

EMPLOYEE BENEFITS 2023

JANUARY 1, 2023 - DECEMBER 31, 2023

CITY OF BOX ELDER



CONTENTS & CONTACT INFORMATION

Refer to this list when you need to contact one of your benefit vendors.

For information regarding benefits through Allstate, Delta Dental, or Eyemed, please contact the Hahn Financial Group, Inc.

For general information contact the City of Box Elder Human Resources Department.

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BENEFIT INFORMATION

Your benefits plan

The City of Box Elder offers a variety of benefits allowing you the opportunity to customize a benefits package that meets your personal needs. You have the option to enroll in any or all of the benefit plans; each benefit is independent of the others and you may choose any combination you like.

In the following pages, you'll learn more about the benefits offered. You'll also see how choosing the right combination of benefits can help protect you and your family's health and finances – and your family's future.

| Benefit | Who pays the cost? |
|-----------------------|---|
| Medical | The City of Box Elder will pay for 100% of employee only cost. |
| Dental | The City of Box Elder will pay for 100% of employee only cost. |
| Vision | The City of Box Elder will pay for 100% of employee only cost. |
| Basic Life and AD&D | The City of Box Elder will pay for 100% of employee only cost. |
| Voluntary Life | Additional Life coverage is available on a voluntary basis. |
| Short Term Disability | Short Term Disability is available on a voluntary basis. |
| Long Term Disability | Long Term Disability is included as part of the SD Retirement System. Please reach out to the Human Resources Office for details. |

PRE-TAX BENEFITS

Choosing your benefits

You must actively choose any benefit that you pay for, or share in the cost with the City of Box Elder. The premium for elected coverages are taken from your paycheck automatically. There are two ways that the money can be taken out, pre-tax or post –tax.

Why do I pay for benefits with PRE-TAX money?

There is a definite advantage to paying for some benefits with pre-tax money. Taking the money out before your taxes are calculated lowers the amount of your pay that is taxable. Therefore, you pay less in taxes.

Which benefit premiums are taken before tax?

PRE tax

Medical, dental, and vision

POST tax

Voluntary life, accident, critical illness, etc

ELIGIBILITY

The City of Box Elder's healthcare plan provides employees and their dependents access to medical, dental, vision and prescription benefits. All full-time benefitted employees and part-time benefitted employees (20 hours or more per week) may participate in the healthcare plan subject to all terms and conditions of the agreement between the City of Box Elder and the insurance carrier.

Currently, the City of Box Elder pays one hundred percent (100%) of the employee premium. You are responsible for paying the balance of the healthcare premium amount for your eligible dependents.

Who's an eligible dependent?

- Your legal spouse, unless you are legally separated or divorced
- Your married or unmarried natural children, step-children living with you, legally adopted child(ren) and any other child(ren) for whom you have legal guardianship, up to age 26 (for medical, dental, and vision).

When can you enroll?

You can sign up for Benefits at any of the following times:

- As a new hire, at your initial eligibility date.
- During the annual open enrollment period.
- Within 30 days of a qualified family-status change.

If you do not enroll at one of the above times, you may enroll during the next annual open enrollment period.



MAKING CHANGES

Generally, you can only change your benefit elections during the annual benefits enrollment period. However, you may be able to change your benefit elections during the plan year if you have a change in status including:

- Your marriage or divorce
- Birth or adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's work status that affects your benefits
- Change in your work status that affects your benefits
- Change in residence that affects your eligibility for coverage
- Change in your child's eligibility for benefits
- Receiving Qualified Medical Child Support Order (QMCSO)

You must **submit documentation as proof of life event to Human Resources within 30 days**. The IRS allows changes to be made within 60 days for those eligible for Medicaid or CHIP under HIPAA Special Enrollment Rights.

