

2022 Open Enrollment Guide



MEDICAL

VISION

DENTAL

LIFE

FLEXIBLE SPENDING
ACCOUNTS

2022 Open Enrollment: OCTOBER 4 – 20, 2021



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Enrollment Window

Benefits Open Enrollment will be held October 4 – 20, 2021 for all benefit-eligible Premier Health employees. Open Enrollment is your opportunity to review and make changes to your benefit elections for the plan year beginning January 1, 2022.

Enrollment Elections

[My Benefits](#) is available on [Inside Premier](#) (intranet). Search for “My Benefits” or click on “Quick Links” and select “My Benefits.” After clicking the link, you may be prompted to log in to My Benefits with your network ID and password. You can also access at home at www.premierhealth.bswift.com.

How to Schedule Your Telephonic Appointment with a Counselor

[Click here](#) to schedule your appointment. At your scheduled appointment time, a benefit counselor will call the number you provided when you completed the form. Call (888) 361-3942, Monday – Friday, 7 a.m. – 7 p.m. to schedule an over-the-phone appointment.

NOTE: No other benefit changes may be made during the plan year, unless you experience a Qualified Life Event (such as a birth, death, marriage, divorce, adoption, gain or loss of outside coverage). If you have a Qualified Life Event, you must log on to [My Benefits](#) and complete the online enrollment within 31 days of the event to change your benefit elections. [Click here](#) for the life event enrollment guide.

If an employee has a status change mid-year the benefits will be effective first of the month.

Who Can Be Covered

Yourself, your legal spouse, and eligible dependent children. [Click here](#) for eligibility requirements.

What's New

Carrier for Dental

We are pleased to introduce Superior Dental as Premier Health's new dental administrator. Superior offers broad network coverage in our region and out of network providers are also covered. All current elections will automatically transfer to Superior Dental during open enrollment unless you make a change. Please verify the coverage you have elected through the [My Benefits](#) website and the open enrollment window. All enrolled subscribers will receive a new ID card in the mail.

Student Status Removed from Dental and Vision

We are pleased to announce that the student status requirement for dental and vision has been removed. Eligible dependents can stay on the dental and vision plan until the end of the year of their 25th birthday, regardless of their student status.

Premier Health Employee Plan - Medical

Tier 1:	Tier 2:	Out of Network (OON):
<p>When you or your covered family member obtain care from a Tier 1 provider, you will generally receive a higher level of benefit.</p> <ul style="list-style-type: none"> - Premier Health providers and facilities - Dayton Children's Hospital - Cincinnati Children's Hospital Medical Center - Wayne Healthcare - Medical Mutual's Behavioral Health Network 	<p>The SuperMed PPO network of providers (excluding Kettering Health Network providers and facilities) offers extended network coverage within the state of the Ohio. Aetna Open Choice Network is the national network you will access outside the PHG and SuperMed PPO areas.</p> <ul style="list-style-type: none"> -SuperMed PPO Network -Aetna Open Choice PPO Network 	<p>There is no coverage for services received outside of the Tier 1 and Tier 2 networks, with the exception of emergency services.</p>

To locate a provider, log on to www.medmutual.com/premierhealth

	Traditional Plan		Saver Plan	
	Full-Time	Part-Time	Full-Time	Part-Time
Employee	\$61.42	\$157.23	\$47.62	\$47.62
Employee + Child	\$133.27	\$260.73	\$122.58	\$238.50
Employee + Children	\$189.69	\$373.19	\$174.46	\$338.04
Employee + Spouse	\$245.96	\$446.65	\$221.85	\$396.19
Employee + Family	\$258.12	\$465.61	\$231.23	\$413.77

Tobacco Surcharge

When you or a covered dependent is a tobacco user, a tobacco surcharge of \$90 per pay period will be added to your cost for medical coverage.

	Traditional Plan			Saver Plan		
	Premier Heath Group Network (PHG)	Extended Network (SuperMed PPO/ Aetna Open Choice)	Out of Network	Premier Health Group Network (PHG)	Extended Network (SuperMed PPO/ Aetna Open Choice)	Out of Network
Administered by Medical Mutual						
Deductibles						
Type	Embedded	Embedded	N/A	Aggregate		N/A
Individual	\$1,500	\$4,000		\$2,500		
Family	\$3,000	\$8,000		\$5,000		
Coinsurance						
	10%	30%	100%	10%	30%	
Medical and Pharmacy Out of Pocket Maximum per Calendar Year						
Type	Embedded		N/A	Embedded		N/A
Individual	\$7,000			\$7,000		
Family	\$14,000			\$14,000		
Hospital Services						
Inpatient	10% AD	30% AD	Not covered	10% AD	30% AD	Not covered
Outpatient	10% AD	30% AD	Not covered	10% AD	30% AD	Not covered
Physician Services						
Preventive	Covered in full	Covered in full	Not covered	Covered in full	Covered in full	Not covered
PCP	\$20 copay	30% AD	Not covered	10% AD	30% AD	Not covered
Specialists	\$40 copay	30% AD	Not covered	10% AD	30% AD	Not covered
Urgent Care and Emergency Services						
Urgent Care	\$35 copay	\$50 copay	Not covered	10% AD	30% AD	Not covered
ER Visit	\$350 copay	\$350 copay	\$350 copay	10% AD	30% AD	10% AD
Convenience Care						
Premier Virtual Care	\$35	Not covered	Not covered	10% AD	Not covered	Not covered
Convenience Clinics	\$35	\$35	Not covered	10% AD	10% AD	Not covered



