Social Security number)
- The name of your employer

# Print an ID card at home

It's easy to print your own ID card



Go to  
[deltadentalins.com](https://deltadentalins.com) and log in  
to Online Services



Select Get ID card



Click on Print ID card

# Cost Estimator

Budget for dental expenses with personalized estimates

**Personalized.** Estimates are based on your benefits, including maximums and deductibles.

**Insightful.** Compare the cost of the same procedure at different dentists.

**Economical.** See how choosing an in-network dentist can help you save.





# Contact Customer Service

Get help by phone or online

Call us toll-free at 800-932-0783

Speak to a Customer Service representative Monday through Friday, 8 am to 8 pm EST

For simple questions, use our automated phone system, available 24/7

Ask online: Go to [deltadentalins.com](https://deltadentalins.com) > Contact Us. Then follow the prompts or fill out the Customer Service Form.



# Thanks for your time

We're pleased to take your questions

Hello Maryland-National  
Capital Park and  
Planning Commission

Vision benefits  
for every set  
of eyes

eye  
Med



# Should you enroll in vision benefits?

Whether you need glasses or can see just fine, vision benefits are a wise choice. They help you save money and keep an eye on your health. See why enrolling is good common sense.

## **Common reasons people get an eye exam:**

- Establish a baseline/first exam
- Blurry vision or can't see to read
- Routine wellness
- Health condition such as diabetes; family history of a disease
- First-time wearing contact lenses or need more contacts

## **Health issues that can be detected during an eye exam:**

- Diabetes
- High Blood Pressure
- High Cholesterol
- Macular Degeneration
- Diabetic Retinopathy
- Lupus
- Brain tumor



# Value and wellness: It's all yours with EyeMed



## Focus on value

- Save an average of 71% off retail on eyeglasses with an eye exam<sup>1</sup>
- Choose from more than 100K network provider access points, including independent eye doctors and top optical retailers
- Get members-only offers and everyday discounts, like 40% off a complete additional pair of glasses<sup>3</sup>



## Focus on wellness

- Help spot some serious eye and health conditions sooner with a comprehensive eye exam
- Protect your eyes from digital eye strain, which is linked to blurred vision, dry eye and headaches
- Easily find an in-network eye doctor, and manage claims and benefits with online member tools

<sup>1</sup> Based on weighted average of sample transactions; EyeMed Insight network/\$10 exam co-pay/\$10 materials co-pay/\$120 frame or contact lens allowance

<sup>2</sup> EyeMed Insight network, All network data, October 2019

<sup>3</sup> At participating in-network providers

# A look at your **Low Plan** Vision Benefits

Eye exam every 12 months - \$10 copay  
PLUS...



\$150 frame allowance  
every 24 months



\$0 lens copay plus fixed  
pricing on progressive  
lenses and options,  
Every 24 months

-OR-



\$130 contact lens  
allowance, with coverage  
for fit and follow-up,  
Every 24 months



# A look at your **Moderate Plan** Vision Benefits

Eye exam every 12 months - \$10 copay  
PLUS...



\$150 frame allowance  
every 24 months



\$0 lens copay plus fixed  
pricing on progressive  
lenses and options,  
Every 12 months

-OR-



\$130 contact lens  
allowance, with coverage  
for fit and follow-up,  
Every 12 months

# A look at your **High Plan** Vision Benefits

Eye exam every 12 months - \$10 copay  
PLUS...



\$250 frame allowance  
every 12 months



\$0 lens copay plus fixed  
pricing on progressive  
lenses and options,  
Every 12 months

-OR-



\$200 contact lens  
allowance, with coverage  
for fit and follow-up,  
Every 12 months

# Find your best fit

You're on EyeMed's Insight network,  
so you've got choices — lots of them

More than 20,400 independent providers and more than  
6,200 retail providers at 115,294 locations, including:

INDEPENDENT  
PROVIDER  
NETWORK



LENSCRAFTERS

PEARLE  
EST. 1954  
VISION

OPTICAL

Plus, online options:

LENSCRAFTERS

OPTICAL

Ray-Ban

GLASSES.com

contactsdirect

# How to find an eye doctor



Use the Provider Locator  
at [eyemed.com](https://eyemed.com)

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Download and use the EyeMed Members App  
(available in the App Store or Google Play)

---



Check the listing of the closest  
eye doctors from your Welcome Kit (first-  
time enrollees will get this after you enroll)



# Experience more with member tools

First-time enrollees receive an in-home Welcome Kit detailing your new vision benefits and the closest eye doctors. And using your benefits couldn't be easier with access to convenient digital tools.

## EyeMed Members App

- Benefits, eligibility and claims at-a-glance
- Find an eye doctor and get door-to-door directions
- Grab special offers
- Load and save prescriptions
- Set exam and contact lens reminders
- Pull up ID card and add to your wallet (for iOS only)

## Member Web

- See benefits and eligibility status\*
- View Savings Dashboard
- Estimate out-of-pocket costs before your visit to the eye doctor
- Download ID cards and EOBs
- Find an eye doctor
- Check claim status
- Get special offers



\*Due to HIPAA regulations, members will not be able to view dependents over the age of 18



# No surprises with benefit transparency

We put a focus on innovation with our **Know Before You Go\*** tool - an easy way for your employees to see their anticipated out-of-pocket costs upfront.

