

2023 Employee Benefits



Presented by
Rob Kidwell - Filice Insurance

Today's Agenda

Benefit Offering for 2023 – Review

- Medical, Dental and Vision
 - United Healthcare will be healthcare carrier for Bridgepointe Technologies nationwide
 - *HSA Employer Contributions for employees electing the PPO 3000 HSA plan*
 - Dental will be changing to MetLife effective January 1st with the addition of child orthodontia
 - VSP will continue to provide vision benefits
 - Life and Disability through Mutual of Omaha with increased life amount
 - Short Term Disability
 - Employee Assistance Plan
 - Voluntary benefit options
- All benefits will renew January 1st





Presenter Notes
2022-11-03 07:56:53

Chapter 1 Welcome
Thank you for taking the time
to learn more about your benefits,
offered by UnitedHealthcare and
your employer, Cedar Care.

Get to know your benefits

United
Healthcare



The preferred provider organization (PPO) plan



Key features

Freedom to go to almost any doctor or hospital

Not required to have a primary care doctor

No referral needed to see a specialist

Things to consider

You pay less when you use doctors in the plan's network



PPO 1000 Plan Benefits

•PPO 1000 is eligible for FSA Contributions

MEDICAL PLAN		United Healthcare PPO 1000
		In-Network
Deductible		\$1,000 - Individual / \$2,000 - Family
Calendar Year Out of Pocket Max		\$7,150 - Individual / \$14,300 Family
Office Visits	Doctor	\$35 copay
	Specialist	\$70 copay
Lab / X-Ray		20% after ded
Complex Imaging – (MRI,CT Scan, PET)		20% after ded
Chiropractic		20% / 24 visits per year
Inpatient Hospital		20% after ded
Outpatient Hospital		20% after ded
Urgent Care		\$50 copay
Emergency		\$350 + 20% after ded
Prescriptions	Tier 1 - Generic	\$10 copay
	Tier 2 - Brand	\$35 copay
	Tier 3 - Non-Formulary Brand	\$85 copay



PPO 3000 HSA Plan Benefits

•Bridgpointe Technologies will be funding \$750 for employee and \$1,500 for employee+dependents to employee HSA's

MEDICAL PLAN		United Healthcare PPO 3000 HSA
		In-Network
Deductible		\$3,000 - Individual / \$6,000 - Family
Calendar Year Out of Pocket Max		\$4,000 - Individual / \$8,000 Family
Office Visits	Doctor	20% after ded
	Specialist	20% after ded
Lab / X-Ray		20% after ded
Complex Imaging – (MRI,CT Scan, PET)		20% after ded
Chiropractic		20% after ded
Inpatient Hospital		20% after ded
Outpatient Hospital		20% after ded
Urgent Care		20% after ded
Emergency		20% after ded
Prescriptions	Tier 1 - Generic	20% after ded
	Tier 2 - Brand	20% after ded
	Tier 3 - Non-Formulary Brand	20% after ded



SEVEN KEY HSA FEATURES

Like a 401(k) for healthcare, a health savings account (HSA) is a tax-advantaged account that can accumulate interest and earn investment returns. Here are 7 key features of an HSA.

1. YOU OWN THE ACCOUNT

Your HSA is an individual **account in your name** —it belongs to you. Bridgepointe Technologies makes it easy for you to open your HSA account with HSA Bank.

2. IT'S AVAILABLE ONLY WITH AN HSA-ELIGIBLE PLAN

Based on rules established by the IRS, you must be enrolled in an HSA-eligible health plan like our **HSA 3000 Plan** to contribute to an HSA. Additional eligibility rules apply – see page 9 for details. You may use the funds you've accumulated in your HSA to pay for eligible expenses, even if you're not enrolled in an HSA-eligible health plan in the future.

3. YOUR ACCOUNT IS PORTABLE

Since it's your account, **any money in the HSA is yours to keep**, whether or not you change plans or employers down the road.

4. YOU AND BRIDGEPOINTE TECHNOLOGIES CAN CONTRIBUTE TO YOUR ACCOUNT

You can contribute up to **\$3,850** for 2023 if you have Employee Only coverage and up to **\$7,750** for all other coverage tiers. **Bridgepointe will contribute \$750** to your HSA if you have Employee Only coverage and **\$1,500** for all other coverage tiers. If you are age 55 by 12/31/2023, you may contribute an extra \$1,000 (catch-up contribution). The maximums include both your and Bridgepointe Technologies' contributions.

5. YOU GET TRIPLE TAX SAVINGS

(1) **Your contributions** as an above the line tax deduction. (2) Your HSA Bank account earns interest, just like a traditional savings account. But unlike a traditional savings account, **interest earned on an HSA is not taxed**. And once your HSA Bank balance reaches a certain level, funds can be invested to help your account grow, and **earnings from investments are not taxed**. (3) Provided you use your account to pay for eligible healthcare expenses, **your withdrawal is tax free**.