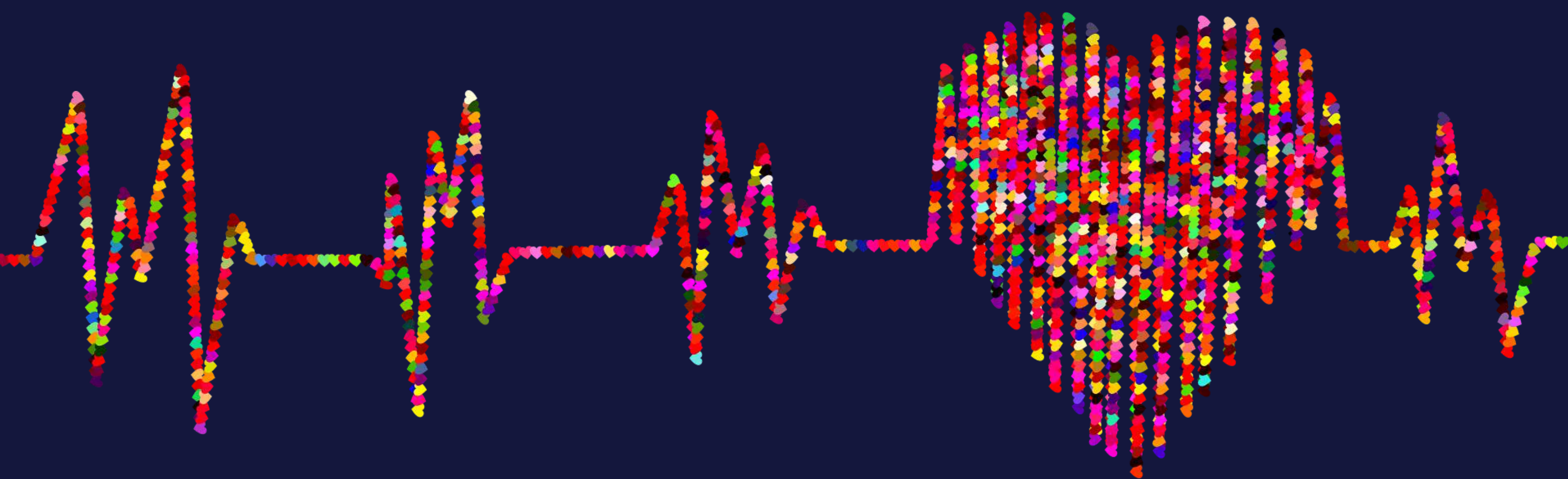
If you fail to do so you will be required to wait until the next annual enrollment period to make benefit changes unless you have another family status change.

WHEN DOES COVERAGE END?

Coverage will run through the end of the month following termination / resignation.

MEDICAL INSURANCE

The City of Box Elder offers three medical plan options through Allstate Benefits. All plans allow members to see any provider of their choice; there is no network. These plans use a multiple of the Medicare allowable amounts as the basis for reimbursement of providers and facilities.





| \$500 Copay Option \$1000 Copay Option \$3000 HSA Option | | | |
|--|--|-----------------------|-------------------|
| DEDUCTIBLE (your first dollar cost for covered in-network claims) | | | |
| Deductible (Individual/Family) | \$500/\$1000 | \$1000/\$2000 | \$3000/\$6000 |
| COINSURANCE (your responsibility on claims costs once you’ve met the deductible) | | | |
| | 20% | 20% | 0% |
| OUT OF POCKET MAXIMUM (once met all in-network covered services are covered by the plan) | | | |
| Maximum Out-of-Pocket (Individual/Family) | \$2,000 / \$4,000 | \$2,500 / \$5,000 | \$3,000 / \$6,000 |
| Maximum Include | Deductible, Coinsurance, Prescription Costs & Copays | | |
| PREVENTIVE CARE (certain care requires certain eligibility) | | | |
| Wellness, Immunizations, Mammography, Colonoscopy, etc. | Covered 100%, no cost to you | | |
| OFFICE VISITS | | | |
| PCP required / Referrals | NO / NO | NO / NO | NO / NO |
| MeMD Virtual Visit (Urgent Care or Talk Therapy) | \$0 Copay | \$0 Copay | \$38 Copay |
| Office Visits (Illness/Injury) | \$20 | \$20 | Deductible |
| Specialist Visits | \$35 | \$35 | Deductible |
| HOSPITAL SERVICES | | | |
| Inpatient Hospital | 20%, after Deductible | 20%, after Deductible | Deductible |
| Outpatient Surgery | 20%, after Deductible | 20%, after Deductible | Deductible |
| Emergency Room | \$250 Copay | \$250 Copay | Deductible |
| Urgent Care | \$75 Copay | \$75 Copay | Deductible |
| DIAGNOSTIC TESTING | | | |
| Lab & X-Ray | 20%, after Deductible | 20%, after Deductible | Deductible |
| Advanced Imaging (MRI, CAT, PET, etc.) | 20%, after Deductible | 20%, after Deductible | Deductible |
| PRESCRIPTIONS | | | |
| Retail Tier 1 / 2 / 3 | \$15 / \$45 / \$60 | \$15 / \$45 / \$60 | Deductible |