## Transparency Tool

- Members choose from services that meets their needs
- Provides estimated out-of-pocket cost (if any) ahead of time by service and product

## Education

- Tool includes simple & clear definitions of common product options and add-ons
- Makes understanding benefits even easier

## Customization

- Estimated costs are based on your benefit design

\* Excludes the following plans: reseller, exam-only, safety & VDT, global allowance and declining balance.



Confidential Notice: This document contains privileged information and is for the sole use of the intended recipient(s). Disclosure or distribution to and review or use by any unauthorized Luxottica EyeMed associate(s) and external parties is prohibited.



## Enjoy more extras: Member-only savings & discounts



40% off

additional pair of glasses



15% off

any balance over the conventional  
contact lens allowance



15% off

standard LASIK prices or  
5% off the promotional price



Don't miss Special Offers that **can be combined with your benefits!**

Examples include:

- Up to \$150 off an annual supply of contact lenses at Target Optical
- Extra \$50 off at LensCrafters in addition to your EyeMed benefits
- \$50 toward your purchase at Pearle Vision
- 10% off at ContactsDirect



20% off

any remaining balance  
over the frame allowance



up to 40% off

hearing exams and discounted,  
set pricing on hearing aids



20% off

any non-covered items,  
including non-prescription  
sunglasses

At participating in-network providers. Some exclusions may apply. Log into Member Web for details.

# Enroll today

There's more to love with EyeMed

Learn more at  
[eyemed.com/enroll](https://eyemed.com/enroll)

A young man and woman are lying on their stomachs on a grassy area, smiling and taking a selfie with a smartphone. The woman has long, wavy red hair and is wearing large hoop earrings. The man has a beard and is wearing a grey t-shirt. A purple diagonal line runs across the image from the top left to the bottom right.

eye  
Med

PPT-2009-M-656



# **Legal Plan Benefit**

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M-NCPPC Open Enrollment





# LEGAL SUPPORT THROUGHOUT YOUR LIFE

## EXAMPLES OF LEGAL LIFE EVENTS

AGE					
LEGAL LIFE EVENTS	20s	30s	40s	50s	60s
<ul style="list-style-type: none"> <li>Renting an apartment</li> <li>Traffic violations</li> <li>Courtroom representation</li> <li>Auto purchase agreement</li> <li>Advice and consultation</li> </ul>	<ul style="list-style-type: none"> <li>Getting married</li> <li>Buying a home</li> <li>Preparing a will</li> <li>Power of attorney for spouse</li> <li>Contractor disputes</li> </ul>	<ul style="list-style-type: none"> <li>Teenage drivers</li> <li>Home refinace</li> <li>Power of attorney for parents</li> <li>Elder Law advice</li> <li>Property disputes</li> </ul>	<ul style="list-style-type: none"> <li>Estate planning</li> <li>Family issues</li> <li>Landlord disputes</li> <li>Insurance claims</li> <li>HOA hearings</li> </ul>	<ul style="list-style-type: none"> <li>Revision or review of will</li> <li>Advance medical directive</li> <li>Estate advice</li> <li>Home sale or purchase</li> <li>Warranty disputes</li> </ul>	



# Attorney Fee Coverage for Everyday Legal Matters

- ✓ Family Law Matters
- ✓ Wills & Estate Matters
- ✓ Elder Law Matters
- ✓ Real Estate Matters
- ✓ Traffic Matters
- ✓ Criminal Matters
- ✓ Civil Law Matters
- ✓ Consumer Law Matters
- ✓ Tenant/Landlord Matters
- ✓ Additional Miscellaneous Matters\*

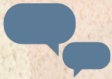
*\*Does not cover a dispute between the Member and the Plan Sponsor*





# FULLY COVERED SERVICES

LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL SERVICES<sup>1</sup>



## General Advice and Consultation

- Unlimited in-person or telephone advice and consultation for fully covered services



## Family Law

- Uncontested domestic adoption
- Uncontested divorce
- Uncontested name change



## Elder Law

- Estate advice
- Powers of attorney for members' parents



## Criminal Matters<sup>2</sup>

- Defense of misdemeanor
  - Misdemeanor defense of juveniles
- Fully covered for first offense involving alcohol or illegal drugs



## Wills and Estate Planning

- Will preparation and periodic updates
- Advance medical directive
- Financial powers of attorney
- Contingent trust for minor children



## Traffic Violations

- Traffic infractions and misdemeanors
  - Speeding
  - Reckless driving
  - Driving under the influence
- 1st Offense



## Civil Actions

- Representation as defendant
- Representation as plaintiff
- Insurance matters
- Initial administrative hearing
- Small Claims Court advice



## Preparation and Review of Routine Legal Documents

- Unlimited pages and occurrences



## Real Estate

- Purchase, sale, or refinance of primary residence
- Deed preparation
- Tenant-Landlord matters
- Landlord-Tenant consultation



## Consumer Relations and Credit Protection

- Warranty disputes
- Billing disputes
- Collection agency harassment



## Identity Theft

- Prevention assistance
- Education services
- Identity recovery assistance



## THE LEGAL PLAN OFFERS A 25% DISCOUNT ON LESS COMMON LEGAL SERVICES

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EXAMPLES OF THE EXPANDED COVERAGE BENEFIT\*



Immigration



Bankruptcy



Felonies

*\*Including pre-existing legal matters and much more...*



# Legal Parent Benefit

Do you have parents who could use the advice of a trusted attorney, but don't think they can afford it?