	Traditional Plan		Saver Plan	
	Premier	Retail	Premier	Retail
Tier 1: Preferred Generic	\$4	\$15	10% AD	15% AD
Tier 2: Non-preferred Generic	\$15	\$30	10% AD	15% AD
Tier 3: Preferred Brand	\$45	\$65	20% AD	30% AD
Tier 4: Non-Preferred Brand	\$80	\$110	35% AD	45% AD
Tier 5: Specialty	20%	20%	20% AD	20% AD
90-Day Premier Pharmacy Copay	2.5X			
90- Day Mail Order	3X			

TrueScripts is the prescription management company for the Premier Health Employee Plan.

Premier Health Traditional Plan:	Premier Health Saver Plan:
<p>Each year you enroll in the Premier Health Traditional Plan, you have the opportunity to earn an employer contribution to your Health Reimbursement Account (HRA) by completing the Premier Healthy Living wellness incentive. Click here for more information.</p> <p>If you don't use all your HRA funds, they will carry over to the next plan year as long as you enroll in the Traditional Plan. For a summary of the medical coverage under this plan, click here.</p>	<p>When you enroll in the Premier Health Saver Plan you may be eligible to contribute to a Health Savings Account (HSA). When you elect an HSA, an account will be created for you at Fidelity Investments and you can choose to contribute pre-tax dollars into your account through convenient payroll deduction. You can elect to deposit pre-tax dollars into your HSA through convenient payroll deduction. When you participate in Premier Healthy Living and earn your incentive, your employer will deposit money into your HSA too! Note: The combined amount of employer and employee contributions per calendar year cannot exceed the annual limit established by the IRS. Click here for more information about Health Savings Accounts and the Fidelity NetBenefits Portal.</p> <p>For more information on the medical coverage and plan limitations for the Premier Health Saver Plan, click here.</p> <p>Annual HSA contribution limits for 2022: Employee electing single coverage \$3,650 Employee + Other \$7,300 Employees age 55+ may contribute an additional catch-up contribution of \$1,000.</p>

Flexible Spending Accounts

Healthcare Flexible Spending Account (FSA)	Dependent Care Account (DCA)
Administered by Medical Mutual	
A Healthcare FSA allows you to set aside pre-tax dollars to pay for qualified medical expenses. The money deposited into your spending account is deducted from your paycheck before taxes are withheld.	The DCA allows you to pay for day care expenses for a dependent child or adult. You can set aside up to \$5,000 in your DCA for 2022 (subject to nondiscrimination testing compliance). Click Here to learn more about DCAs.
Medical Mutual Debit Card Your Premier Health FSA and DCA comes with a Medical Mutual debit card that can be used for eligible FSA/DCA transactions. If a transaction requires additional review, you will be asked to provide valid documentation, including receipts and/or explanation of benefits, to validate the transaction. Any money left in the FSA at the end of the plan year will be forfeited. This is called the Use It or Lose It provision. The most you can contribute in 2022 is \$2,750. For more information, visit: www.irs.gov .	

Dental Plan and Vision Plan

Dental		
Administered by Superior		
Deductibles and Maximums		
	Preventive Plan	Advantage Plan
Deductible	N/A	\$50/\$150 per person
Annual Max	None	\$1,500
Orthodontia Lifetime Max	No Coverage	\$1,000
Treatment and Services		
Preventive Care	100%	100%
Fillings	50%	80%
Orthodontia	No Coverage	60% for children under the age of 19
Basic Services	No Coverage	80%
Major Services	No Coverage	60%

For instructions on how to find a network dental provider and link to the Superior website, [click here](#).

