



LESSIE BATES DAVIS
NEIGHBORHOOD HOUSE

2016-2017 Benefit News

Lessie Bates is pleased to announce United Health Care will remain our benefit carrier.



BlueCross BlueShield
of Illinois

To find helpful benefit information and tools, log on to www.bcbsil.com where you will have the ability to:

- ◆ Find Doctors and Hospitals
- ◆ Check Claim Status
- ◆ Order a New ID Card
- ◆ Print a Temporary ID Card
- ◆ View Benefits
- ◆ Refill Mail Order Prescriptions

It is time for the Lessie Bates Davis Neighborhood House's Annual Enrollment Period. During this time, eligible employees may add or terminate coverage OR add or remove a dependent in the benefit plans. If you do not make any changes during this time, you will not have the opportunity to do so until the next annual enrollment period, unless you experience a qualifying event.

With continued significant increases in health care costs and additional responsibilities by the Affordable Care Act, we worked hard to maintain a strong benefits package for our valued employees. With the assistance of our Consultant, CBIZ, we conducted a market search and we are pleased to inform you that effective December 1, 2016 we will be changing medical carriers to Blue Cross Blue Shield of Illinois. Our employees will also have the opportunity to choose between two medical plans, a traditional PPO and a Qualified High Deductible Health Plan.




Our dental plan will remain with Met Life and we will be increasing the orthodontia lifetime maximum to \$2,000.

The life, disability and vision plans will remain unchanged.

In the following pages, you will find a summary of benefits that outline the coverages you are being offered. The next pages provide details on all of the benefit options.

It is to your advantage to use in network providers. If you go out of network, you will be responsible for any amount exceeding UHC's negotiated discounts plus any deductible and co-insurance associated with your procedure.

KEY CONTACTS

 <p>BlueCross BlueShield of Illinois</p>	<p align="center"><u>Medical</u> *See number on the back of your card</p>
	<p align="center"><u>Life & Long Term Disability</u> 1-800-858-6506 Www.metlife.com</p>
	<p align="center"><u>Telemedicine</u> 1-860-217-0851 support@cadplus.com</p>

BCBS IL—Blue Edge—HSA \$3,500—80/60

Benefit/Service	In Network	Out of Network
Deductible (individual / family)	\$3,500 / \$6,850	\$7,000 / \$14,000
Coinsurance	80%	60%
Out-of-Pocket Max. (individual / family)	\$5,800 / \$6,850	\$11,600 / \$23,200
Office Visit Co-pay	Deductible /Coinsurance	Deductible / Coinsurance
Preventive Services	100%	Deductible / Coinsurance
Hospitalizations	Deductible/Coinsurance	Deductible / Coinsurance
Urgent Care Center	Deductible / Coinsurance	Deductible / Coinsurance
Emergency Room	Deductible / Coinsurance	Deductible / Coinsurance
Prescription <i>Retail</i> <i>Mail Order</i>	Deductible / Coinsurance	Deductible / Coinsurance

NOTE:
The deductible, your share of the coinsurance, and the medical plan co-pays (office visits, urgent care, Rx and emergency room) all apply to the maximum out of pocket limit.

See Human Resources for a helpful HSA employee guide

Health Savings Account Contact Information:

Associated Bank
1305 Main St.-MS 7741
Stevens Point, WI 54481

P: 1-866-740-8666
F: 1-920-327-6047
wholesalehsa@associatedbank.com

Specialists:
Amanda Hauser
Brady Kluck

BCBS IL—Blue Print \$2,500—90/70

Benefit/Service	In Network	Out of Network
Deductible (individual / family)	\$2,500 / \$7,500	\$5,000 / \$15,000
Coinsurance	90%	70%
Out-of-Pocket Max. (individual / family)	\$3,500 / \$10,200	\$7,000 / \$20,400
Office Visit Co-pay	Primary—\$20 Specialist—\$40	Deductible / Coinsurance
Preventive Services	100%	Deductible / Coinsurance
Hospitalizations	Deductible/Coinsurance	Deductible / Coinsurance
Urgent Care Center	Deductible/Coinsurance	Deductible / Coinsurance
Emergency Room	\$150 Co-Pay	Deductible/Coinsurance
Prescription <i>Retail</i> <i>Mail Order</i>	<u>At Participating Pharmacies:</u> \$10/\$40/\$60 \$20/\$80/\$120	

