

Welcome,

grabango®

2024 Open Enrollment



Agenda

- Acrisure Support Team / Employee Resources
- Open Enrollment Details
- Employee Contributions
- Medical Benefits review
- Health Savings Accounts (HSA)
- Mental Health resources
- Non-Medical Benefits review
- Flexible Spending Accounts (FSA)
- Employee Wellness Stipend, use your dollars!
- Additional Benefits associated to Grabango

Same Support Team, New Name: Acrisure



Sara Packard
Client Service Manager
925.299.7213
spackard@acrisure.com



Mario Gosalvez
Managing Director
650.814.4309
mgosalvez@acrisure.com



Cass Gelt
Account Executive
520.891.3120
cgelt@acrisure.com



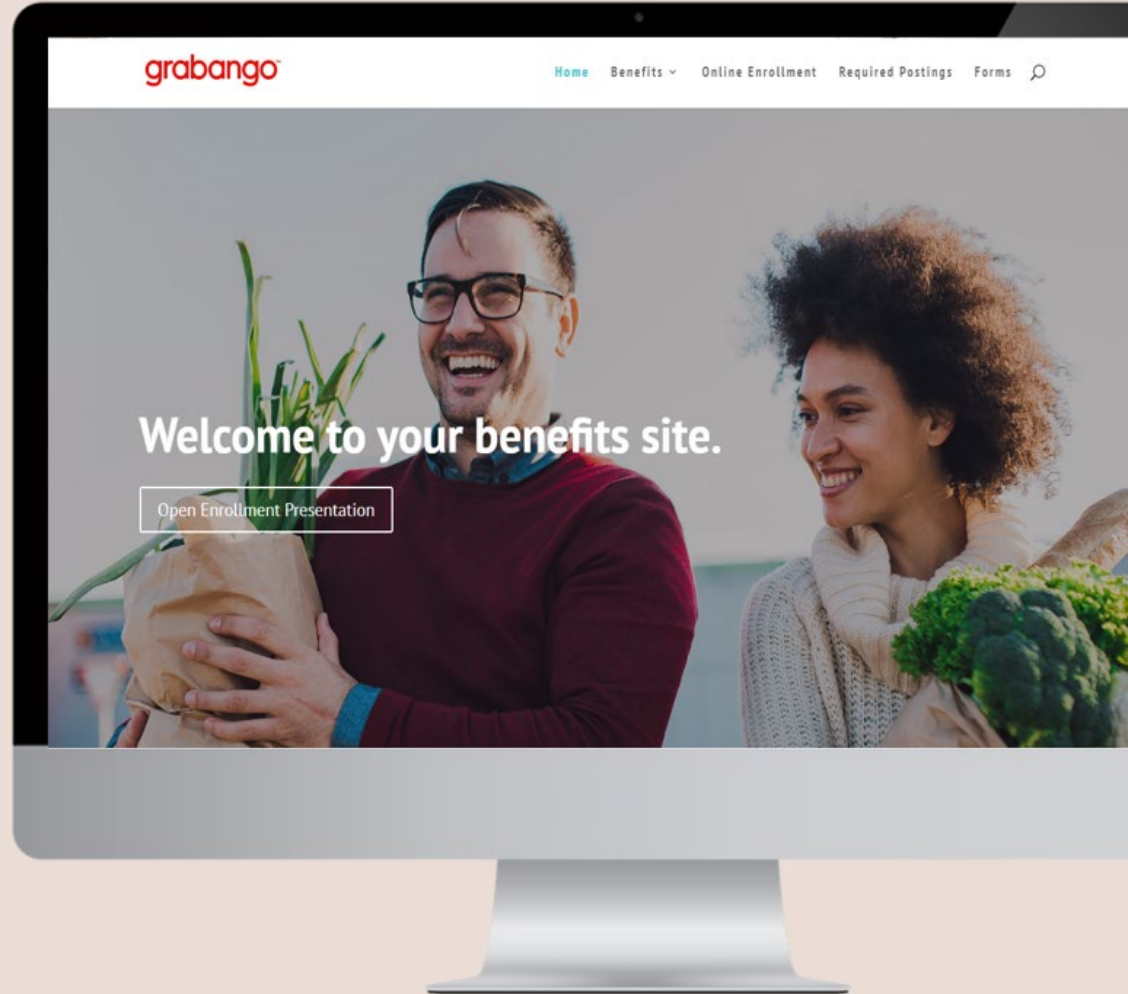
Kylie Contreras
Benefit Administrator
925.592.5130
kcontreras@acrisure.com



Ready to get to know your plan options?