6. YOU CAN USE THE FUNDS IN YOUR ACCOUNT DURING RETIREMENT

Withdrawals you make to pay eligible healthcare expenses continue to be tax free during retirement. Prior to age 65, if funds are withdrawn for any expense other than a qualified health care expense, the withdrawal will become taxable and the IRS will also impose a 20% penalty. However, once you reach age 65, you can use the money in your HSA for any kind of expense without paying the 20% penalty. Withdrawals you make for non-eligible expenses once you turn age 65 will be taxed as ordinary income, similar to a 401(k).

7. YOU KEEP ANY MONEY YOU DON'T SPEND

Unlike an FSA, an HSA doesn't have a use it or lose it provision. **Your money rolls over from year to year** and is available for future use. You decide whether to spend it now on eligible healthcare expenses, save it for later or invest it for your future.

Bridgepointe's Contribution

Employee Only	\$62.50/month (\$750/year)
Employee + Spouse	\$125/month (\$1,500/year)
Employee + Child(ren)	\$125/month (\$1,500/year)
Family	\$125/month (\$1,500/year)



PPO 3000 HSA Plan



- Combines a medical plan with a health savings account
- Provides coverage for current health care expenses with the option to save for future expenses
- In-network preventive care is covered by the plan at **100%***
- You own the account and you, your employer or both can contribute
- Unused funds roll over each year
- Contributions are generally not taxable**
- You have investment options



Are you eligible to participate?

Because HSA plans have certain tax advantages, the IRS defines specific rules for participation.



To be eligible, you:

- Must be enrolled in an IRS-qualified high-deductible medical plan (high-deductible medical plans offered with UHC HSA meet IRS requirements) by the first of the month
 - If your health plan effective date is after the first of the month, your HSA will be established on the first of the following month
- Cannot have any other health coverage which is not also a qualified high-deductible plan
- Cannot be claimed as a dependent on another person's tax return
- Must not be enrolled in Medicare (A, B or D), TRICARE, or a Full Purpose FSA (including a spouse's Full Purpose FSA)



Your HSA maximum contribution



The IRS has set the following limits for 2023:

Under age 55 and not enrolled in Medicare (based on a 12-month period):

- Up to \$3,850 individual coverage*
- Up to 7,750 family coverage*

Age 55 or older:

- Maximum contribution increases by \$1,000 (considered a “catch-up” contribution)
- Up to \$4,850 individual coverage*
- Up to \$8,750 family coverage*

To make the maximum contribution in a calendar year, you must:

- Meet all requirements to be eligible for HSA contributions on January 1
- Remain qualified through December 1
- If these criteria are not met, maximum contribution is prorated – if 1/12 maximum contribution for each month then individual is qualified



*****If you're making HSA contributions, make sure you update those in EASE with the new employer HSA funding.

Get help with the support of an advocate

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



Advocates can help you find information and resources



Advocates are available during Open Enrollment



Understand your benefits & claims or talk through your bill & payment.



Find and compare care and cost options & get answers to your pharmacy questions



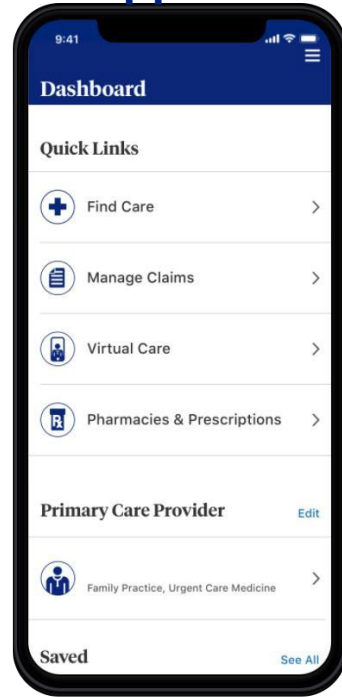
Toll-Free Support during Open Enrollment:

(866) 633-2446

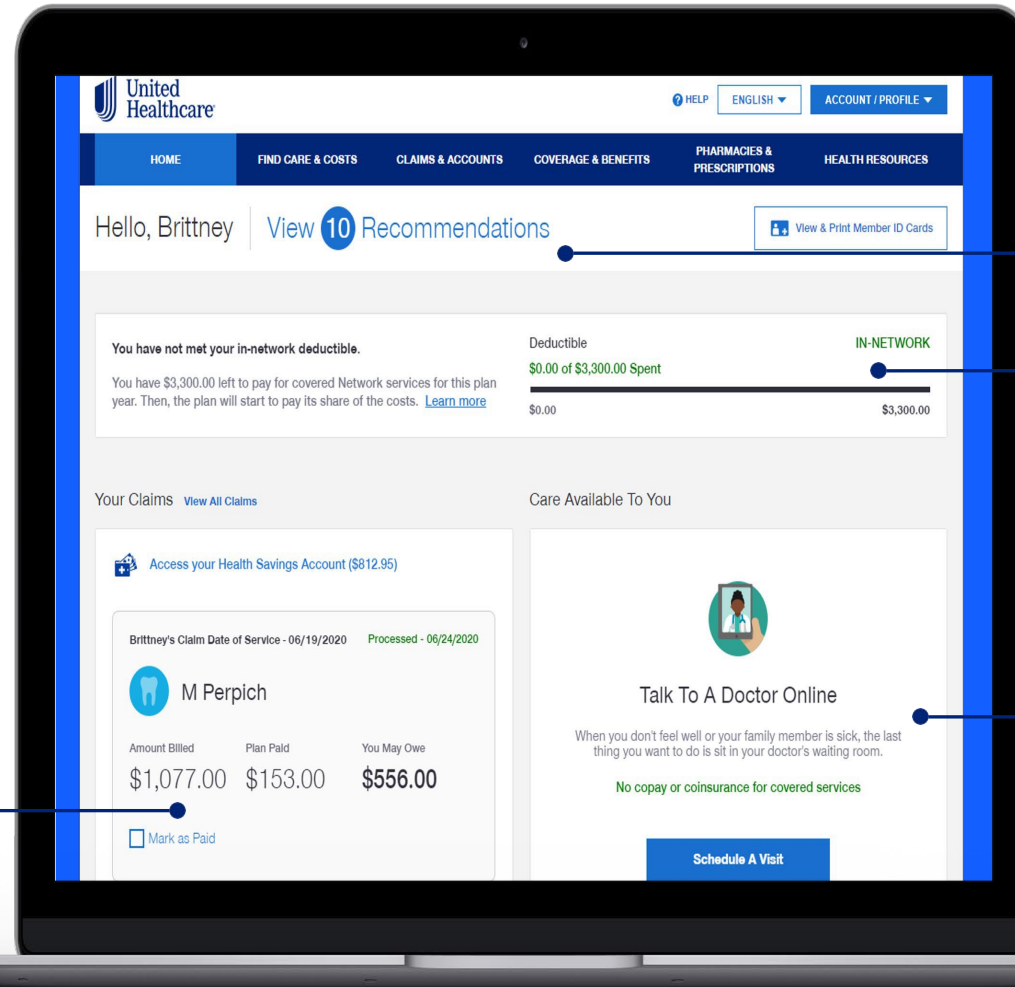
<http://www.myuhc.com/>

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

UnitedHealthcare®
app



myuhc.com®



Activate your myuhc.com® account after enrolling and gain access to:

- Find network providers and locations
- See what's covered
- View claim details
- Check plan balances
- Learn about covered preventive care
- Find and estimate costs
- Find and compare medications
- Refill, renew, and transfer home delivery prescriptions
- Access your personal medical record.

Care recommendations

Deductible accumulations

Virtual care providers

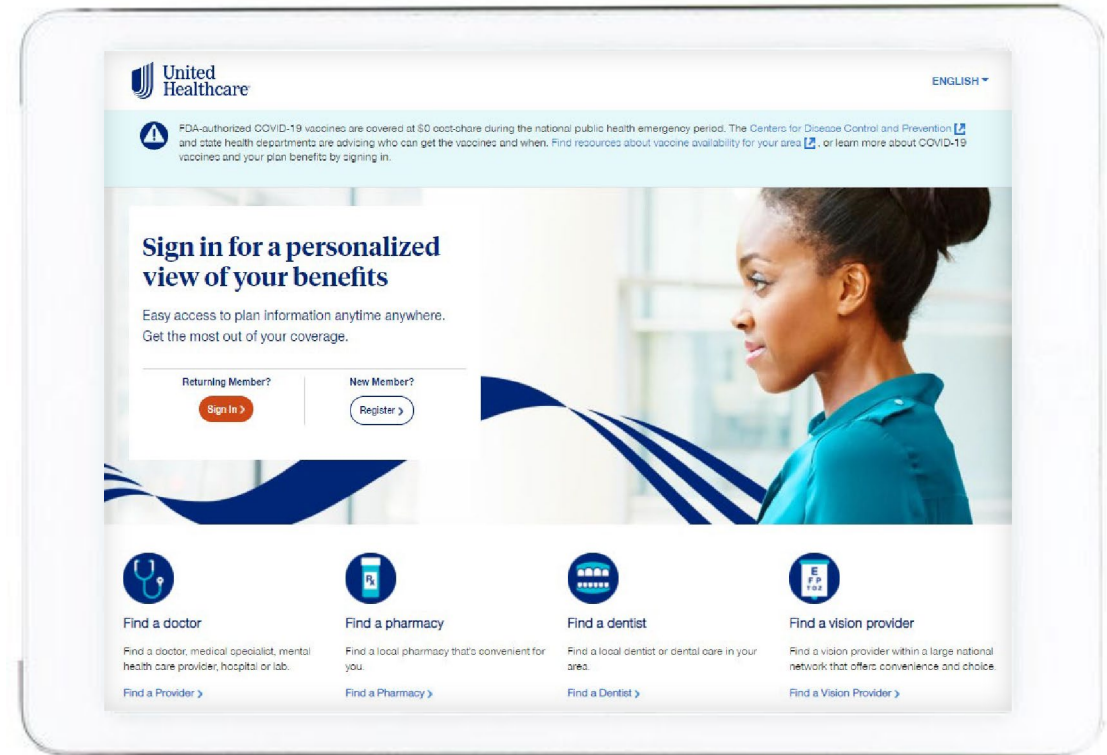
Claims information

Screen shot is for illustrative purposes only. Designs shown may not be final.