VIRTUAL VISITS

Virtual Visits through MeMD allows you to see and talk to a doctor from a mobile device or computer without an appointment, 24/7. A majority of visits take between 10-15 minutes, and virtual visits are a part of your health benefits. Each member has 3 visits per month available at \$0

Telemedicine doctors can diagnose and treat a vast range of non-emergency medical conditions and provide services such as writing a prescription, if needed.

This includes:

- Allergies
- Bladder infection
- Bronchitis / Sore throat
- Cold/cough
- Fever
- Migraine/headaches
- Pink eye
- Seasonal flu
- Sinus problems
- Stomach-ache

To get started, go to <https://MeMD.me/allstatebenefits> to register your account.

Virtual Visits are FREE on the Copay plans and are \$38 on the H.S.A plan. This benefit saves you both time and money!

TALK THERAPY

Talk Therapy for adults 18+ is provided by licensed counselors, social workers and therapists with sessions available in as few as 48 hours.

Teletherapy can be a more convenient and private way to speak to someone, and can also be an alternative or supplement to in-office therapy.

These services include:

- Addiction
- Eating Disorders
- Mood swings, panic attacks, anxiety
- Depression, grief/loss
- Domestic Violence, and more

To get started, go to <https://MeMD.me/allstatebenefits> to register your account.

DENTAL INSURANCE

The City of Box Elder offers a dental plan through Delta Dental. This plan allows for you to use in-network or out-of-network benefits. To find in-network providers go to <https://southdakota.deltadental.com> and click on “Find a Dentist”.

The chart on the next page provides a brief overview of the plan.



| IN-NETWORK | | PPO Plus Premier |
|---|--|---------------------------------------|
| Calendar Year Deductible | | \$25 / \$75 |
| Annual Maximum (per covered member) | | |
| Per covered member | | \$1,200 |
| Preventive Services | | |
| Exams, Fluoride (children up to 15), X-Rays, etc | | Covered 100% |
| Basic Services | | |
| Amalgam & Composite Fillings, Extractions (single tooth), Periodontics (scaling & planning), etc. | | Deductible, then covered 80% |
| Major Services | | |
| Crowns, Bridges, Dentures, etc. | | Deductible, then covered 50% |
| Periodontics (gum disease) & Endodontics (root canals) | | Covered under Basic services |
| Ortho | | Lifetime orthodontic maximum: \$1,000 |
| OUT-OF-NETWORK | | MAC |
| Deductible | | \$25 / \$75 |
| Annual Max | | Same as above |
| Preventive Services | | Same as above |
| Basic Services | | Same as above |
| Major Services | | Same as above |
| Ortho | | Same as above |
| Per Paycheck Cost for Coverage | | |
| Employee Only | | \$0 |
| Employee + Spouse | | \$39.93 |
| Employee + Child(ren) | | \$39.93 |
| Employee + Family | | \$39.93 |



VISION INSURANCE

The City of Box Elder offers vision coverage through EyeMed. The PPO vision plan allows you to use in-network or out-of-network benefits. To find in-network providers go to <https://eyemed.com/en-us/provider>, and then click on “Find an eye doctor” at the top of the page. When you utilize an out-of-network provider you pay expenses at the time of service and file a claim for reimbursement. Below is a list of the reimbursement schedule.