See plan details on Grabango's
customized benefits website:

<https://mybenefits.cc/grabango>



What is Open Enrollment?

The once-a-year opportunity to change your health insurance elections in Paylocity:

- Confirm all 2024 benefits
- Change plans
- Add/drop coverage for yourself and dependents
- Eligible dependents include:
 - Your legal spouse / domestic partner
 - Your children up to age 26
- All benefits you elect will remain in effect from **July 1, 2024 – June 30th 2025**

2024 OPEN ENROLLMENT

Monday, June 3rd

thru

Friday, June 14th

When else can I make changes?

The only time you can change plans outside Open Enrollment is if you experience a Qualified Life Event (defined by the IRS):

- Birth or adoption
- Marriage or divorce
- Gain/Loss of other group coverage

Employees have 30 days from the date of Qualified Life Event to submit your plan change in Paylocity.

Grabango is committed to providing
exceptional benefits to our
employees.



2024-2025 Employee Contributions

Employer Contribution Summary

Grabango will continue to pay 99% of the Employee and 80% of Dependent premium costs for the Gold Medical plans.

If you choose to “Buy Up” to either Platinum Medical plan you are responsible for the additional cost.

Grabango will continue to pay 99% of the Employee and 80% of Dependent premium costs for the Silver HSA Medical plans, plus you will receive a \$100 monthly contribution towards your HSA.

Grabango will continue to pay 99% of Employee and Dependent premium costs for Dental and Vision.

	EE only	EE + Spouse	EE + Child(ren)	Family
Dental	\$0.45	\$0.91	\$1.03	\$1.56
Vision	\$0.06	\$0.13	\$0.13	\$0.21
Short Term Disability	No cost to employees			
Long Term Disability	No cost to employees			
Life + AD&D	No cost to employees			
Employee Assistance Program (EAP)	No cost to employees			

PLEASE NOTE Medical rates are based on age, please log in to Paylocity for your age-specific costs.

Before we dig in, let's review some insurance jargon...



Most Common

Insurance Terms

DEDUCTIBLE

A deductible is a set dollar amount you must pay before the insurance carrier begins paying for medical expenses. Generally, applies to bigger ticket items such as MRI's and Hospital Services.

COINSURANCE

A percentage of the charges you must pay for a medical service **AFTER** the deductible has been met.

COPAYMENT

A charge expressed as a fixed dollar amount you must pay to a preferred provider at the time covered services are rendered.

Most Common

Insurance Terms

IN-NETWORK

A hospital, doctor, medical group, and/or facility is considered in-network when they are contracted with your insurance carrier to provide care at pre-negotiated rates.

OUT-OF-NETWORK

An out-of-network provider has no contract with your carrier. Insurance pays out on “allowed amount” for that service. Balance billing may also apply.

OUT-OF-POCKET MAX

The most you will pay for covered services in a calendar year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs of covered benefits.

Let's check out Blue Shield!





Meet Your Plans

Medical Plans: Blue Shield



Platinum Full PPO 0/10

PPO plans provide coverage in- and out-of-network, but we recommend utilizing in-network providers to maximize your benefits!

In-Network Services

Office Visits	\$ 10 PCP / \$30 Spec
Emergency Room	\$ 150 plus 10% coinsurance
Hospitalization	10% coinsurance
Urgent Care	\$ 10 per visit
Mental Health	10% coinsurance
Rx Deductible	\$NA
Tier 1 (Generic)	\$ 10
Tier 2 (Preferred Brand)	\$35
Tier 3 (Non-Preferred Brand)	\$55
Tier 4 (Specialty)	30% coinsurance up to \$250

Deductible

In-network

Out-of-network

\$0
per person

\$1,000
per person

\$0
per family

\$2,000
per family

Out-of-pocket max

In-network

Out-of-network

\$4,700
per person

\$9,400
per person

\$9,400
per family

\$18,800
per family



Meet Your Plans

Medical Plans: Blue Shield



Gold Full PPO 0/35

PPO plans provide coverage in- and out-of-network, but we recommend utilizing in-network providers to maximize your benefits!