## WE HAVE THE SOLUTION!

Now, the parents of Legal Resources Members receive legal services at a **25% discount** on attorney fees and/or legal assistant/paralegal fees when using a Legal Resources Network Law Firm.

In order to be eligible, parents must reside in an area where a participating Legal Resources Network Law Firm is available



## INCLUDES SERVICES SUCH AS:

- ✓ Advance Medical Directives
- ✓ Durable power of attorney
- ✓ Financial power of attorney
- ✓ Medical power of attorney
- ✓ Estate advice/Probate
- ✓ Living wills
- ✓ Will revisions/Codicils
- ✓ Periodic trust updates
- ✓ Housing and care
- ✓ And much more



# Attorney Access



- ✓ Highly-rated local law firms averaging **15 YEARS** or more in legal experience
  - ✓ Representation from **PARTNERS** and tenured attorneys from your selected firm
  - ✓ Largest Nationwide network in the industry
- 
- ✓ Call your law firm directly for their services with unlimited usage for you and your family
  - ✓ Call Member Services at **(800) 728-5768** if you would like to change your law firm





# Legal Plan FAQ's

<b>Plan Overview</b>	The legal plan protects you and your family from the high cost of legal fees. Whether your legal matter is for an every day legal need or a result of an unexpected life event, you'll have immediate and ongoing access to a network of top-rated law firms in your area.
<b>Plan Rate</b>	You can enroll now for only <b>\$17.00 per month or \$8.50 per paycheck.</b>
<b>Who Is Covered?</b>	You, your spouse and dependent children (up to age 19 or 26 if they are enrolled as a full-time student) are covered by your monthly fee.
<b>How To Enroll</b>	Go to the Employee Self-Serve portal to enroll. Enroll during Open Enrollment 10/25-11/12/2021.
<b>What's Next?</b>	Once enrolled, you will receive a welcome packet with your Member ID Card and information on how to create an online profile and view your plan benefits.
<b>Other Information</b>	You must stay on the plan for 12 months. If you leave employment, you can take this benefit with you.



# Contact Us

Member Services is available for backup and support to help with all your legal inquiries.

Phone: 800.728.5768

Email: [info@legalresources.com](mailto:info@legalresources.com)

Visit our website and check out our videos at:

[www.legalresources.com](http://www.legalresources.com)





Flexible Spending Accounts







## **Benefit Strategies, LLC is now part of Voya Financial®**

You'll start to notice more co-branding on our materials, portals and website. This is expected to be a seamless transition with no changes to products, platforms, or points of contact.





### Health Care Reimbursement Account (Health FSA)

For your family's out-of-pocket medical, dental, vision and hearing expenses.

### Dependent Care Assistance Account (Dependent Care FSA)

For your dependent care related expenses.  
(Before and after school care, daycare, etc.)

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## Flexible Spending Accounts (FSA)

Two accounts are available for you.

Enroll in just one... Or both!

You and your dependents do not have to be covered under your employer's medical plan to be eligible to participate in the FSA.



## Why Enroll in an FSA?

### Give yourself a raise!

Increase your spendable income by reducing the amount you pay in taxes.

You don't pay federal, state, or FICA taxes on FSA funds.

Participants save on average \$27 in taxes on every \$100 set aside in an FSA.

Easily budget for higher cost healthcare expenses





## How You Save

	Before Enrolling in an FSA (After-Tax)	After Enrolling in an FSA (Pre-Tax)
Annual Earnings	\$36,000	\$36,000
Annual FSA Election Amount	\$0	-\$1,500
Taxable Income	\$36,000	\$34,500
Approximate Taxes Paid = 27.65%	-9,954	-\$9,539
Annual tax savings by enrolling in an FSA →		\$415



## Understanding the Health FSA



Use your Health FSA to pay for healthcare items and services for yourself, your legally married spouse and dependents up to age 26.

All of you are eligible even if you're not enrolled in your employer's medical plan.



Examples of what you can buy with Health FSA funds:

- Deductible, co-insurance and copay expenses
- Physician visits, hospital stays and related procedures and services
- Lab tests and imaging (X-rays, CT, MRI, etc.)
- Prescriptions
- Eye exams, eyeglasses, contact lens, vision correction surgery (LASIK)
- Dental work such as cleanings, exams, crowns, implants, root canals
- Orthodontia
- Acupuncture
- Over-The-Counter (OTC) supplies and medicines



Pay with the Benefit Strategies debit card or use your own money and file a claim for reimbursement.





## More On Health FSA Eligible Expenses

### Finding Out What's Eligible

- Eligible Expense Scanner in our mobile app
- FSA Eligible Expense list in the FSA Resources area of benstrat.com and in your online portal
- Online FSA Shopping options at <https://www.benstrat.com/online-shopping-options/>

### Reminder!

- Prescriptions no longer needed for OTC medicines and drugs to be eligible, such as allergy medicines, cough syrups and pain relievers
- Menstrual care products are now eligible
- Masks, hand sanitizer and sanitizing wipes for the prevention of Covid-19 are now eligible



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## Here's How The Health FSA Works

1. You determine how much you spend annually on FSA healthcare expenses for you and your eligible dependents.

**Use our Election Worksheet and Eligible Expenses handout to help determine this amount**

2. The federal government and your employer set a maximum election amount each plan year.

Your annual maximum is: **\$2,750**

Your annual minimum is: **\$52**

3. Your employer will divide your election amount by the number of pay periods you have in the plan year. This is the amount that will come out of your check each pay period, without having any taxes taken out.