Vision

| IN-NETWORK | | Insight Network |
|-------------------------------------|--|---|
| Routine Eye Exams | | Every 12 months |
| | | \$10 Copay |
| Lenses | | Every 12 months |
| Single Vision | | \$25 Copay |
| Bifocal | | \$25 Copay |
| Trifocal | | \$25 Copay |
| Lenticular | | \$25 Copay |
| Frames | | Every 24 months |
| | | \$0 Copay, 20% off balance over \$130 allowance |
| Contact Lenses | | Every 12 months |
| Elective Contact Lenses | | \$0 Copay, 15% off balance over \$130 allowance |
| Medically Necessary | | \$0 Copay, Paid-In-Full |
| OUT-OF-NETWORK | | |
| Routine Eye Exams | | Every 12 months |
| | | Reimbursed up to \$40 |
| Lenses | | Every 12 months |
| Single | | Reimbursed up to \$30 |
| Bifocal | | Reimbursed up to \$50 |
| Trifocal | | Reimbursed up to \$70 |
| Lenticular | | Reimbursed up to \$70 |
| Frames | | Every 24 months |
| | | Reimbursed up to \$91 |
| Contact Lenses (in lieu of glasses) | | Every 12 months |
| Conventional & Disposable | | Reimbursed up to \$91 |
| Medically Necessary | | Reimbursed up to \$210 |
| | | Per Paycheck Cost for Coverage |
| Employee Only | | \$0 |
| Employee + Spouse | | \$5.67 |
| Employee + Child(ren) | | \$6.30 |
| Employee + Family | | \$12.22 |

HEALTH SAVINGS ACCOUNT (H.S.A)

Employees enrolling in the \$3,000 **H.S.A Medical Plan** are eligible to open and contribute to a Health Savings Account (H.S.A). With an H.S.A, you have the ability to put money aside to help pay for H.S.A eligible expenses. The contributions you make are taken pre-tax, the savings grow income tax-free, and withdrawals for qualified medical, dental, and vision expenses reimbursed are tax free.

In addition, the City of Box Elder will make a one-time deposit of \$500 for the 2023 Plan Year for each member that opens an H.S.A. account.



| 2023 IRS Annual Maximum* HSA Contribution Limits | |
|--|---------|
| Employee Only | \$3,850 |
| Employee + Dependent(s) | \$7,750 |

Additional \$1,000 annually catch-up amounts for available for employees 55 years or older

WHAT ARE THE BENEFITS OF A H.S.A?

- The money you put aside is PRE-TAX
- The H.S.A is a bank account in your name. If you retire or should you leave the City of Box Elder, you take this account with you.
- The account rolls over year to year. You will not have to forfeit any unused funds.
- You may receive a debit card upon opening an H.S.A for quick and easy utilization of the fund.
- The list of eligible expenses is vast! These expenses include things covered under the medical, dental, and vision coverage – as well as some items that aren't!

Examples of H.S.A and eligible expenses are as follows:

- Dental expenses
- Prescription Drugs and a limited number of Over the Counter Drugs
- Eye surgery (laser eye surgery or radial keratotomy)
- Hearing aids and batteries for use
- Long-term care and Nursing home
- Maternity Expenses
- Organ transplants
- Wheelchairs
- Acupuncture and Chiropractic services
- Alcohol and drug dependency treatment
- Ambulance
- Artificial limbs
- Contact lenses and solution
- Physical and speech therapies
- Smoking-cessation programs and products