3 easy ways to find a network provider

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



Prior to registration on myuhc.com –

<http://www.myuhc.com/>



Preventive care

Preventive care is covered
100% by most 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



© 2021 United HealthCare Services, Inc. All Rights Reserved. 20-409451 EI20409450



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

Four contracted providers:

- **Doctors on Demand**
- **AmWell**
- **Teladoc**
- **Optum Virtual Care**

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.

*** Normal plan benefits 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





Pharmacy Benefits

Prescriptions

United
Healthcare

Retail Pharmacy



- 1 Present member ID card to pharmacy
- 2 Pharmacy confirms eligibility and any amount you owe
- 3 You pay your out-of-pocket cost (if any) for covered medications

Advantages of home delivery



Free shipping



May cost less than retail



Get up to a 3-month supply of medications you take regularly



Refill reminders and 24/7 access to a pharmacist

Ready for home delivery? Here are the ways to sign up:

- myuhc.com® or with the UnitedHealthcare® app.
- Or, ask your doctor to send an electronic prescription to OptumRx.
- Or, call the number on your member ID card.





Wellness Programs

Your wellness path to better health with Rally®



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 and SimplyEngaged Gift Card Incentives

Health actions	Reward – SimplyEngaged Gift Card + Rally Coins
Health survey/video	\$25 + Rally Coins
Biometric screening	\$75 + Rally Coins
Complete a coaching program • Wellness Coaching • Real Appeal • Quit For Life	\$100 + Rally Coins
Virtual Visit	\$25 + Rally Coins
Physical Activity Check-In	\$20/mo + Rally Coins
Maximum annual incentive	
Employee	\$200 per year
Spouse or Domestic Partner	\$200 per year



Stronger with the Peloton App

Get a 1-year Peloton Digital Membership— which gives you access to the Peloton® App — at no additional cost to you. That's a value of \$155 per year for you and each covered family member age 18 and over.

Here's what the Peloton App includes:



Thousands of fitness classes

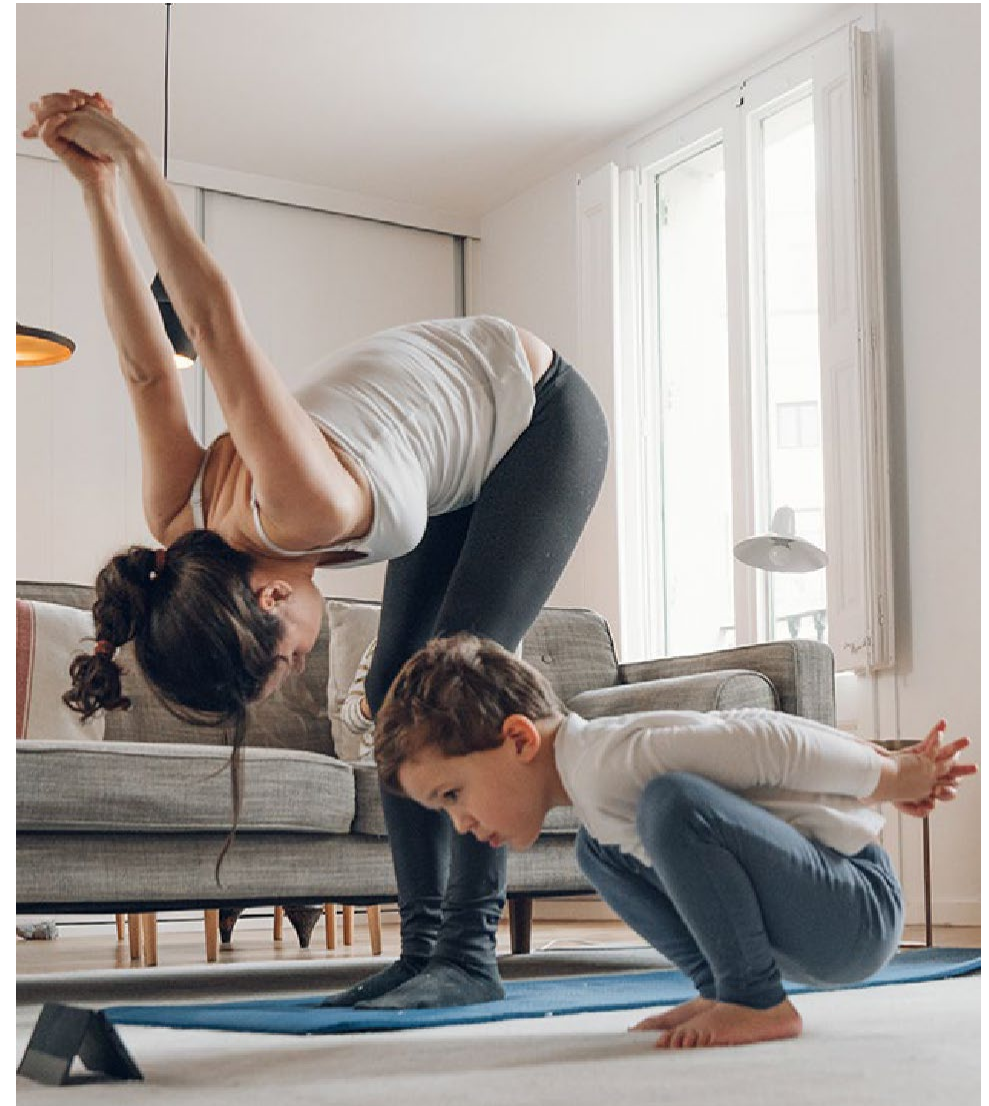


The flexibility to get active anywhere, anytime



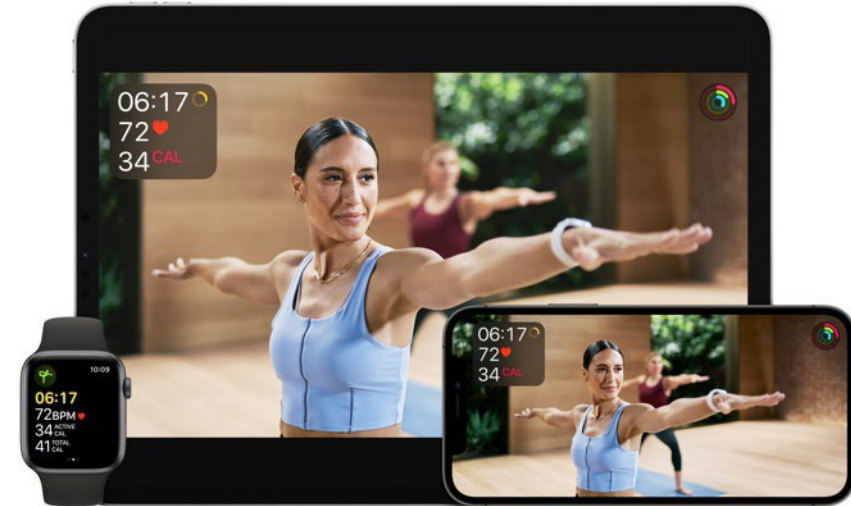
Ways to help you have fun and stay motivated

Learn more at uhc.com/peloton



Apple Fitness+ - Adding value to your benefits may help inspire healthier behavior

- ✓ UnitedHealthcare plans include a 1-year subscription to Apple Fitness+*
- ✓ This \$79 value per employee can be shared with up to 5 family members**
- ✓ A single, comprehensive offering for various fitness levels — powered by Apple Watch*
- ✓ Access to on-demand workouts on iPhone, iPad and Apple TV, with new workouts and meditations added every week



*NOTE: Apple Fitness+ requires Apple Watch Series 3 or later with watchOS 7.2 or later and one of the following Apple devices: iPhone 6s or later with iOS 14.3 or later, iPad with iPadOS 14.3 or later, or Apple TV with tvOS 14.3 or later. Available to applicable UnitedHealthcare plans for fully insured customers. Subject to state legal and regulatory review. Policies/certificates with situs in the state of Kansas may neither advertise nor include this offer in any pre-sale promotion of the policy/certificate, nor shall it be promoted as an inducement for member enrollment in plans. **Retail price is \$9.99/month or \$79.99/year if paid annually. Must be 13+ years of age and covered under applicable health plan.

The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. The value of the application may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from having access to this application at no additional cost. Apple Fitness+, Apple Watch, iPhone, iPad, Apple Music and Apple TV are trademarks of Apple Inc.