Type of Coverage	Blue Edge—HSA Per Pay Check	Blue Print—Traditional Per Pay Check
Employee	\$125.30	\$199.24
Employee & Spouse	\$186.05	\$296.40
Employee & Child(ren)	\$282.08	\$449.38
Employee & Family	\$343.05	\$547.15

When to use Primary Care, Convenience Care, Urgent Care or Emergency Care

Primary Care

For routine, primary/preventive care, or non-urgent treatment, we recommend going to your doctor’s office for medical care. Your doctor knows you and your health history, and has access to your medical records. You may also pay the least amount out of pocket when you receive care in your doctor’s office.

Convenience Care

Sometimes, you may not be able to get to your doctor’s office, and your condition is not urgent or an emergency. In these situations, you may want to consider an in-network Convenience Care Center that can be an alternative to seeing your doctor. Services at a Convenience Care Center may be provided at a lower out of pocket cost than an urgent care center visit and are subject to primary care physician office visit copays and/or coinsurance.

Typical conditions that may be treated at a Convenience Care Center include:

- Common infections (e.g.: bronchitis, bladder infections, ear infections, pink eye, strep throat)
- Minor skin conditions (e.g.: athlete’s foot, cold sores; minor sunburn, poison ivy)
- Flu shots
- Pregnancy tests

This is a sample list and not all-inclusive. For a full listing of services please visit each center’s Website.

Urgent Care

Sometimes you may need medical care fast, but a trip to the emergency room may not be necessary. Of course, during office hours you may be able to go to your doctor for any urgently needed service; however, if you require urgent care outside your doctor’s regular office hours or you are unable to be seen by your doctor immediately, you may consider going to an in-network urgent care center. At an in-network urgent care center, you can generally be treated for many minor medical problems faster than at an emergency room.

Typical conditions that may be treated at a Urgent Care Center include:

- Sprains
- Strains
- Mild asthma attacks
- Minor infections
- Small cuts
- Sore throats
- Rashes

This is a sample list and not all-inclusive. For a full listing of services please visit each center’s Website.

Emergency Room

If you think you or your loved one may be experiencing an emergency medical condition, you should go to the nearest emergency room or call 911. Emergency services are always considered at the in-network benefit level. An emergency medical condition is any condition (including severe pain) which you believe that without immediate medical care may result in:

- Serious jeopardy to your or your loved one’s health, including the health of a pregnant woman or her unborn child
- Serious impairment to your or your loved one’s bodily functions
- Serious dysfunction of any of your or your loved one’s bodily organ or part

Some examples of emergency conditions may include the following:

- Heavy bleeding
- Chest pain
- Major burns
- Severe head injuries
- Sudden weakness or trouble walking
- Large open wounds
- Sudden change in vision
- Spinal injuries
- Difficulty breathing

This list only provides examples and is not intended as an exclusive list. If you believe you or your loved one is experiencing an emergency medical condition, you should go to the nearest emergency room or call 911, even if your symptoms are not described here.

Services that are available at an in-network convenience care clinic or in-network urgent care center may vary per center. Regardless of the provider you choose, please make sure it is considered an in-network provider by calling the toll-free number on the back of your medical ID card or visiting the carrier’s website at www.myuhc.com.

Health Savings Account (H.S.A)

What rules must I follow?

- ◆ You must be covered under a *Qualified High Deductible Health Plan (QHDHP)* in order to establish an HSA.
- ◆ You cannot establish an HSA if you also have a medical *flexible* spending account (FSA), unless it is a Limited Purpose FSA.
- ◆ You cannot set up an HSA if you have insurance coverage under another plan, for example your spouse's employer, unless that secondary coverage is also a qualified high deductible health plan.
- ◆ You cannot be eligible for Medicare.
- ◆ You cannot be claimed as a dependent under someone else's tax return.

What is a **Qualified High Deductible Health Plan**?