BASIC LIFE INSURANCE AND AD&D

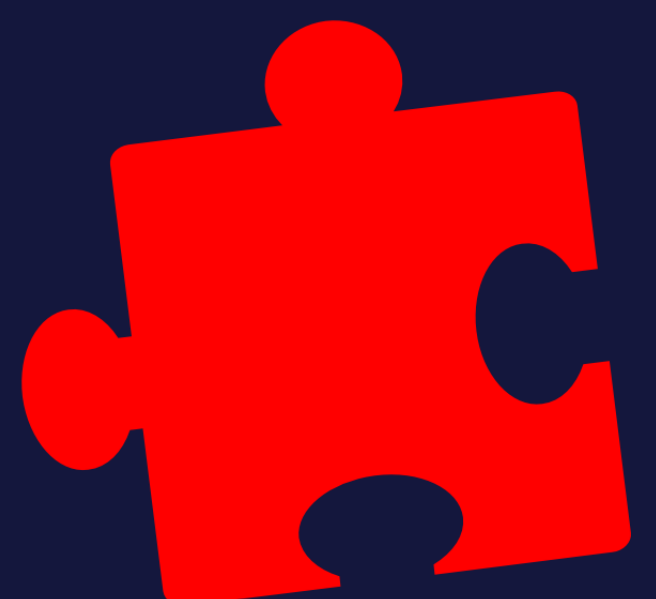
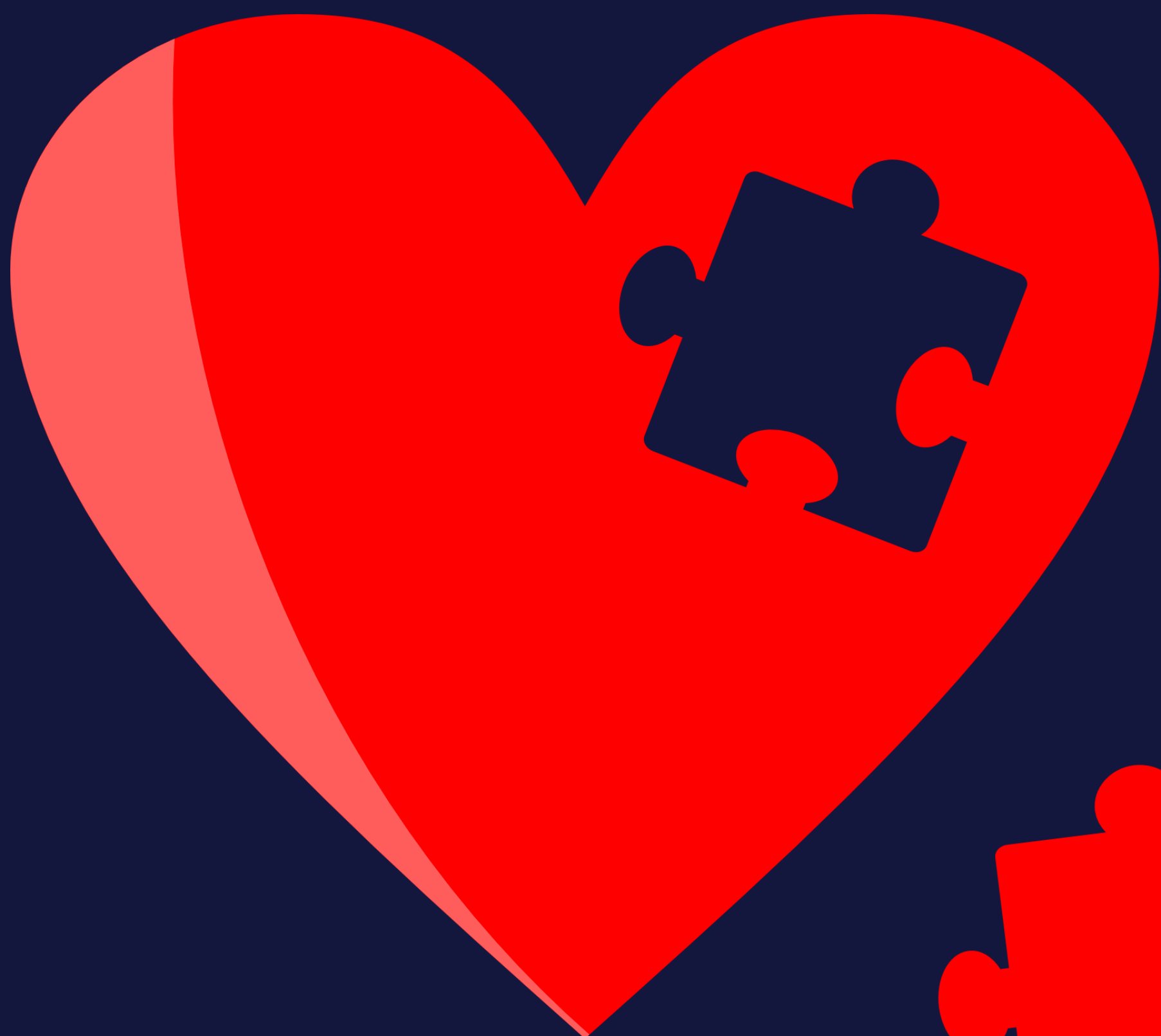
The City of Box Elder provides all benefit eligible employees working 20 hours or more per week with \$50,000 in Life and AD&D insurance.