**Easily Budget For Healthcare Expenses: You can use your full annual election amount on your first day of the plan year! No need to wait until you've saved up the funds. It's like an interest free loan you pay back over the rest of the plan year, tax free!**



## Understanding the Dependent Care FSA



Use your Dependent Care FSA to pay for dependent care expenses you incur so that you (and your spouse if married) can be gainfully employed, search for employment or attend school full-time.



Eligible dependents are under the age of 13, or older if physically or mentally incapable of self-care and residing in your home at least half the year.



Eligible vs. Ineligible settings:

- ✓ Day care and babysitters
- Before/after school programs and day camps
- ✓ Kindergarten
- Overnight camps



Pay with the Benefit Strategies debit card or use your own money and submit for reimbursement.



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## Here's How The Dependent Care FSA Works

1. You determine how much you spend annually on expenses for your eligible dependents who are cared for in eligible settings.

**Use our Election Worksheet and Eligible Expenses handout to help determine this amount**

2. The federal government and your employer set a maximum election amount each plan year.

Your annual maximum is: **\$5,000 per household**

Your annual minimum is: **\$52**

3. Your employer will divide your election amount by the number of pay periods you have in the plan year. This is the amount that will come out of your check each pay period, without having any taxes taken out.

You spend Dependent Care FSA funds as they become available through payroll deduction.



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## Important Plan Details

Your employer offers the Grace Period on both the Health and Dependent Care FSAs. This means not only do you have the whole plan year to spend your election, but you also have the 2 ½ months after your plan year ends to spend it.

- The plan year runs January 1 – December 31
- The Grace Period starts after the plan year ends and runs 2½ months, until March 15
- All claims must be submitted to us by March 31
  - Because your election amount comes out free of taxes, the federal government requires funds remaining in your account after this date to be forfeited

- Federal regulations don't allow you to change your election amount in the middle of the plan year unless you experience an FSA Qualifying Event
  - Use our Election Worksheet and Eligible Expenses handout to make a careful, conservative election. Only make an election for expenses you know you'll have during your plan year.





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## More Important Plan Details

FSA Funds cannot be used for expenses incurred by Domestic Partners

Keep debit card receipts!

For tax reporting purposes or Benefit Strategies may request a receipt to verify a card transaction

You must re-enroll in the FSA every year during your open enrollment period

If you or your spouse are enrolled in a Health Savings Account (HSA): Your enrollment in a Health FSA makes both of you ineligible to make or receive HSA contributions.



## Using the Benefit Strategies Debit Card



A VISA card pre-loaded with your full annual Health Care account election amount.

Dependent Care account funds are added as they are deducted from your pay.

Used to pay for eligible expenses directly at the point of sale or when paying a bill.

Two identical cards are sent to your home address. You can order additional sets.

IRS requires that you keep all original documentation (ie. receipts) for FSA card purchases, and Benefit Strategies may ask you to submit a receipt to validate a debit card transaction.



# How To File A Claim If You Use Your Own Funds

## Filing a claim through your online portal and the Benefit Strategies mobile app

- Use the File A Claim button on the Home Page/Screen and choose to have your reimbursement paid to you or someone else
- Attach documentation, such as a receipt or claim activity statement (EOB) from an insurance carrier
  - Online Portal: You'll be prompted to browse out and upload documentation
  - Mobile App: You'll be prompted to snap a pic or upload documentation from your device
- Answer a few simple questions about the claim such as date of service and recipient of services
- Click Submit!

## Filing a claim with our FSA claim form

- Download a claim form from the FSA Resources area of Benstrat.com, or contact Customer Service

Reimbursement through paper check or direct deposit within 3-5 business days!



Start at [benstrat.com](https://benstrat.com)

1. On the Home Page, hover on “Individual Login” in the top right corner.

2. Choose Reimbursement and Savings Accounts

3. You will be re-directed to the secure login page. Enter your username and password.

## Online Account Access

**benefit strategies**

### Login

Existing User?	New User?
Login to your account	Create your new username and password
Username <input type="text"/> <a href="#">Forgot Username?</a>	
Password <input type="password"/> <a href="#">Forgot Password?</a>	
<input type="button" value="Login"/>	

**New Users Click Here!**

Contact Us - Call Consumer Relations Team at (603) 647-4666, Toll Free at (888) 401-3539 or Email us at [info@benstrat.com](mailto:info@benstrat.com)

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Use the **I Want To** buttons for quick actions and information.

The **Accounts** tab leads you to more plan details and plan management.

The **Tools & Support** tab is where you access plan related brochures, forms and links to helpful information.

The **Message Center** lets you view notices we've sent and set your communication preferences.

View the Home Page **Tasks** area to find important actions you need to take.

## Navigating Your Online Portal



The screenshot shows the top navigation menu with four tabs: **Home** (highlighted with a yellow underline), **Accounts**, **Tools & Support**, and **Message Center**. Below the menu is a promotional banner with the text: "Have you tried our Award-Winning Chat Feature? Go to **benstrat.com** to live chat with one of our agents! Or text the number on the back of your card". The banner includes a background image of a hand holding a smartphone displaying a chat interface. Below the banner is a light blue bar with the text "I Want To:".