- ◆ **In a QHDHP, all services received, with the exception of preventive office visits, are applied to the deductible first. This would include office visits that are not preventive, emergency room visits, and prescription drugs, inpatient and outpatient hospitalization. You will, however, still have the opportunity to benefit from the discounts associated with using a network physician or facility.**

What else do I need to know?

- ◆ Contributions are based on a calendar year. The contribution limits for 2017 are \$3,400 for Single and \$6,750 for Family coverage. You cannot put more than this amount in the account; you can put less. The contributions from your paycheck are tax-free, grow tax-free, and come out tax-free as long as you utilize the funds for approved services based on the IRS Publication 502, (medical, dental, vision and over-the-counter medically necessary items with a physician's prescription).
- ◆ Your unused contributions roll over from year to year and can be taken with you if you leave your current job.
- ◆ If you use the money for non-qualified expenses, then the money becomes taxable and subject to a 20% excise tax penalty (like in an IRA account).
- ◆ Once you turn 65, become disabled, and/or qualify for Medicare, you can use the account for other purposes without paying the 20% penalty.
- ◆ The savings account can be established, so you can take advantage of payroll deductions on a pre-tax basis.

More Information about the Health Savings Account (HSA)

Another advantage is that your account can grow over time.

Since the money always belongs to you, even if you leave the company, any unused funds carry over from year to year, you never have to worry about losing your money. That means if you don't use a lot of healthcare services now, your HSA funds will be there if you need them in the future – even after retirement.

The HSA is also an investment opportunity.

With an HSA, your account can grow tax-free in an interest-bearing savings account, a money market account, a wide variety of mutual funds – or all three. Of course, your funds are always available if you need them for qualified healthcare expenses.

Generally, you can put enough in your HSA to cover your entire deductible.

The Qualified High Deductible Health Plan helps you pay for healthcare AFTER you meet the deductible. The annual contribution limit is based on IRS rules. In general, the total amount that goes in your account each year – from both you and your employer – can't be more than the IRS annual contribution limit. If you're age 55 or older, you could be allowed to make an extra \$1,000 contribution each year.

Health Savings Account (HSA) (con't)

You can spend only the money that is actually in your HSA.

If your healthcare expenses are more than your HSA balance, you need to pay the remaining cost another way, such as cash or personal check. You can request reimbursement after you have accumulated more money.

You can use your HSA for your spouse and dependents – even if they are not covered by your High Deductible Health Plan.

You can use HSA funds for IRS-approved items such as...

- Doctor's office visits
- Dental services
- Eye exams, eyeglasses, contact lenses and solution, and laser surgery
- Hearing aids
- Orthodontia, dental cleanings, and fillings
- Prescription drugs and some over-the-counter medications
- Physical therapy, speech therapy, and chiropractic expenses

More information about approved items, plus additional details about the HSA, is available on the IRS Website at www.irs.gov.

Every time you use your HSA, save your receipt in case the IRS asks you to prove your claim was for a qualified expense. If you use HSA funds for a non-qualified expense, you will pay tax and a penalty on the ineligible amount.

HEALTH SAVINGS ACCOUNT CONTACT AND INFORMATION GUIDE



FOR EMPLOYERS

Hours available – 8 a.m. to 5 p.m. CST Monday through Friday

Toll-free HSA Specialist number: 866-740-8666

- We will be happy to assist with any questions regarding your HSA needs.

**Health Savings Account Specialist
Amanda Hauser**

**Health Savings Account Senior Specialist
Brady Kluck**

Email – WholesaleHSA@AssociatedBank.com

- If sending information such as account numbers, Social Security numbers and other private information please send a secure email.

Secure email – If you do not have access to secure email, please send an email to the address above requesting that we send a secure email to you. When you reply to that email, it will be secure.

Mailing address

Associated Bank, N.A.
1305 Main St - MS 7741
Stevens Point, WI 54481

Fax number: 920-327-6047

Please include a cover sheet
addressed to the attention of:
HSA Department

New accounts and account changes

- New or updated applications may be scanned and sent to us via secure email. If you are not able to do this, we also accept faxed or mailed applications.
- Please allow one to five business days for faxed or mailed applications.
- We will process your new account needs and any account changes requested. Account changes include address changes, addition or termination of Limited Power of Attorney, name changes and other changes as requested. Please allow one to five business days for faxed or emailed account openings.