In-Network Services

Office Visits	\$35 PCP / \$50 Spec
Emergency Room	\$250 plus 30% coinsurance
Hospitalization	10% coinsurance
Urgent Care	\$35 per visit
Mental Health	\$35 per visit
Rx Deductible	NA
Tier 1 (Generic)	\$20
Tier 2 (Preferred Brand)	\$45
Tier 3 (Non-Preferred Brand)	\$60
Tier 4 (Specialty)	30% coinsurance up to \$250

Deductible

In-network

Out-of-network

\$0
per person

\$1,000
per person

\$0
per family

\$2,000
per family

Out-of-pocket max

In-network

Out-of-network

\$8,500
per person

\$17,000
per person

\$17,000
per family

\$34,000
per family



Meet Your Plans

Medical Plans: Blue Shield



Silver Full PPO 2600/35% HDHP

PPO plans provide coverage in- and out-of-network, but we recommend utilizing in-network providers to maximize your benefits! Health Savings Compatible.

In-Network Services

Office Visits	35% coinsurance PCP or Specialist
Emergency Room	\$ 150 plus 35% coinsurance
Hospitalization	35% coinsurance
Urgent Care	35% coinsurance
Mental Health	35% coinsurance

Rx Deductible	NA
Tier 1 (Generic)	35% coinsurance up to \$250
Tier 2 Preferred Brand)	35% coinsurance up to \$250
Tier 3 (Non-Preferred Brand)	35% coinsurance up to \$250
Tier 4 (Specialty)	35% coinsurance up to \$250

Deductible	In-network	Out-of-network
	\$2,600 per individual	\$5,200 per individual
	\$3,200 per family member	\$6,400 per family member
	\$5,200 per family	\$10,400 per family
Out-of-pocket max	In-network	Out-of-network
	\$7,900 per person	\$15,800 per person
	\$15,800 per family	\$31,600 per family

Meet Your Plans

Medical Plans: Blue Shield



Network Coverage Outside of California

Non-California residents have access to care across the country through the BlueCard PPO Program, the nation's largest PPO network.

This includes 94% of doctors and 96% of hospitals in the U.S.

Find a Doctor: <https://www.blueshieldca.com/fad/>

BlueCard[®]
Program



Now, let's review Kaiser.

CA residents only



Meet Your Plans

Medical Plans: Kaiser California



Kaiser Platinum 90 HMO 0/20

Kaiser's HMO plans provide in-network benefits for those who reside in California.

In-Network Services

Office Visits	\$20 PCP \$30 Specialist
Emergency Room	\$150
Hospitalization	\$250 first 5 days, then \$0
Urgent Care	\$20
Preventative Care	\$0
Rx Deductible:	NA
Generic	\$5
Brand	\$20
Specialty	10% up to \$250

Deductible

In-network

Out-of-network

\$0
per person

N/A
per person

\$0
per family

N/A
per family

Out-of-pocket max

In-network

Out-of-network

\$4,500
per person

N/A
per person

\$9,000
per family

N/A
per family

Meet Your Plans

Medical Plans: Kaiser California



Kaiser Gold 80 HMO 250/35

Kaiser's HMO plans provide in-network benefits for those who reside in California.

In-Network Services

Office Visits	\$35 PCP \$55 Specialist
Emergency Room	\$250
Hospitalization	\$600 first 5 days, after ded.
Urgent Care	\$35
Preventative Care	\$0
Rx Deductible:	NA
Generic	\$15
Brand	\$40
Speciality	20% up to \$250 per prescription

Deductible

In-network

Out-of-network

\$250
per person

N/A
per person

\$500
per family

N/A
per family

Out-of-pocket max

In-network

Out-of-network

\$7,800
per member
up to

N/A
per person

\$15,600
per family

N/A
per family

Meet Your Plans

Medical Plans: Kaiser California



Kaiser Silver 70 HDHP HMO 2700/25%

Kaiser's HMO plans provide in-network benefits for those who reside in California. Health Savings Compatible.

In-Network Services

Office Visits	25% after deductible
Emergency Room	25% after deductible
Hospitalization	25% after deductible
Urgent Care	25% after deductible
Preventative Care	\$0
Rx Deductible:	NA
Generic	25% after deductible up to \$250
Brand	25% after deductible up to \$250
Specialty	25% after deductible up to \$250

Deductible	In-network	Out-of-network
	\$2,850 per person	N/A per person
	\$3,200 ff in a family	N/A per family
	\$5,700 per family	N/A per family
Out-of-pocket max	In-network	Out-of-network
	\$7,500 per person	N/A per person
	\$15,000 per family	N/A per family

Let's review the benefits of a Health Savings Account



Meet Your Plans

HSA Contributions



Health Savings Accounts (HSA)

Employees enrolled on the high-deductible (HDHP) plan receive monthly contributions from Grabango and can make additional tax-preferred contributions up to the 2024 IRS maximums (combined). All unspent HSA funds rollover each year as savings.