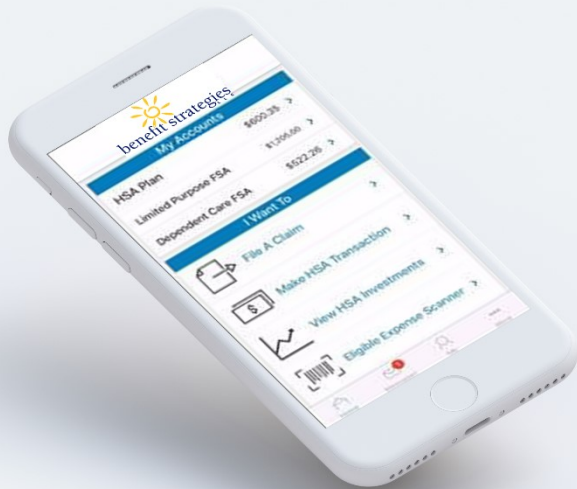
**Navigation help can be found in the Resources area of [benstrat.com](https://benstrat.com).  
View your plan's Quickstart Guide and Consumer Portal Overview video.**





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## Mobile Account Access



Download the Benefit Strategies mobile app from your app store. Log in the first time with your online portal username and password and set a PIN.

Almost all the information and actions available in the online portal are on the mobile app!

Watch the mobile app video located in the Resources/Videos area of [benstrat.com](http://benstrat.com).

## Customer Service

Mon → Thurs: 8:00am – 6:00pm ET

Friday: 8:00am – 5:00pm ET

Online Chat: [benstrat.com](http://benstrat.com)

Text-To-Chat: 888-401-3539

Toll Free: 888-401-3539

Email: [info@benstrat.com](mailto:info@benstrat.com)

Language translation service available for calls and chats during regular business hours

(Automated system available through toll free number at all times)



# Have Questions?

We've got you covered.

### **Benefit Strategies, LLC is now part of Voya Financial®**

You'll start to notice more co-branding on our materials, portals and website. This is expected to be a seamless transition with no changes to products, platforms, or points of contact.





# Get to know your 457 Deferred Compensation Plan

52478-0621-W1391

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**MissionSquare**  
RETIREMENT



# MissionSquare

RETIREMENT

- **New brand, same mission-based**, nonstock, nonprofit, financial services company
- **50 years of experience** helping those who serve their communities build retirement security
- **Personalized financial wellness program**, including online tools and consultations with licensed professionals
- **Focus: Delivering results-oriented** retirement plans, education, investments, and advice to public employees

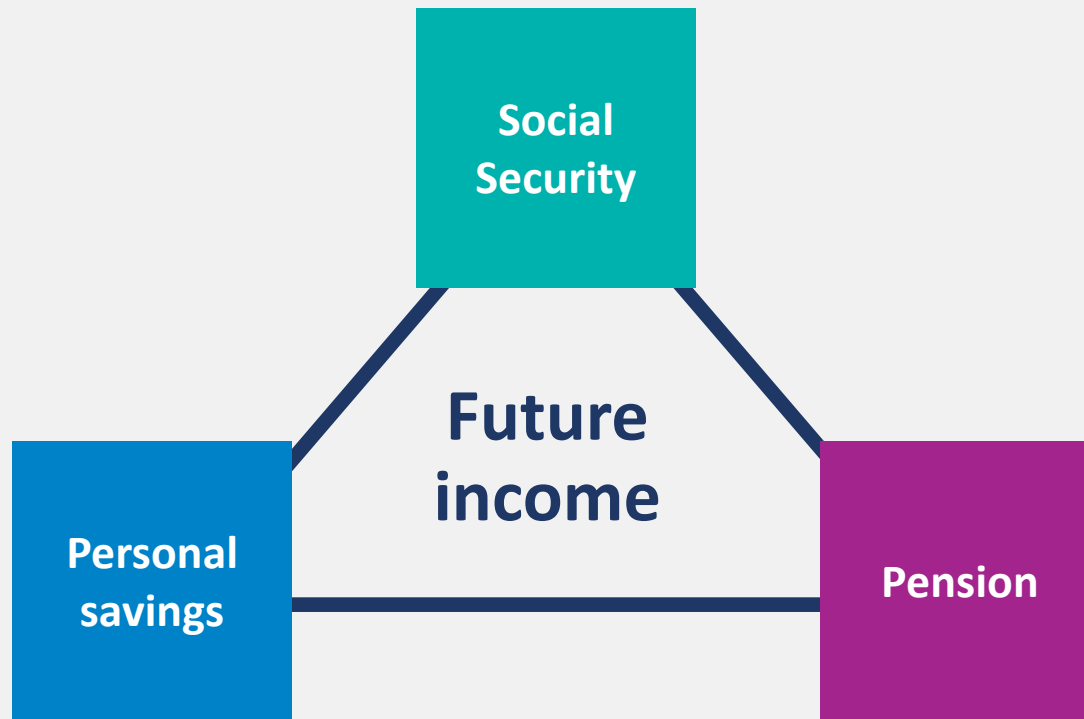
[www.missionsq.org](http://www.missionsq.org)





# Retirement savings matter

Your pension and/or Social Security may go a long way but are unlikely to be enough.