FUNDING OPTIONS

ACH Transfer — Fund transfers may be originated by an Automated Clearing House (ACH) file or transaction file sent through Associated Bank using your software, a payroll company or Associated Online Banking for businesses, Associated Connect[®] (requires an Associated business checking account). An authorization form must be received before the ACH direct deposit file or transaction file. A separate ACH Agreement is required if using Associated Connect. This is not needed when using another bank or payroll company for ACH.

File Transfer Processing — Funds transfers may be originated through Associated Bank's File Transfer Process. A login and password will be assigned to you, giving you access to upload a spreadsheet containing funding information. Associated Bank will then fund the accounts according to your instructions and debit your business account for the matching amount. An authorization form must be received before receipt of the formatted spreadsheet for funding.

FEE OPTIONS

New groups to Associated Bank will receive an initial six month fee waiver to assist balance growth.

Employer Paid — Associated Bank will originate an auto debit of \$3.50 to the account of your choice for every open Health Savings Account within your employee group. Employer must notify Associated Bank of any terminated employees by sending an email to: HealthSavingsAccounts@AssociatedBank.com.

Employee Paid — Each employee account will be debited \$3 on the last business day of the month if the employee does not meet one of the following criteria:

- Health Savings Account minimum daily balance of \$1,000 or more;
- Combined average monthly Associated Bank deposit relationship (checking, savings, money market, CD and HSA) of \$2,000 or more;
- Employee has an open, active Health Savings Investment Account (subject to an account fee of \$7.50 and a service fee of \$0.90 per \$1,000 of investment account balance per quarter); or
- Administration fee paid by the employer.

Customer Care Center – 800-992-2651

- Available 24 hours a day, seven days a week.

Lost or stolen debit cards

- In addition to being able to call the 24/7/365 Customer Care Center, you can call 800-556-5678 to report your debit card as lost or stolen.

HSA AssociatedBank.com

- Provides employees with the following information
 - HSA highlights (includes a link to the HSA Regulations at the IRS site)
 - Fund listing for HSA Investment Accounts* with links to fund details
 - Frequently asked questions
 - HSA forms
 - Contact Us information including phone, email, and mailing address information
 - Account Access provides a link to Associated Bank Online Banking

Funds in the Health Savings Investment Account are NOT deposits or obligations of, insured or guaranteed by Associated Banc-Corp or any other bank or affiliate, are NOT insured by the FDIC or any agency of the United States, and involve INVESTMENT RISK, including POSSIBLE LOSS OF VALUE. Contract administration services are provided by Associated Trust Company, N.A. to Associated Bank, N.A., for which an HSA Investment Account is charged an account fee of \$7.50 and service fee of \$0.90 per \$1,000 (9 basis points) of investment account balance per quarter. Associated Trust Company, N.A. is an affiliate of Associated Banc-Corp. Deposit products are offered by Associated Bank, N.A., Member FDIC and Associated Banc-Corp. Equal Housing Lender. Equal Opportunity Lender. (7/15) 7624

EMPLOYEE'S INSTRUCTIONS

Establishing Your Health Savings Account

To ensure fast and easy access to your HSA, please make sure all the information on each form is completed, legible and reviewed for accuracy. Access to funds is permitted once completed and signed forms are received, and your account has been funded. Please direct enrollment questions to your HR representative.

Using the Employee Guide:

The Employee Guide contains 2 major sections – The first section contains *helpful information regarding HSAs* (pages 1-11). The 2nd section contains the *Custodial Agreement and HSA Application*. Page numbering restarts 1-10 in section 2. The instructions below pertain to completing the *Custodial Agreement and HSA Application*.

What Should You, the Employee Do?

Review the *Health Savings Custodial Account Agreement and Disclosure Statement* (see pages 5 through 10 of the 2nd section.)