HSA eligible expenses include

- Deductible Expenses
- Office Visits
- Major Medical Services
- Pharmacy Claims
- Dental Expenses (non cosmetic)
- Vision Expenses

Grabango Annual Contribution

\$1,200

Max Employee Annual Contribution

Age <55	Age <55	Age 55+
\$2,950 per person	\$7,100 per family	\$8,100 per person

2024 IRS Total Annual Maximum

Age <55	Age <55	Age 55+
\$4,150 per family	\$8,300 per family	\$9,300 per person

Mental Health Resources



Gender and Mental Health

Common forms of mental illness include depression, anxiety disorders, and mood disorders. Mental illness is common; in fact, **nearly 50% of people in the US⁷** will be diagnosed with a mental illness or disorder at some point in their lifetime.

Men's Mental Health

On average, **one in eight men¹** will experience depression and one in five men will experience anxiety at some stage of their lives.

Over **6 million men¹** suffer from depression per year, but male depression often goes underdiagnosed.

Yet less than half of men will receive treatment and more than **4 times¹** as many men as women die of suicide every year.

Men are **two to three times⁶** more likely to suffer from substance abuse problems than women.

Women's Mental Health

Around **27 percent of females¹** reported some type of mental illness in the past year, compared to 18 percent of males.

Women are almost **twice as likely as men²** to be diagnosed with depression and attempt suicide **1.5 times as often as men³**, yet men die by suicide **3.63 times more often than women³**.

Certain types of depression unique to women are often caused by hormonal changes that occur **throughout a woman's life⁴**, including pregnancy, the postpartum period, menopause and PMS.

Higher rates of depression and anxiety in women can lead to further complications down the line, including disability, chronic pain or, in severe cases, death⁵.





REFERENCES

1. <https://www.statista.com/statistics/report-content/statistic/252311>
2. <https://www.mayoclinic.org/diseases-conditions/depression/in-depth/depression/art-20047725>
3. <https://afsp.org/suicide-statistics/>
4. <https://www.nimh.nih.gov/health/publications/depression-in-women/index.shtml>
5. <http://www.healthypeople.gov/2020/topics-objectives/topic/mental-health-and-mental-disorders>
6. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2235192/>
7. <https://www.cdc.gov/mentalhealth/learn/index.htm>

Meet Your Plans

Medical Plans: Blue Shield



Mental health resources	24/7 access to care programs	Lower stress	Reduce anxiety or depression
			
Digital mental health resource hub	Speak to a licensed psychiatrist, psychologist, specialist, or counselor	Stress reduction through mindfulness & meditation	Mild to moderate anxiety & depression
Features	Features	Features	Features
<ul style="list-style-type: none">• Assessments to diagnose symptoms• Treatment options covering 200 topics• Resources like podcasts, articles, books, and videos	<ul style="list-style-type: none">• Estimated member saving on trips to the ER / Urgent care: \$27.6m with Teladoc• 82,955 mental health calls fielded by Teladoc in 2021	<ul style="list-style-type: none">• 10 days of Headspace reduced stress by 14%• 90% of members view their health plan more favorable after being offered Headspace	<ul style="list-style-type: none">• 80% of members with depression at intake had improved symptoms• Avg. Ginger clinician rating: 4.9/5

Medical Plans: Kaiser



myStrength provides personalized programs designed to help you:

- Set mental health goals
- Learn coping skills
- Track your progress over time
- Make positive changes



Calm is the number one app for meditation and sleep.⁴ You can choose from hundreds of programs and activities, including:

- Guided meditations
- Sleep Stories
- Mindful movement videos



Headspace Care (formerly called Ginger) offers 1-on-1 emotional support coaching and self-care activities to help with many common challenges.