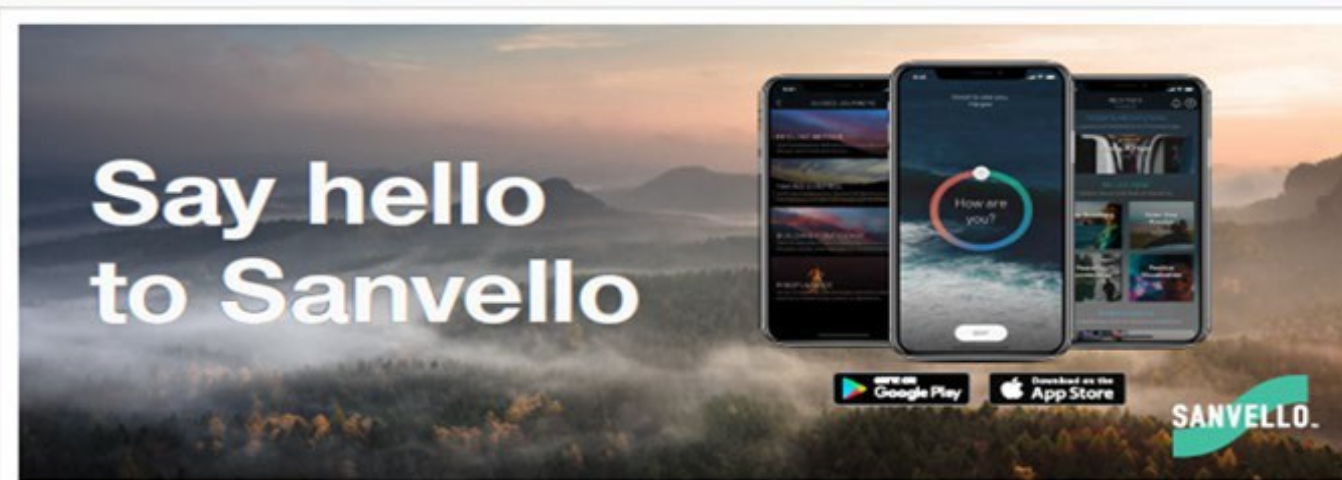


Sanvello APP- Tools to help manage stress and anxiety

Sanvello™ is an app that offers clinical techniques to help dial down the symptoms of stress, anxiety and depression — anytime

Relieve symptoms and build life skills through:

- Coping tools
- Daily mood tracking
- Peer support
- Guided journeys



On-demand help with stress, anxiety and depression.

Sanvello is an app that offers clinical techniques to help dial down the symptoms of stress, anxiety and depression — anytime. Connect with powerful tools that are there for you right as symptoms come up. Stay engaged each day for benefits you can feel. Escape to Sanvello whenever you need to, track your progress and stay until you feel better.

Download the app today.
More information on [Sanvello.com](https://www.sanvello.com).

The Sanvello app is available to you at no extra cost as part of your plan's behavioral health benefits.



Daily mood tracking

Answer simple questions each day to capture your current mood, identify patterns and self-assess your progress.



Coping tools

Reach for just the right tool to relax, be in the moment or manage stressful situations, like test-taking, public speaking or morning dread.



Guided journeys

Designed by experts for a range of needs, journeys use clinical techniques to help you feel more in control and build long-term life skills.



Personalized progress

Through weekly check-ins, Sanvello creates a roadmap for improvement. Track where you are, set goals and make strides week by week.



Community support

Connect with one of the largest peer communities in the field and share advice, stories and insights — anonymously, anytime.

3 Steps to Upgrade to Premium for Free: 1. download and open the app 2. create an account and choose "upgrade through insurance" 3. search for and select UnitedHealthcare, then enter the information available on your UnitedHealthcare medical insurance card. Questions? Email info@sanvello.com



Apple App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are registered trademarks of Google Inc. 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, provide or provide treatment and should not be used as a substitute for your provider's care. See disclosure 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. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Services, Inc. or their affiliates. © 2019 UnitedHealthcare Services, Inc. All rights reserved. W7720066 08/14/08/2019 CHC 10/13/2019 10/19





How to save time and money



Save emergency room (ER) visits for emergencies

Consider an urgent care center, retail clinic, or walk-in doctor's office. Of course, if you have a life-threatening, serious emergency, go straight to the ER or call 911.



See doctors in your plan

Pay less out of pocket when you see doctors in your plan.



Preapprove hospital services (PPO plans)

Call to preapprove services to prevent unnecessary charges.>



Use Find Care to check costs and quality ratings

Find doctors and hospitals in your plan, review details and patient ratings, and compare costs for health services and tests.



Save money on health products

Receive discounts on health-related products and services for you, your family, and your home.



A better choice for good health

a wide range of specialists

test results online

convenient facilities near you

I can choose and change my doctor anytime

better care for healthier tomorrows

I can email my doctor

I'm part of the decision

free to focus on you



HMO Plan Benefits

Kaiser	Silver HMO 2700 HSA
Calendar Year Deductible	\$2,000 – Individual \$4,000 – Family
Coinsurance	none
Calendar Year Out-of-Pocket Maximum	\$3,500 – Individual \$7,000 – Family
PCP Visit	\$0 after ded
In Patient –Hospital	\$300 per day after ded
Out Patient –Hospital	\$150 after ded
Lab / X-Ray	\$10 after ded
Emergency Room	\$100 after ded
Urgent Care	\$0 after ded
Prescription Coverage Generic Brand	\$10 after ded \$30 after ded

Convenient ways to get care

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.



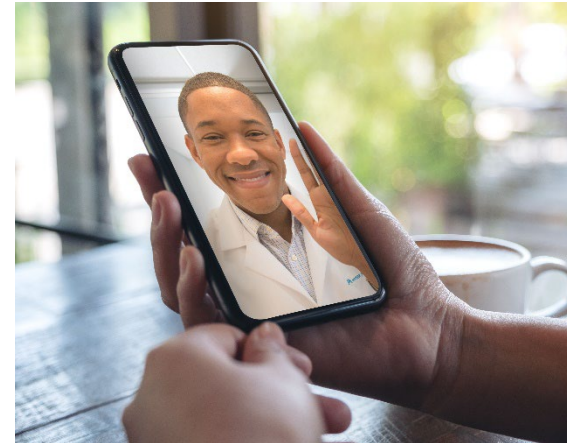
Getting care

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



Managing care²

- Schedule or cancel routine appointments.
- Order most prescription refills.
- Check your medical records and pay bills.



More than 80% of care visits during the COVID-19 outbreak have been phone appointments or video visits.