Complete the *Health Savings Account Application* in full (see pages 1 and 2)

- Part 1 – HSA Owner information - fill in with your complete legal name; your street address required, even if there is a P.O. Box.
- Part 3 - Customer Information - An acceptable photo identification (ID) must be used including issuer, issue date, and expiration date. Generally this will be your Driver's License information. If you do not have a Driver's License, valid photos IDs include State-issued ID card, Passport, Non-resident Alien ID card, Military ID with photo, or Matricula Consular Card (for Mexican nationals). If using another form of photo ID, other than a Driver's license, please provide the ID number, issue date and expiration date in the "Other ID" section. In addition, complete sections A, B, and C. The disclosure at the bottom of page 1 explains why this is needed.
- Part 4 – Contribution Information – *Amounts are optional*. Please provide the contribution information to your employer to setup payroll deductions.
- Part 5 – Beneficiary Designation – If no beneficiary is elected, your estate will be the beneficiary.
- Part 6 – Spousal Consent is required if you are located in a community or marital property state (such as WI), and your beneficiary is someone other than your spouse.
- Part 7 – Signatures – Please sign as the Account owner, a witness is optional. Associated Bank is the custodian, this will be signed later.

Complete the Limited Durable Power of Attorney (see pages 3 and 4) only if you wish to give a responsible party access to your HSA via debit card. Generally, this is a spouse or domestic partner.

- If a Limited Durable Power of Attorney Authorization is requested, you need to complete and sign page 3 and your designated agent (LPOA) completes and signs page 4.

Make copies of pages 1 and 2, and if adding a LPOA, copies of pages 3 and 4. Retain the copies for your records, along with the rest of the Employee Guide.

Return the original signed copies of pages 1 and 2 to your HR Department to complete your enrollment. Include pages 3 and 4 if you are adding an agent (LPOA).

Metlife Dental

Benefits	PPO Network	Out of Network
Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Coinsurance		
Diagnostic/Preventive	100% (no ded.)	80%
- Cleanings		
Basic Services	80%	80%
- Periodontics	80%	80%
- Endodontics	80%	80%
Major Services	50%	50%
Orthodontia	50%	50%
Annual Maximum	\$1,500/person per year	
Orthodontia Maximum	\$2,000/person per year	

Type of Coverage	Cost Per Payroll Deduction
Employee	\$7.65
Employee & Spouse	\$16.84
Employee & Child(ren)	\$19.93
Employee & Family	\$32.58



VSP Vision Insurance

Benefit/Service	In Network	Out of Network Allowance
Examination Co-pay	\$20 Co-pay	Up to \$50
Frequency of Service:		
Exam	Every 12 months	
Lenses	Every 24 months	
Frames	Every 24 months	
Standard Lenses	\$20 Co-pay, then	Reimbursement
Single	100%	\$50
Bifocal	100%	\$75
Progressive	100%	\$75
Trifocal	100%	\$100
Frames	\$120 retail allowance	Reimbursement \$70
Contact Lenses		Reimbursement
Medically Necessary	100%	Up to \$210 retail
Cosmetic	Covered up to \$120	Up to \$105 retail

Type of Coverage	Per Pay Period Deduction
Employee	\$1.61
Employee & Spouse	\$2.58
Employee & Child(ren)	\$2.63
Employee & Family	\$4.24



Metlife Life Insurance

Lessie Bates provides this benefit through Metlife Insurance at no cost to you. This protection provides **\$10,000** of life insurance for each employee. Each benefit amount also carries an equal benefit of accidental death and dismemberment coverage. Please refer to your certificate of coverage for the age reduction schedule if applicable.

If you have not already done so, now is a great time to ensure that we have the most up to date beneficiary information on file for you. Please let Human Resources know if you need to make a change to this information.

Metlife Voluntary Life Insurance

Lessie Bates provides life insurance for all eligible employees through Metlife. You can purchase up to the \$50,000 with no medical underwriting. As long as you elect coverage on yourself, you can also cover your spouse or dependent child(ren) up to age 25.

If you do not elect coverage when initially eligible, be aware you will have to complete an Evidence of Insurability Form and be approved by Metlife before coverage will take effect.

EMPLOYEE COVERAGE

Employees may elect coverage in \$10,000 increments up to the lesser of 5 times your salary or \$500,000. Employees are guaranteed coverage up to \$50,000.