Vision				
Administered by VSP				
Feature	Frequency	Copayment	In-Network	Out-of-Network
Eye Exam	Once a year	\$15	Covered in full	Up to \$50
Lenses	Once a year	\$25 (covers lenses and frames)	Covered in full; single vision, lined bifocals, lined trifocals, progressive standard	
Frames	Once every two calendar years if not buying contacts	See Above	Covered up to 175+ 20% off any balance	Up to \$70
Contact Lenses	Once every year if you are not buying glasses	None	Covered up to \$120; Allowance applies to the cost of your lenses and fitting evaluation and exam	Up to \$10

To find a Vision provider near you, [click here](#).

	Preventive Plan		Advantage Plan		Vision
	Full-Time	Part-Time	Full-Time	Part-Time	
Employee	\$3.08	\$3.73	\$6.73	\$7.65	\$4.16
Employee + Child	\$3.46	\$4.08	\$7.46	\$8.46	\$6.79
Employee +Children	\$8.65	\$10.04	\$18.73	\$21.15	\$6.79
Employee + Spouse	\$6.58	\$7.62	\$14.19	\$16.00	\$6.35
Employee + Family	\$11.23	\$12.96	\$24.23	\$27.42	\$10.85



Life Insurances

Basic Life Insurance and Accidental Death and Dismemberment Insurance (AD&D)

Administered by SunLife

Paid for by Premier Health. Full-time employees are eligible for coverage in the amount of \$20,000 or one times annual salary, whichever is greater. Part-time employees are eligible for \$7,500 of coverage. Refer to your Life Insurance Summary Plan Description for details on age reduction.

Supplemental Life and AD&D Insurance

Administered by SunLife

Supplemental Life Insurance: You may select up to one salary level of Supplemental Life Insurance each year, until you reach the maximum coverage amount.

Dependent Life Insurance: When you elect Supplemental Life Insurance for yourself, you may also choose coverage for your spouse only, children only, or your whole family. If you are adding dependent life coverage for your spouse, you must list them as a dependent on the family information section of [My Benefits](#).

Supplemental AD&D and Dependent AD&D is available for purchase during Open Enrollment. Be sure to designate a beneficiary (not yourself) for your Life and AD&D Insurance.

Disability Insurance

Short Term Disability (STD)

Administered by Principal

Insurance provides eligible employees with a portion of your pre-disability earnings if you become disabled due to an injury or illness.

Long-Term Disability (LTD)

Administered by Principal

Insurance is available for full-time employees. Premier Health pays for this plan, which provides income replacement of 60% of your monthly base pay up to the maximum monthly benefit. Benefits are payable after the 180-day elimination period has been exhausted.

Voluntary Benefits

Hospital Indemnity Insurance

Administered by Aflac

Hospital Indemnity insurance from Aflac can reduce the financial stress of a hospital stay by providing a lump-sum cash benefit directly to you that can be used however you need. For more information about Hospital Indemnity insurance, [click here](#).

Accident Insurance

Administered by UNUM

Provides payments directly to you to help cover the out-of-pocket costs associated with a covered accident (on and off-the-job). For more information about Accident Insurance, [click here](#).

Critical Illness Insurance

Administered by UNUM

Provides you with a lump sum cash benefit in the event you or a loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. You pick the level of coverage that provides the right protection for your family. For more information about voluntary Critical Illness insurance, [click here](#).

Legal and Identity Theft Protection

Administered by Legal ID Shield

Through a nationwide network of law firms, LegalShield® provides coverage for the following areas of law: Family, Financial, Auto, Home, Estate Planning and General. Common legal events the plan supports include traffic tickets, rental disagreements, automobile accidents, credit disputes and estate management.

IDShield® monitors participants' personally identifiable information (PII) from all angles. To learn more about LegalShield® and IDShield®, [click here](#).

Benefit Program	Benefit Resource	Customer Service	Website
Medical Plan Administration	Medical Mutual	877-520-6708	medmutual.com/premierhealth
Dependent Care Savings Account (DCA)/ Flexible Spending Account (FSA)	Medical Mutual	877-520-6708	medmutual.com/premierhealth
Health Savings Account (HSA)	Fidelity Investments	800-343-0860	netbenefits.com/atwork
Rx Benefits Administration	TrueScripts	844-257-1955	truescripts.com
Dental Plan Administration	Superior	800-762-3159	SuperiorDental.com
Vision Insurance	VSP	800-877-7195	vsp.com
Leave of Absence/Short Term Disability	Principal Absence Mgmt	877-734-3652	principal.absencemgmt.com
Voluntary Critical Illness/Accident	UNUM	800-635-5597	unum.com
Voluntary Legal & Identity Theft Protection	LegalShield/IDShield	888-807-0407	benefits.legalshield.com/premierhealth
Voluntary Group Hospital Indemnity	Aflac	800-433-3036	aflacgroupinsurance.com
Premier Health Employee Benefits	Benefits Department	benefits@premierhealth.com	

