

2024 Open Enrollment Presentation

Welcome,



What is Open Enrollment?

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

- Confirm all health insurance benefits effective 6/1
- View options and change plans
- Add or drop coverage for yourself & dependents
- Open Enrollment runs from:
Mon 5/13 – Tue 5/28



All employees **must** log-in to by
Tuesday, May 28th to confirm benefit elections

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 notify Human Resources and submit your plan change

2024 Announcements

1. No change to the health insurance options currently available to employees.

2. All employees **must** log-in to Employee Navigator by May 28th to confirm benefits or waive. Failure to comply may result in termination of benefits.

3. Please contact our benefits consultants at Acrisure to have your questions answered!



Remember to contact Acrisure for support!

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

Acrisure: pharvey@acrisure.com
(408) 350-5738

Website: <https://mybenefits.cc/ppg>

Enrollment: <https://www.employeenavigator.com/> + Login



Let's start by reviewing the
United Healthcare medical plans



Medical Plans: UHC



Primal Pet Group recognizes the importance of employees having choice between plans, networks, and budgets. Therefore, each United Healthcare PPO plan is available in both a *Full-Network* and *Limited-Network* option. To search networks, please visit www.UHC.com, click “Find A Doctor”, and follow the prompts to search through Employer plans.

Full-Network: “Choice Plus” PPO

“Choice Plus” PPO members have access to UHC’s largest network of medical providers across the United States. (In California, the network is named “Select Plus” PPO)

If you value paying a little more to have access to a broad range of doctors, medical groups, hospitals, and facilities the “Choice Plus” PPO option may be appealing.

Limited-Network: “Core” PPO

“Core” PPO members have access to a limited network of providers. Although the “Core” PPO may not be as robust as UHC’s full PPO network, members have many quality in-network options throughout the country.

If you do not require specific providers or medical groups, or if you prefer paying less each month for medical benefits the “Core” PPO pay may be a suitable option for you.

Meet Your Plans

Medical Plans: UHC



PPO 2500 (available in “Choice Plus” & “Core”)

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

In-Network Benefits

Office Visits	\$25 PCP / \$50 Specialist
Emergency Room	20%*
Inpatient Hospital	20%*
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Tier 1 Rx	\$10
Tier 2 Rx	\$45
Tier 3 Rx	\$95

*coverage after annual deductible is met

Embedded Deductible	In-network	Out-of-network
	\$2,500 per person	\$7,500 per person
	\$5,000 per family	\$15,000 per family
Out-of-pocket Max.	In-network	Out-of-network
	\$6,500 per person	\$19,500 per person
	\$13,000 per family	\$39,000 per family

Meet Your Plans

Medical Plans: UHC



PPO 1500 (available in “Choice Plus” & “Core”)

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

In-Network Benefits

Office Visits	\$25 PCP / \$50 Specialist
Emergency Room	20%*
Inpatient Hospital	20%*

Tier 1 Rx	\$10
Tier 2 Rx	\$45
Tier 3 Rx	\$95

*coverage after annual deductible is met

Embedded Deductible	In-network	Out-of-network
	\$1,500 per person	\$4,500 per person
	\$3,000 per family	\$9,000 per family
Out-of-pocket Max.	In-network	Out-of-network
	\$4,500 per person	\$13,500 per person
	\$9,000 per family	\$27,000 per family

Medical Plans: UHC



HSA 1600 (available in “Choice Plus” & “Core”)

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

In-Network Benefits

Office Visits	20%*
Emergency Room	20%*
Inpatient Hospital	20%*

Generic Rx	\$10*
Brand Name Rx	\$35*
Specialty Rx	\$70*

*coverage after annual deductible is met

Aggregate Deductible	In-network	Out-of-network
	\$1,600 per person	\$4,500 per person
	\$3,200 per family	\$9,000 per family
Out-of-pocket Max.	In-network	Out-of-network
	\$4,500 per person	\$18,000 per person
	\$13,500 per family	\$36,000 per family

Let's spend a moment to review
Health Savings Accounts (HSA)



Meet Your Plans

HSA Contributions



Health Savings Accounts (HSA)

Employees enrolled on the United Healthcare HSA 1600 medical plan may open a personal tax-preferred bank account and make contributions up to the 2024 IRS maximums.

All HSA contributions are exempt from federal income tax and most states do not tax HSA contributions (California does tax HSA at the state level).

HSA eligible expenses include

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

2024 IRS Max.

Age <55

Age 55+

\$4,150
per person

\$5,150
per person

\$8,300
per family

\$9,300
per family

HSA bank accounts are employee-owned, meaning contributions are portable should you ever leave your employer. There is no “use-it-or-lose-it” penalty for unspent HSA funds.

To qualify, employees cannot have any other forms of non-HSA health insurance. Acrisure advises consulting with a tax professional for questions pertaining to the taxation of HSA’s.

Now let's review Kaiser
available in California



Meet Your Plans

Medical: Kaiser



HMO 4500 (CA residents)

Kaiser members have access to regional care in California through the Kaiser Permanente medical group. There are no out-of-network benefits aside from true medical emergencies.