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 MinuteClinic in select CVS and Target stores 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*



kp.org/travel





Dental



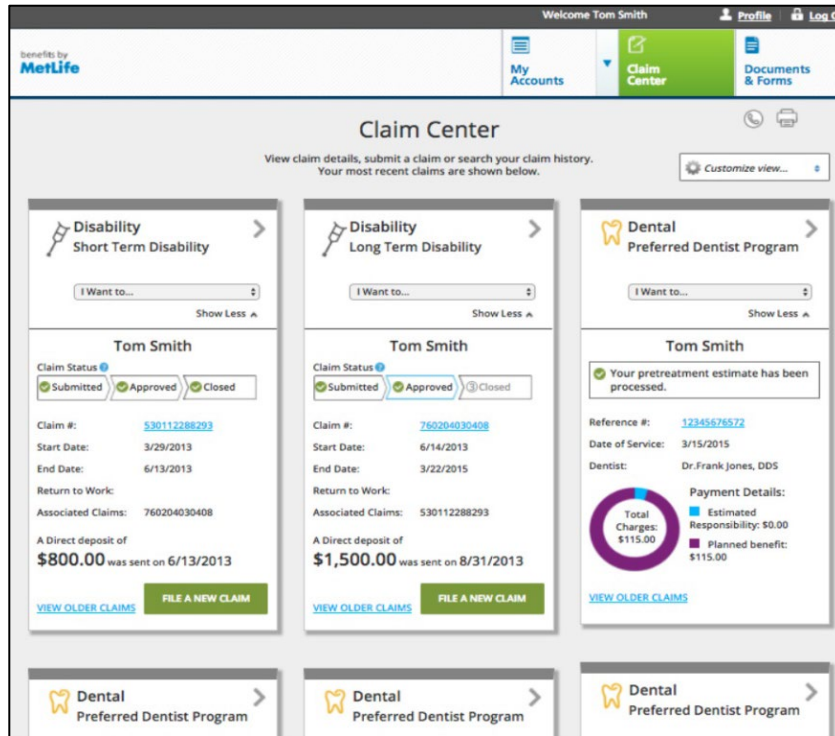
Dental Insurance coverage will be provided by Metlife for all eligible employees and their dependents. PPO benefits allow members to seek services from. Please keep in mind that Metlife members will realize the greatest level of benefit by utilizing a Metlife PPO provider.

DENTAL PLANS

		Dental PPO	
		In-Network	Out-of-Network (90 th UCR)
Deductible	Per Member	\$50	\$50
	Per Family	\$150	\$150
Annual Maximum	Per Member	\$1,500	\$1,500
Diagnostic & Preventive Exams		100%	100%
Restorative (fillings)		80%	80%
Endodontics (root canals)		80%	80%
Periodontics (scaling and root planning)		80%	80%
Oral Surgery		80%	80%
Prosthodontics (crowns, bridges, dentures)		50%	50%
Child Only Orthodontia – \$1,500 Lifetime Max		50%	50%

Claims center (MyBenefits)

New and expanded features and many improved capabilities



With MyBenefits you can...

- View enrollment status
- Check recent claims and status
- Print ID cards
- Find essential forms
- Update profile information
- Designate beneficiaries
- Access educational tools

www.metlife.com/mybenefits

- View all your claims summary and detail across all products
- Customize and filter claims by date, product, group, and claim number
- Print, email and download claim information
- Easy-to-read claim status information, including disability direct deposit payments
- Integrated tutorials and videos



Find out with a pre-treatment review

Follow the simple steps below:

1. Ask your dentist to submit the proposed dental treatment plan to MetLife
2. We will review the treatment plan and create an estimate
3. Estimate will be sent to you and your dentist

A pre-treatment review is optional however it's recommended if you are needing non-routine services.

What are my dental costs going to be?





- Exam / Material Co-pay \$10 / \$25

- Frequency
 - Exams every 12 months
 - Lenses every 12 months
 - Frames* every 24 months
 - Contacts (instead of glasses)*every 12 months
 - *The Frame and Contact allowance is \$130.

- Benefits
 - Reimbursement benefits available with use of Out-of- Network Providers
 - Laser Vision Correction discounts



Life and Disability Offerings

Life Insurance

Short-term Disability

Long-term Disability

Voluntary Life and AD&D

- EAP
- Travel Assistance/ID Theft Assistance
- Hearing Discount Program
- Will Preparation





Term Life & AD&D Benefits

Benefit:

Life: 1 x Salary to \$250,000
AD&D: 1 x Salary to \$250,000

Guarantee Issue

\$250,000

Portability

Living Benefit - 75% of the maximum benefit

Age Reductions:

At age 65 your benefits will reduce to 65%

At age 70 your benefits will reduce to 50%

For a copy of the Life & AD&D exclusions, limitations and reductions, please refer to your enrollment packet.