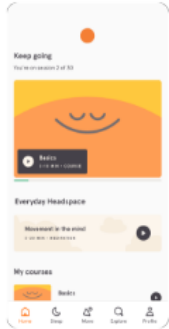
- Coaches are available by text 24/7
- You can use Headspace Care's text-based coaching services at no cost, no referral needed^{5,6}

Meet Your Plans

Headspace

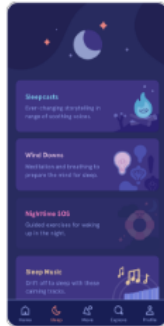


Available at no cost to all Grabango employees, regardless of medical plan participation.



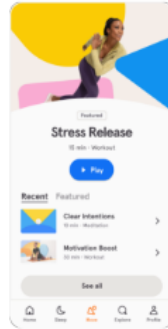
Meditation

Learn to manage feelings and thoughts with the lifelong skill of everyday mindfulness, any time of day.



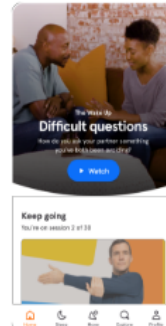
Sleep

From waking up in the night to switching off after a long day, create the conditions for restful sleep.



Move

Train your body and your mind at the same with exercises to strengthen your mental and physical well-being.



The Wake Up

Inspiring stories and mini-meditations delivered daily to help you start your morning right.

How to enroll:

- <https://work.headspace.com/grabango/member-enroll>
- Verify by using your Grabango email
- Download the app & log-in

Meet Your Plans

Employee Assistance Program (EAP)



100% Grabango Paid Services, when you need help most

Employee Family Services:

- EAP professionals who are available 24/7/365 to provide individual assessments and assistance via text, chat, phone or video

Counseling Options:

- Five (5) sessions per year (per household) either face-to-face or video

Access:

- 800-386-7055
- <https://worklife.uprisehealth.com/>
- Access Code = worklife

Legal Services:

- Access legal and financial assistance and resources – including Will Prep Services

Financial Services:

- Work/life assistance that can help you save money and balance commitments

Employee Family Work/Life Services:

- Consultative services are available to provide direct support and assistance

Check out your Dental benefits



Meet Your Plans

Dental: Guardian



Dental PPO

DPPO plans provide coverage in- and out-of-network, but we recommend utilizing in-network providers to maximize your benefits!

All providers will accept Guardian's Dental PPO plan. To save the most money, get the greatest value out of your dental, we encourage you to seek providers who have 'contracted in-network' with Guardian. Approximately, 30% pre-negotiated discounts.

Online Provider Directory:

<https://www.guardiananytime.com>

Network = DentalGuard Preferred

Deductible	In-network	Out-of-network
	\$25 per person	\$50 per person
	\$75 per family	\$150 per family
Dental Coverage	In-network	Out-of-network
Preventive	100%	100% of UCR
Basic	80%	80% of UCR
Major	60%	60% of UCR
Annual Maximum	\$1,500	\$1,500

Let's LOOK at Vision



Meet Your Plans

Vision: Guardian (VSP)



Vision PPO

Vision insurance provides coverage and savings on the cost of an annual eye exam, prescription eyewear and lenses, contact lenses, and other eye-related services.

Regular eye exams can detect more than failing eyesight, they can also pick up diseases like glaucoma and diabetes. Vision problems are one of the most prevalent disabilities in the United States, making vision insurance especially useful for anyone who regularly needs to purchase eyeglasses or contacts, or anyone who simply wants to help protect their eyesight and general health.

Online Guardian Provider Directory:

<https://www.vsp.com/eye-doctor>

	In-network	Frequency
Vision Exam	\$ 10 Copay	Calendar Year
Lenses	\$ 10 Copay	Calendar Year
Frames	\$ 130 max +20% off remaining balance	Every 24 months
Elective Contacts (in lieu of glasses)	\$ 130 max	Calendar Year

Next let's cover your
Life & Disability benefits



Meet Your Plans

Life Insurance: Guardian



Life AD&D Insurance

Grabango provides 100% company paid Basic Life + AD&D benefits.

Please provide your designated beneficiary in Paylocity.

Basic Life AD&D

Grabango sponsored benefit

**1X salary up to
\$500,000**

Maximum Benefits

Age Reductions

Reduced by 35%
Age 65

Reduced by 50%
Age 70

Meet Your Plans

Disability Benefits: Guardian



Short-Term Disability

Employees are offered income replacement to help provide security when you need it.

Short illness or injury could impact your paycheck. Short-term disability provides you with cash benefits.