In-Network Benefits

Office Visits	\$50 PCP / \$50 Specialist
Emergency Room	\$250*
Inpatient Hospital	40%*
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Generic Rx	\$15
Brand Name Rx	\$35
Specialty Rx	30% (up to \$200 max copay)

*after annual deductible has been met

Embedded Deductible	In-network	Out-of-network
	\$4,500 per person	N/A per person
	\$9,000 per family	N/A per family
Out-of-pocket Max.	In-network	Out-of-network
	\$6,500 per person	N/A per person
	\$13,000 per family	N/A per family

Medical: Kaiser



HMO 3500 (CA residents)

Kaiser members have access to regional care in California through the Kaiser Permanente medical group. There are no out-of-network benefits aside from true medical emergencies.

In-Network Benefits

Office Visits	\$40 PCP / \$50 Specialist
Emergency Room	30%*
Inpatient Hospital	30%*
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Generic Rx	\$10
Brand Name Rx	\$30
Specialty Rx	20% (up to \$250 max copay)

*after annual deductible has been met

Embedded Deductible	In-network	Out-of-network
	\$3,500 per person	N/A per person
	\$7,000 per family	N/A per family
Out-of-pocket Max.	In-network	Out-of-network
	\$6,500 per person	N/A per person
	\$13,000 per family	N/A per family

Medical: Kaiser



HMO 1500 (CA residents)

Kaiser members have access to regional care in California through the Kaiser Permanente medical group. There are no out-of-network benefits aside from true medical emergencies.

In-Network Benefits

Office Visits	\$40 PCP / \$50 Specialist
Emergency Room	30%*
Inpatient Hospital	30%*
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Generic Rx	\$10
Brand Name Rx	\$30
Specialty Rx	20% (up to \$250 max copay)

*after annual deductible has been met

Embedded Deductible	In-network	Out-of-network
	\$1,500 per person	N/A per person
	\$3,000 per family	N/A per family
Out-of-pocket Max.	In-network	Out-of-network
	\$4,000 per person	N/A per person
	\$8,000 per family	N/A per family

Now let's review your
Dental plan



Meet Your Plans

Dental: United Healthcare



Dental PPO

PPO dental plans provides access to a large nationwide network of contracted dentists. We recommend using in-network providers to maximize your benefits!

Annual Dental Benefit Maximum

\$1,500 per covered member

Lifetime Orthodontia Benefit Maximum

\$2,000 per covered member

Deductible

In-network

Out-of-network

\$50
per person

\$50
per person

\$150
per family

\$150
per family

Dental Coverage

In-network

Out-of-network

Preventive

100%

100% of U&C

Basic

80%

80% of U&C

Major

50%

50% of U&C

Orthodontia

50%

50% of U&C

Next, let's look at your
Vision benefits



Meet Your Plans

Vision: United Healthcare



Vision

Don't forget to have your eyes checked! Benefits are maximized when members access providers in the United Healthcare vision network.

Extra Savings

Up to an additional 30% discount on frames purchased at in-network United Healthcare vision providers!

	In-network	Frequency
Vision Copays	\$10 Annual Exam	Every 12 months
	\$25 Standard Lenses	
Contacts	\$150 Allowance	Every 12 months Instead of Glasses
Standard Frames	\$150 Frame Allowance (30% savings after allowance)	Every 24 months Instead of Contacts

Next, let's review your
Life Insurance benefit



Meet Your Plans

Life Insurance: Guardian



Life + AD&D

Employees are provided \$25,000 Life Insurance and AD&D coverage paid by your employer.

Reminder to specify your Life Insurance beneficiary in Employee Navigator. Beneficiaries can be updated throughout the year.

Benefit reduction begins at age 65 and additional life insurance is available to purchase on a voluntary basis.

Employer-Paid Life + AD&D

\$25,000

Employee Benefit

\$25,000

Guarantee Issue

Let's check out your options for Voluntary Benefits



Meet Your Plans

Voluntary: Life Insurance



Life + AD&D

Voluntary Life Insurance is available to purchase for eligible employees, spouses, and children.

Elections beyond the Guarantee Issue limits or made after a new-hire's period of initial eligibility require the completion of a health questionnaire called Evidence of Insurability (EOI) to apply for coverage.

Guardian will approve or deny the life insurance application after receiving a completed EOI.

Please log-in to Employee Navigator to view full plan details and costs.

Voluntary Life + AD&D Options

Up to **\$500,000**
Employee Benefit

Up to **\$250,000**
Spouse Benefit

Up to **\$10,000**
Child(ren) Benefit

Voluntary: Accident



Accident (off the job)

Accident plans pays you a cash benefit when you have a covered off-the-job accident such as a fracture, dislocation, burn, concussion, laceration, or torn ligaments. It also pays benefits for the care of those of injuries, including emergency room care and hospital stays.

Employees can choose between a “Value” and “Premier” plan options, which cover the same accidental medical services but pay different cash benefits.

Please log-in to Employee Navigator to view full plan details and costs.