# Your 457 Deferred Compensation Plan

**Save for your future.**

- Pre-tax contributions reduce taxable income
- You control withdrawals at separation from service
- Withdrawals are subject to taxes
  - No 10% penalty\* (regardless of age)

\*10% penalty tax never applies to withdrawals of original 457 plan contributions and associated earnings. But penalty may apply to non-457 plan assets rolled into a 457 plan and subsequently withdrawn prior to age 59½.





# When you start saving matters

Account balance  
at age 65



\$250,000

\$216,509

\$200,000

\$150,000

\$100,000

\$50,000

\$0

Start at age 25

Start at age 35

Start at age 45

Start at age 55

\$109,137

\$50,170

\$17,785

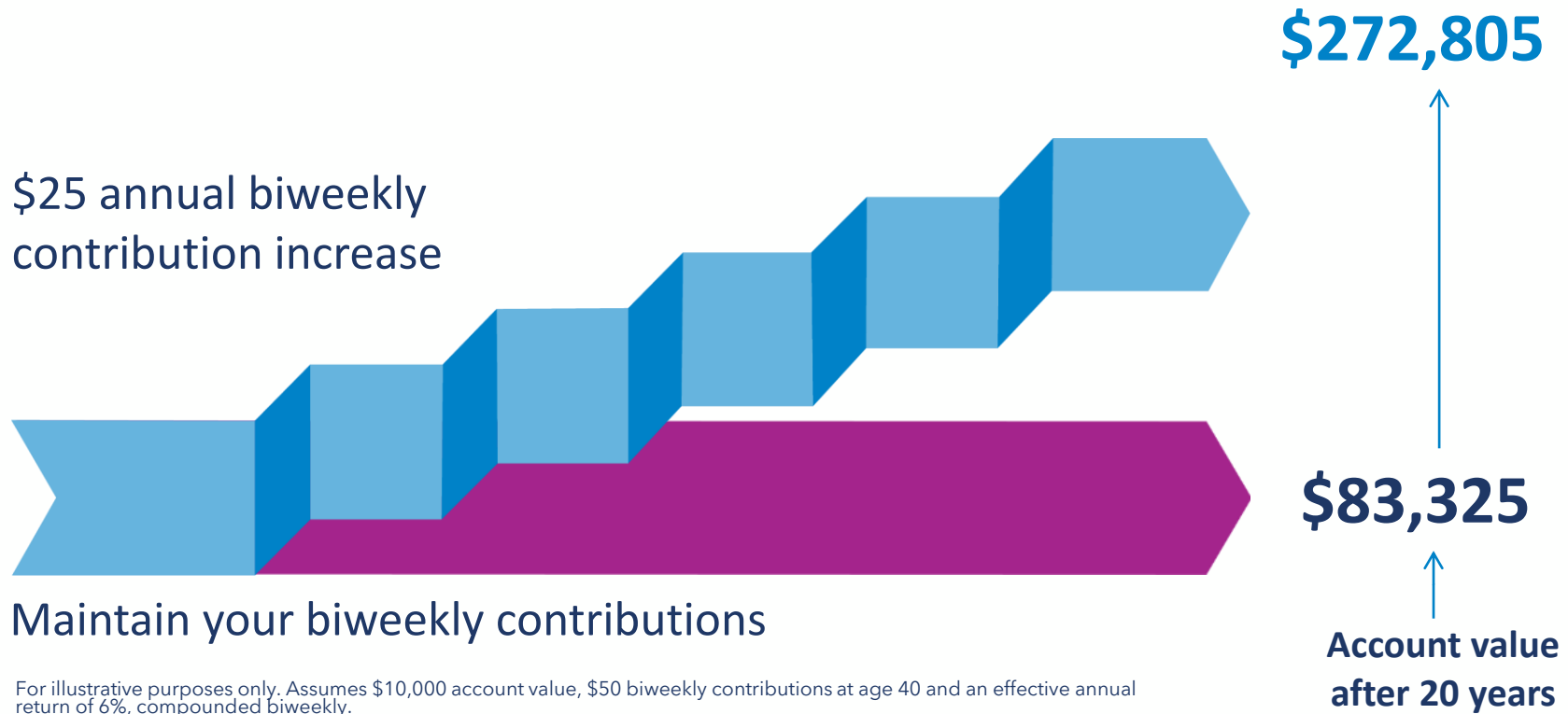
Saving \$50 per  
paycheck can go a  
long way.

For illustrative purposes only. Assumes \$50 biweekly contributions and 6% average annual return.

Don't delay - [www.icmarc.org/costofdelay](http://www.icmarc.org/costofdelay)