Short Term Disability

Grabango sponsored benefit

7 days

Elimination Period

60%

Pre-Tax weekly earnings

\$2,500

Max. Benefit

12 weeks

Benefit duration

Meet Your Plans

Disability Benefits: Guardian



Long-Term Disability

A lengthy disability can be devastating and is more common than you might think. It may lead to a loss of income, independence and financial security.

A disability income insurance policy can help provide security when you need it most. It pays you cash benefits when you're sick or hurt and can't work.

Long-Term Disability provides coverage after a 90-day elimination period and a maximum benefit up to SSNRA in the event of a total disability claim.

Long Term Disability

Grabango sponsored benefit

90 days

Elimination Period

60%

Monthly Earnings

\$ 13,000

Mo Max. Benefit

SSNRA

Max Duration

Let's review the benefits of a Flexible Spending Account



Meet Your Plans

Flexible Spending Accounts (FSA)



Flexible Spending Accounts (FSA)

These voluntary plans allow Grabango employees to make pre-tax payroll deductions to spend on eligible services.

Health Care FSA eligible services include medical, dental, vision, and pharmacy expenses.

Limited Purpose FSA eligible services include dental and vision expenses ONLY. (HSA enrollees only)

Dependent Care FSA eligible services include childcare services for children up to age 13.

Health Care FSA / Limited Purpose FSA

\$3,200

Max Election

Up to **90 days**

To submit claims after end of the plan year

Up to **\$640**

Unused funds to roll over

Dependent Care FSA

\$5,000

Max. Election (Household)

Unused funds do **NOT** roll over

** Grabango Employees who waive medical benefits can still make FSA elections.*

Take care of you...



Meet Your Plans

Wellness Stipend



Earn up to \$250 in reimbursement just for being good to yourself

For instructions on the claim's reimbursement process [CLICK HERE](#)

Eligible expenses included, but limited to:

Gym Reimbursements	Fitness trackers
Peloton	Meditation Programs
Yoga classes	Pilates
Wellness-based apps	Nutrition counseling
Race entry fees	Sports leagues
Weight Loss Programs	Exercise equipment

Insurance for your fur family...



Meet Your Plans

FIGO: Pet Health Insurance



The Pet Protection plan options are offered through FIGO. Between expensive emergency vet bills and basic preventive care, the plans provide coverage to help your pets live healthy, long lives. Select between a full-coverage plan that covers preventive services and illness, or the base plan for chronic illness, surgeries, and injuries.

Plan Benefits:

- Office Visits
- Exam Fees
- Emergency and hospitalization
- Chronic Conditions
- Take Home Prescription Medications
- Coverage on hereditary and congenital conditions

100% Employee Paid

Visit the [Grabango FIGO website](#) for a quote and to enroll!



What is Pet Insurance

A health insurance plan that covers the illnesses and injuries of your pet. This includes veterinarians, ERs, and specialists.



How It Works

If your pet is sick or injured, you can receive treatment from any licensed veterinarian in the US, Puerto Rico, or Canada.



What It Covers

All illnesses and injuries, including hereditary and congenital, are covered as long as they are not pre-existing conditions.

Sounds great.

So what next?

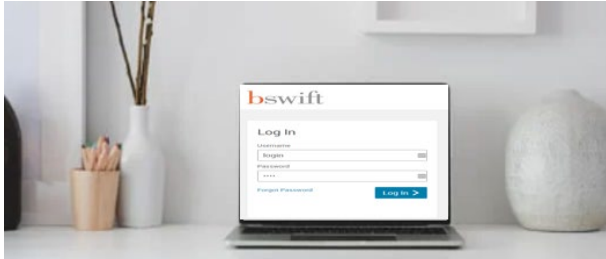


What comes next?

1

Review your options in Paylocity

Log in to Paylocity to review and select your 2024 benefits plans and costs.



2

Choose your plans and complete your enrollment.

3

Keep an eye out for Welcome Kits and ID cards

If you make changes or enroll onto new plans that affect the whole family, you will receive new cards as well as a welcome kit from the carriers via email and postal mail.

Reminder if you wish to participate in the Flexible Spending Account you must go into Paylocity to make your 2024 elections. Your current elections do NOT roll over.

Confirm your 2024 benefits decisions in Paylocity no later than **Friday, June 14th**



Remember to contact Acrisure for support!

Acrisure is available to support Grabango employees and their families throughout the year with questions about their benefits, billing, locating providers, and more...

Client Service Manager:



Sara Packard
spackard@acrisure.com

Thank you!