SPOUSE COVERAGE

Spousal coverage is available in \$5,000 increments up to \$100,000 not to exceed 50% of the employee’s elected benefit amount. Spouse coverage is guaranteed up to \$25,000. Spouse rates will be based upon the employee age.

CHILDREN

Coverage for a child, 15 days to 6 months old is \$1,000. Increments of \$1,000, \$2,000, \$4,000, 5,000 or \$10,000 are available for children over 6 months of age. The \$10,000 maximum is also the guarantee issue amount. The amount cannot exceed the spouse’s benefit amount. The coverage you elect is available for each eligible child in your family. *(There is no coverage for children under 14 days of age.)*

Voluntary Accidental Death and Dismemberment is not mandatory, however the employee must elect voluntary life in order to have voluntary AD&D. The voluntary life and AD&D amounts do not have to match.

*Coverage amounts begin to reduce at age 65.

Employee Monthly Cost	
Age Band	Employee/Spouse Rate per \$1,000
Under 30	\$0.071
30-34	\$0.082
35-39	\$0.103
40-44	\$0.139
45-49	\$0.211
50-54	\$0.342
55-59	\$0.559
60-64	\$.864
65-69	\$1.384
70+	\$2.463
AD&D	EE & SP—\$0.016 Child \$.048
Child Life Rate/ \$1,000	\$0.240

Metlife Long Term Disability Insurance

Long Term Disability is provided through Met Life Insurance. This benefit allows you to receive a percentage of your monthly earnings while you are away from work due to an illness or injury. A disability is defined as when you are unable to perform your regular occupation and are under the regular care of a physician.

This benefit covers 50% of your monthly salary to a maximum of \$5,000
Benefits begins after 90 days of disability
The definition of disability is “2 year own occupation”

Any benefit received will be tax free. To compensate for a tax free disability benefit, the imputed amount will be added to your taxable income.

Call A Doctor *Plus*

Services Include:

- ◇ US Board Certified Doctors
- ◇ Medical Bill Saver
- ◇ Telephonic Counselors
- ◇ Legal & financial Services
- ◇ Eldercare Services
- ◇ Childcare Services
- ◇ Online Worklife Resources
- ◇ FREE Discount Health Card
- ◇ And More...

- ⇒ Talk to a doctor in 14 minutes on average
- ⇒ No co-pays, deductibles or per-call charges
- ⇒ US based, trained & board certified Doctors
- ⇒ Get prescriptions, diagnosis & treatment plans
- ⇒ Connect 24/7/365 by phone (800) 835-2362, video or app
- ⇒ For employee's and families
- ⇒ Health Advocate - Counseling services for emotional and personal challenges 24/7. The counselors help with problem resolution in relationships, work-life, stress, alcoholism, legal concerns, financial concerns and more. Plus, their Medical Bill Saver program and comprehensive Advocacy Services will help you with medical bills, care coordination, fee negotiation and so much more.
- ⇒ WellCard Discount Card - This is a discount health card that provides you with savings on a wide range of health care products and services, including prescription drugs, lab tests, vision care, and dental care.

Call a Doctor Plus is designed specifically to reduce your Healthcare costs while providing convenience by giving you immediate access to Healthcare solutions and other personal services. You have unlimited 24/7 access to doctors and more....with NO CO-PAY!

Please see Human Resources if you would like to enroll.

If you have called the 800 number on your identification card and still need assistance regarding your benefits, please contact our benefit consultants at:

CBIZ Benefits & Insurance Services, Inc:



Donna Clifton
Account Executive
314-692-5812
dclifton@cbiz.com

Nicol Schmidt
Account Manager
314-692-5847
nschmidt@cbiz.com

Your Employer has amended the Lessie Bates Health Plan. This contains a summary of the modifications that were made. It should be read in conjunction with the Summary Plan Description that will be distributed to you. If you need a copy of your Summary Plan Description, please contact Human Resources.

About This Bulletin

This bulletin is published for employees of Lessie Bates and is only a highlight of our benefits. Official plan and insurance documents actually govern your rights and benefits under each plan. If any discrepancy exists between this bulletin and any of the official documents, the official documents will prevail.