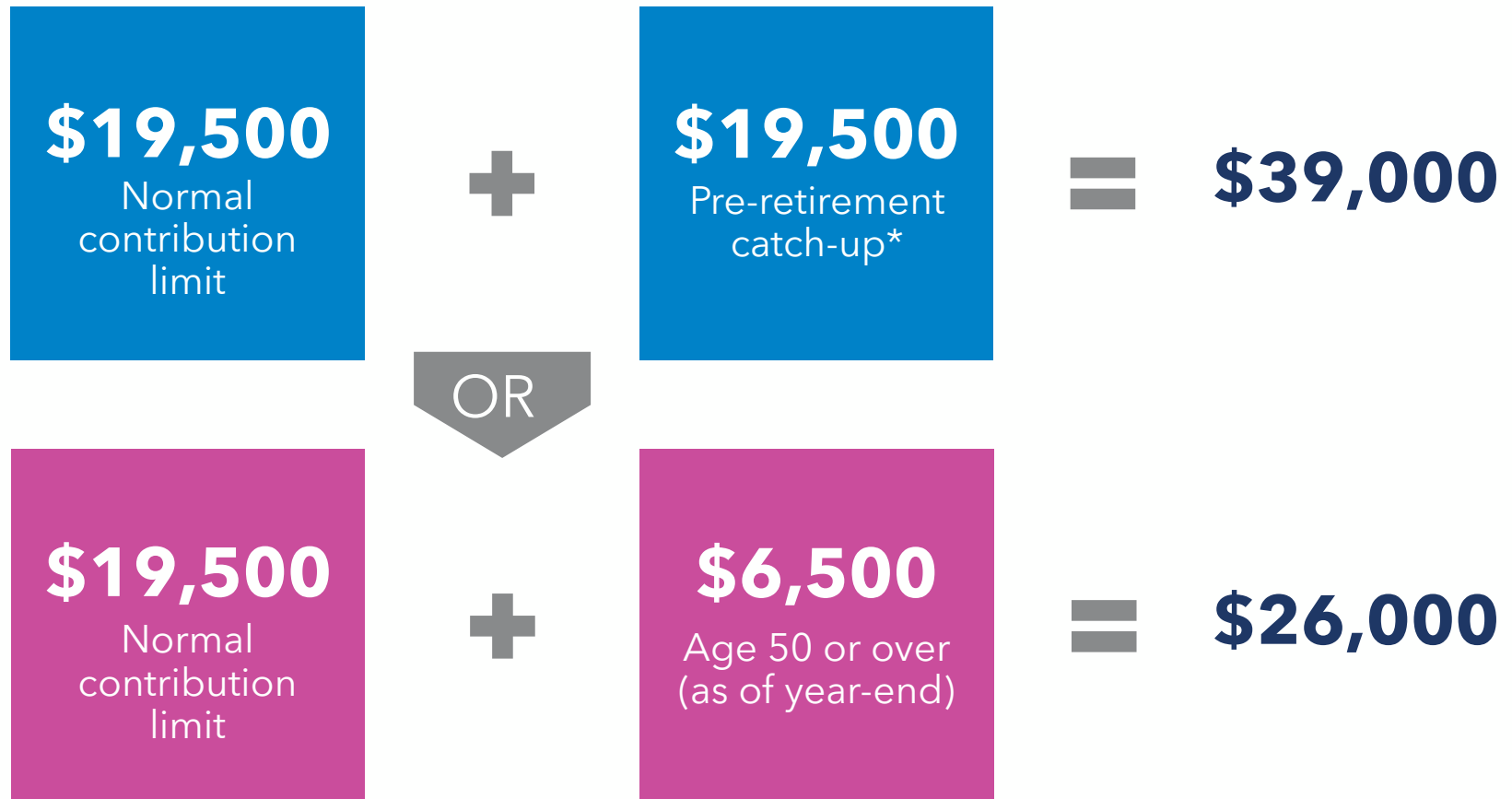
# Increase your contributions over time



[www.icmarc.org/savingsboost](http://www.icmarc.org/savingsboost) | [www.icmarc.org/grow](http://www.icmarc.org/grow)



# 2021 contribution limits - 457 plan



\*During each of the three years prior to the year you reach your normal retirement age, as defined in the plan and based on the extent to which maximum contributions were not made in previous years.

Note: Pre-retirement and age 50 catch-up provisions cannot be combined in the same plan year.



# Choose your investing approach



## 1. I want to build my own portfolio

Stock, bond, stable value fund



## 2. I want a simple, yet diversified portfolio

Target-date fund



## 3. I want someone to do it for me

Managed Accounts

**Nearing or in retirement?  
Consider an annuity product to generate lifetime income.**



# 1. Build your own portfolio



## Select individual funds

### Stock funds

- U.S. vs. international
- Large-cap vs. mid-/small-cap

### Fixed-income funds

- Bond
- Stable value
- Money market



## 2. A single diversified fund



### Target-date fund

- Based on expected initial withdrawal age
- Seeks to reduce risk over time

### Target-risk fund

- Based on desired risk level
- Maintains defined range of risk

<sup>1</sup> A target-date fund is not a complete solution for all of your retirement savings needs. An investment in the fund includes the risk of loss, including near, at or after the target date of the fund. There is no guarantee that the fund will provide adequate income at and through an investor's retirement. Selecting the fund does not guarantee that you will have adequate savings for retirement.



# 3. Manage my account for me

## Guided Pathways® Managed Accounts\*



### Retirement readiness

Managed Accounts is designed to help participants plan for meeting their retirement goals through ongoing independent professional investment management

	Managed Accounts
Develop retirement savings plan	✓
Provide savings recommendations	✓
Provide retirement age recommendations	✓
Provide drawdown advice in retirement	✓
Manage my portfolio on an ongoing basis	✓

[www.icmarc.org/guidedpathways](http://www.icmarc.org/guidedpathways)

• Investment and plan administration costs apply to underlying funds

Managed Accounts is not suitable for all investors. Please contact our Guided Pathways® team or your MissionSquare Retirement Plan Specialist and fully read the Guided Pathways® Fund Advice and Managed Accounts Investment Advisory Agreement prior to enrolling in Managed Accounts to determine if this service is right for you.