Short-Term Disability Benefit Details

- Elimination Period – The time before benefits are payable
 - Illness: Your benefits begin on 8th day
 - Injury: Your benefits begin on 8th day
- Benefit Amount – The amount paid directly to you
 - Your benefit amount is 60% of your weekly salary
 - Maximum Weekly Benefit – \$1,540
- Maximum Benefits Period – The length of time that benefits will be paid
 - Your benefit will be paid for 12 weeks





Long-Term Disability Benefit Details

- Elimination Period – The time before benefits are payable
 - 90 days
- Benefit Amount – The amount paid directly to you
 - Your benefit amount is 60% of your monthly salary, less other income sources.
- Maximum Monthly Benefit
 - \$10,000 Max
- Maximum Benefits Period – If you become disabled prior to age 62, benefits are payable to age 65 – your Social Security Normal Retirement Age. At age 62 (and older), the benefit period will be based on a reduced duration schedule.





Mutual Solutions

Employee Assistance Program (EAP)

Unlimited telephone access to EAP professionals (24/7)

Three face-to-face sessions* with a counselor (per household)

Service for employees and eligible dependents

Legal assistance and financial services

Robust network of licensed mental health professionals

Travel Assistance

You, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home

Medical evacuation and reparation cost cap = \$200,000

Emergency Travel Support Services

24/7 access to telephone interpreter services

Locating legal services

Emergency payment and cash

Medical insurance coordination assistance

Pre-trip Resources (not subject to the 100-mile travel radius)





Mutual Solutions

Will Preparation

Provides free, online will preparation for those who have life insurance coverage through us. With will preparation, customer will experience:

Dedicated entry

Highly relevant because less than 50% of employees have a will

Great value

Simple

Comprehensive

Convenient





Will Preparation – How it works

Log on to www.willprepservices.com....Code MUTUALWILLS to register

Click

- Sign up with email
- Answer simple multiple choice questions
- Typically finish under 10 minutes

Print

- Print immediately
- Update anytime, even if employee leaves employer

Sign

- Identify sections that might require further review
- Follow easy instructions to make will legally binding





Voluntary Term Life & AD&D

One-time opportunity to purchase additional Life Insurance for you and or your Spouse / Dependents

Existing participants will be grandfathered over at existing amounts and existing costs

Advantages include:

- Guarantee issue

- Available to Spouse / Dependents

- Portable

- Discounted rates

Benefit:

- EE: \$25,000 increments up to \$300,000; not to exceed 5 x salary

 - Guarantee Issue is \$150,000

 - Spouse: \$25,000

 - Guarantee issue is \$25,000

 - Children: \$10,000

* EE must be participating in order for Spouse and or children to elect coverage



Accident Insurance

Why Accident Insurance?

- Provides a lump-sum cash benefit for injuries you or an insured family member sustain as a result of an accident
- This benefit can be used to pay out-of-pocket medical expenses
- Help supplement your daily living expenses and unpaid time off work



Accident Benefit Details

- Initial Care & Emergency
 - Emergency room, urgent care center, initial physician's office visit, ambulance service
 - Most treatment/service required within 72 ours of accident, once per accident per insured person.
- Specified Injuries
 - Fractures, dislocations, lacerations, burns and dental
- Hospital, Surgical & Diagnostic
 - Admission, daily confinement, ICU confinement, rehab facility confinement, surgical and diagnostic
- Follow-up Care
 - Physician follow-up office visit, therapy services, medical devises and prosthetic devises



*****Most treatment/service required within 365 days of accident; medical devices is once per accident per insured person.



Accident Benefit Details

Accidental Death	\$50,000 employee \$25,000 spouse \$5,000 children
Hospital Admission	\$2000
Hospital Confinement	\$400 per day \$800 per day ICU
Emergency Room Visit	\$400
Ambulance	\$200 Ground \$1,500 Air
Dislocations Fractures	Up to \$5,000 Up to \$8,000
Wellness Benefit accident required)	(no \$100 per person per year



*****Most treatment/service required within 365 days of accident; medical devices is once per accident per insured person.

Flexible Spending Account (FSA) allows you to set aside pre-tax money out of your paychecks to pay for qualified medical, dental and vision expenses

- **Health Care FSA** for 2023 enrollees: \$3,050 per year
 - **Not eligible for those enrolling on the PPO 3000 HSA**
- **FSA Carry Over** for 2023 is \$610. For 2022, the carry over amount was \$570
- **Dependent Care FSA** (daycare and elder care): \$5,000 per year (or \$2,500 if married but filing separately)
- Note: Once enrolled, changes can only be made if there is a qualifying event or during the next open enrollment.



What do I need to do to Enroll

Who do I contact with questions?

Please contact your HR Team at Bridgepointe Technologies or your representatives at Filice Insurance:

Kyla Brittle – 408.350.5735 or kyla@filice.com

Rob Kidwell – 408.350.5710 or rob@filice.com

www.filice.com/benefits/bridgepointe IMPORTANT: All official documents relating to the Bridgepointe Technologies Employee Benefits Program, including the Summary Plan Descriptions, HIPAA Privacy Notice, Initial COBRA Notice, Medicare Part D Notice and any other relevant Plan Documents or Notices (including Required Notices under the Affordable Care Act), are available electronically through the Paystand benefits website – You may also receive a paper copy of any of the documents by contacting HR.