Emergency Room

Up to **\$250**
per visit

Ambulance

Up to **\$300** ground Up to **\$1,500** air

Hospital

Up to **\$1,500** per admission Up to **\$300/day** for confinement

ICU

Up to **\$3,000** per admission Up to **\$600/day** for confinement

Urgent Care

Up to **\$125** per initial visit Up to **\$50** for X-Ray

Meet Your Plans

Voluntary: Critical Illness



Critical Illness

Critical Illness coverage is designed to help you offset the costs of certain covered critical illnesses. If diagnosed, you will receive a lump-sum cash benefit that you can use for any expense, including deductibles, copays, transportation, or medical supplies.

Please log-in to Employee Navigator to view full plan details and costs.

Heart Attack / Stroke

Up to \$30,000

Invasive Cancer

Up to \$30,000

Covered Dependents

Up to \$30K
for Spouses

Up to \$15K
for Children

Wellness

\$50/person
Every Calendar Year

Meet Your Plans

Voluntary: Pet Insurance



Nationwide®

Pet Insurance

If your pet is sick or injured, you can receive treatment from any licensed veterinarian for all illnesses and injuries (pre-existing conditions excluded).

Options are available that reimburse up to 70% cash back for eligible veterinary claims. Discounts are available for multiple pets.

Visit Primal Pet Group's custom website to view quotes and enroll any time throughout the year:

<https://benefits.petinsurance.com/primalpetgroup>

Call Nationwide directly to quote avian, reptiles, and exotic animals (877) 738-7874.

Pet insurance from Nationwide®

With new options for every budget, there's never been a better time to protect your pet.

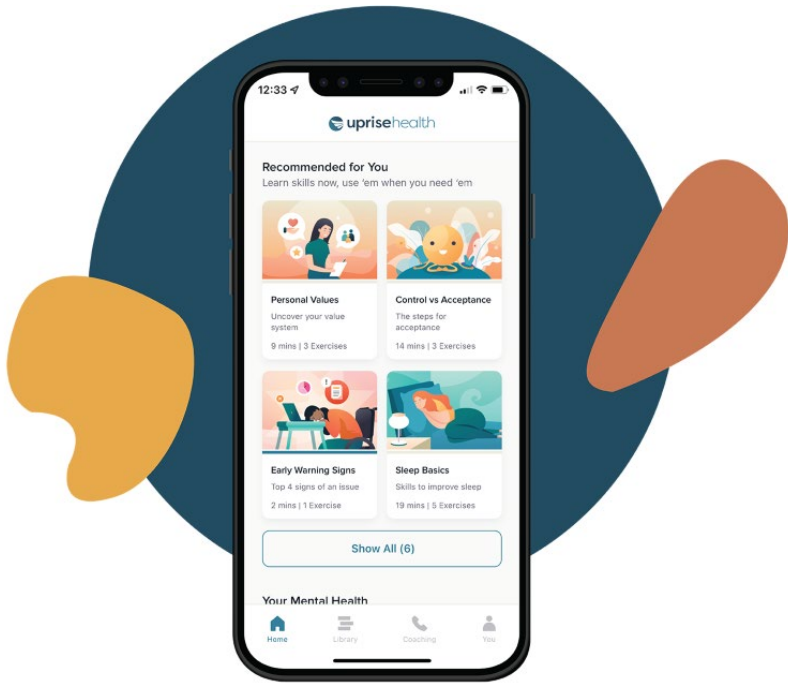


Our popular My Pet Protection® pet insurance plans now feature more choices and more flexibility

- ✓ **Get cash back on eligible vet bills**
Choose your reimbursement level of 50%, 70% or 90%*
- ✓ **Use any vet, anywhere**
No networks, no pre-approvals
- ✓ **Available exclusively for employees**
Plans with preferred pricing only offered through your company
- ✓ **Optional wellness coverage available**
Includes spay/neuter, dental cleaning, exams, vaccinations and more
- ✓ **Same price for pets of all ages**
Your rate won't go up because your pet had a birthday

Finally, let's review your Employee Assistance Program





Employee Assistance (EAP)

100% confidential services for ALL employees and immediate family members:

- Digital tools to support emotional wellbeing
- Phone consultations with work/life specialists
- Short-Term counseling for mental & emotional health
- Substance abuse or dependency consultation
- Coaching for mental wellbeing and life issues

<https://worklife.uprisehealth.com/>

Access Code: worklife / Toll Free (800) 386-7055

Sounds great!

So what comes next?



What comes next?

1 All employee must log-in to Employee Navigator

Everyone is required to log-in to EE Nav to confirm all personal information accurate including benefit elections, waivers, address and dependent information.

2 Choose your benefits and complete enrollment

Confirm your 2024 benefits decisions no later than **Tuesday, May 28th**

Failure to comply may result in involuntary termination of benefits!

3 Look for your Welcome Kits and ID cards to arrive

New members be on the lookout for Kaiser, United Healthcare, Guardian, and Nationwide welcome kits to arrive by postal mail and email in the upcoming weeks.



All employees must make their benefits elections in Employee Navigator

Remember to contact Acrisure for support!

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

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Your Benefits Website: <https://mybenefits.cc/ppg/>



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Giving Our Employees ...

the benefits you deserve.

[Learn More](#)



Thank you!

Questions?