# Choose beneficiaries

- Your assets are paid per your wishes
- Avoid probate costs and delays
- Avoid creditor claims
- Loved ones can receive more tax benefits



Review periodically and  
after a major life event.



# Withdrawals

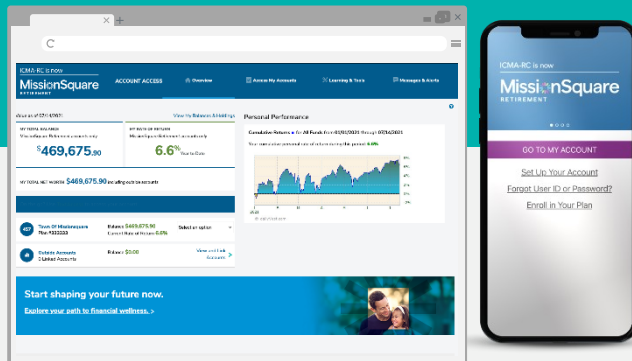
- Upon separation from service
- While still working, subject to IRS/plan rules
- Emergencies
- Age 72



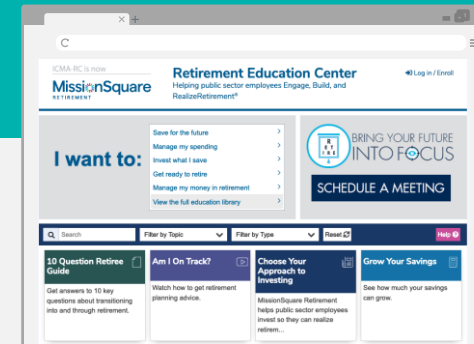
Review periodically and  
after a major life event.

# Get the most from your account online

## Account Access



## Retirement Education Center



Access your account wherever you are [www.icmarc.org](http://www.icmarc.org) or use our convenient mobile app

Get tips and tools to help you save, invest, and retire [www.icmarc.org/learn](http://www.icmarc.org/learn)



# Your MissionSquare Retirement representatives

Retirement Plans Specialist

Retirement account questions

Shantel Washington  
(202) 759-7172

[swashington@missionsq.org](mailto:swashington@missionsq.org)

Kathleen Findeisen  
(202) 759-7080

[kfindeisen@missionsq.org](mailto:kfindeisen@missionsq.org)

CERTIFIED FINANCIAL PLANNER™ professional



# Take the next step

- Review your saving and investing goals.
- Not participating? **Enroll today!**
  - Already contributing? Increase your savings.
  - Are you on track? Visit [www.icmarc.org/ontrack](http://www.icmarc.org/ontrack).



Contact your MissionSquare representative for help every step of the way.



# ACCESS TO INFORMATION



Read enrollment letter mailed to employees' homes, sent via email and posted on our website



Attend virtual or in-person meetings



Presentations from meetings will be posted online



Benefits information available at [www.mncppc.org](http://www.mncppc.org)

From inSite, click on the **Open Enrollment link**, which will take you to the internet site

From the internet, at [www.mncppc.org](http://www.mncppc.org), click on the **Open Enrollment link**

# INFORMATION ONLINE

Employee Benefits Handbook

Summary of Benefits Coverage (SBC) for each medical health plan

Summary Plan Descriptions for medical plans

Links to insurance websites and much more

**Use enrollment forms only if unable to use ESS**

# EMPLOYEE SELF-SERVICE



AUTOMATED  
ENROLLMENT SYSTEM  
THROUGH LAWSON



INCREASED ACCESS TO  
ALL EMPLOYEES,  
EXCEPT FOR ABOUT  
APPROXIMATELY 70



INSTRUCTIONS WILL BE  
SENT VIA EMAIL WITH  
FAQ AND CONTACT  
INFORMATION FOR HELP  
DESK ASSISTANCE



MORE THAN EVER,  
ENCOURAGE ALL  
ELIGIBLE USERS TO USE  
ESS, IT IS EASY AND  
PAPERLESS

# FORMS and DOCUMENTATION

- If adding a dependent (child(ren) and/or spouse) submit a copy of birth certificate (s), marriage certificate and social security cards to [Benefits@mncppc.org](mailto:Benefits@mncppc.org) using the encryption feature
- Enrollment in the Sick Leave Bank automatically rolls over from year to year
- You must re-enroll in the Flexible Spending Accounts (FSA) every open enrollment period (even if you are not changing the amount)
- **Don't submit a paper form if using ESS, the preferred method!!**

# HOW TO SUBMIT FORMS

WE ASK THAT ALL EMPLOYEES WITH ACCESS TO **ESS TO USE IT INSTEAD OF PAPER FORMS**

All forms must be **received** by the Health and Benefits Office by **midnight 11/12/2021**


Forms may be submitted in the following manner:

- Email to [benefits@mncppc.org](mailto:benefits@mncppc.org) , encrypted, as a PDF or JPEG file;
  - **Don't send to individual benefits specialists**
- Locked drop box in lobby of EOB
- Standard U.S. mail or Certified mail
- Overnight carrier
- Inter-office mail
- Fax to 301-454-1687

Except for FSA, if you are **not** making any changes, **YOU DO NOTHING!!!!**

## HOW TO REACH US

The Benefits team will continue to telework during the open enrollment period



Email questions to [benefits@mncppc.org](mailto:benefits@mncppc.org)



Leave a message at **301-454-1694**



We will respond within **24 to 48** hours