The cost of this benefit is 100% paid for by the City of Box Elder!

WORKSITE BENEFITS

The City of Box Elder offers you the option to purchase additional benefits on a voluntary basis. Please see the below list of benefits that are offered to you through Allstate Benefits.

The premiums for any of the below elected benefits would be deducted from your paycheck. Certain coverages may allow for you to cover your spouse and/or child(ren). Premiums will vary by employee and policies selected.



VOLUNTARY LIFE INSURANCE

Through Allstate Benefits, employees have the option to purchase additional life insurance. This coverage is offered on a voluntary basis. If you purchase voluntary life insurance for yourself, you can purchase voluntary life insurance for your spouse and/or child(ren). This policy is a Term to Age 100 policy, meaning that there is no benefit reduction. The rates when you join the plan are the rates you would pay for the life of the policy.

EMPLOYEE

How much life insurance can I purchase?

You may purchase a benefit in increments of \$10,000; a minimum of \$30,000 up to a maximum of \$50,000.

What's guarantee issue?

Guarantee Issue (GI) is the amount you can purchase as a newly eligible employee without having to provide evidence of good health (aka Evidence of Insurability (EOI)). The GI is up to \$50,000.

This coverage is also portable, meaning you can take this coverage with you.

SPOUSE

How much life insurance can I purchase for my spouse?

A working spouse may be eligible for \$30,000 only.

What's guarantee issue?

Utilizing the same definition as to the left of this, the GI for a spouse is \$30,000.

CHILD(REN)

How much life insurance can I purchase for my children?

You may purchase a benefit of \$20,000 through the Children's Term Rider.

Accident

Employees will have the option to choose between two plans that provide a cash benefit for everyday expenses and medical treatment when a covered accident occurs.

- Accidental Death Benefit
- Hospital Admission
- Emergency Care
- Burns, lacerations, etc

Critical illness

Helps protect you from financial loss by providing a lump-sum benefit upon diagnosis of a covered condition; such as:

- Heart Attack
- Stroke
- Cancer
- Major Organ Failure, etc

Hospital confinement indemnity

Cash benefit to assist you with out-of-pocket costs of hospitalization that might not be covered by your major medical insurance. You will have two plan options with differing benefit levels.

ADDITIONAL BENEFITS

Identity Protection

Allstate Identity Protection Select provides comprehensive financial and identity monitoring to help protect yourself against the impact of identity theft.

- Monitor your financial accounts for fraud
- Receive real-time alerts when data may be compromised
- 24/7 full service remediation and support
- Up to \$1 million identity theft expenses coverage
- Coverage extends to everyone that's "under your roof and wallet"
- Check your identity health score

Identity theft impacts 10 million consumers a year. When fraud occurs, unraveling it can be overwhelming and costly. In 2020 alone, identity theft victims experienced nearly \$13.3 billion in total fraud losses, as reported by Javelin Strategy & Research.

Short Term Disability

Disability insurance can help replace your lost income due to injury and help ensure your finances are not depleted.

Varying Benefit Levels: Choose a monthly benefit amount that may prove helpful in event of an injury or accident

Coverage: Coverage is provided after a 14 day elimination period for accident/sickness, and coverage will last up to 6 months, or you are able to return to your normal work duties, whichever is shorter.

My Benefits Work

All members will gain access to this mobile application that will include access to the 'Fitness Advantage' program providing discounts to certain fitness facilities.

In addition, members will also gain access to 'Pet Care' which can help provide discounts at participating veterinarians, discounts, and more.

The information in this Benefits Summary is presented for illustrative purpose and is based on information provided by your employer. The text contained in this summary was taken from various summary plan description and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.