

# Open Enrollment Overview for ProTradeNet<sup>®</sup> Members

Plan Year December 1, 2020 – November 30, 2021



Benefits Exchange Alliance

# Agenda

- ▶ Renewal Summary
- ▶ Plan renewal updates
- ▶ CleverRx Discount Pharmacy card
- ▶ NEW 401k Multi Employer Plan
- ▶ HR Library
- ▶ How Do I get started
- ▶ Questions

# Summary

- ▶ All medical plans are 100% fully insured and ACA Compliant
- ▶ All medical plans cover Essential Health Benefits (annual physical, colonoscopy, mammograms, screenings, etc) at NO charge if performed In-Network
- ▶ Medical plans had NO plan changes
- ▶ Medical rates renewed at an average of 5.9% increase
- ▶ Employer-paid Life
  - ▶ No Plan or Rate Changes
- ▶ Dental, Vision, and Voluntary Life
  - ▶ No Plan or Rate Changes
- ▶ FREE Discount Pharmacy Card for all employees
- ▶ **Mandatory:**
  - ▶ **ALL EMPLOYEES ENROLLED IN MEDICAL, DENTAL, VISION AND/OR VOLUNTARY LIFE WILL BE AUTOMATICALLY ENROLLED IN EMPLOYER-PAID LIFE AT THE MINIMUM AMOUNT**

# Summary (cont.)

- ▶ Open Enrollment for your EEs will begin on 11/5 and end on 11/15
  - ▶ Passive enrollment:
    - ▶ If you are already enrolled, you do NOT have to do anything unless you want to change coverage or plans.
      - ▶ To change coverage, please complete the OE Application for Current Enrollees
    - ▶ If you want to join the plan for the first time:
      - ▶ The employer must first complete the Franchise Application so we know how to set up your account
      - ▶ All eligible EEs can then complete the two page enrollment form
      - ▶ Email all EE forms and the ER application to us at one time

# Summary (cont.)

- ▶ Payroll deduction amounts will change for anyone who is enrolled in Medical, regardless if they keep the same coverage or change coverage tiers
- ▶ Payroll deductions for all Voluntary Life benefits may change if the EE ages up to the next age band
- ▶ New payroll deduction amounts should be withheld from EE's checks starting with the first payroll period that begins in December

# *Benefit Introduction - Medical*

## ▶ *Aetna*

- ▶ PPO A Plan Deductible: \$1,500
- ▶ PPO B Plan Deductible: \$3,500
- ▶ PPO C Plan Deductible: \$5,000
- ▶ HMO (CA only) Plan Deductible: \$3,000
- ▶ Waiting period for new hires – 1<sup>st</sup> of the month following 60 days of employment
- ▶ Waiting period for PT to FT transition – first of the month following date of transition
- ▶ Qualifying Life Events (QLE)- marriage, Divorce, birth or adoption of a child, loss of coverage are a sample of QLE's. EE's **MUST** notify you and you **MUST** get the new dependent enrolled within 30 days of the Event.
- ▶ Employer Contribution can be defined by the Franchisee but must be a minimum of 50% of the lowest rate for Employee Only coverage

# *Benefit Introduction - Dental*

## ▶ *SunLife Financial*

- ▶ High PPO A Plan
- ▶ Low PPO B Plan
- ▶ DHMO Plan (California & Texas Only)
- ▶ National directory of dentists, over 160,000
- ▶ This is a Voluntary benefit plan paid for by the employee. It may also be paid for by the Employer at any funding level if deemed necessary for recruitment/retaining employees.

# Benefit Introduction - Ancillary

## ▶ SunLife/VSP for Vision

- ▶ Rates pass for 2020-2021, no benefit changes

## ▶ Basic Life Insurance:

- ▶ Group Life policy, paid for by employer (mandatory minimum \$10,000 coverage if EE enrolls in Medical, Dental, Vision, or Voluntary Life)
  - ▶ \$100,000
  - ▶ \$50,000
  - ▶ \$10,000

## ▶ Voluntary Life Insurance

- ▶ Guarantee Issue rates are for New Hires only.
  - ▶ \$130,000 employee (or up to 3x annual salary, whichever is less)
  - ▶ \$50,000 spouse (or up to ½ the employee election, whichever is less)
  - ▶ \$10,000 child
- ▶ Contribution can be defined by the franchise owner, this can also be 100% employee-paid



# Medical Plan Comparison

Plan	Deductible In-Network	OOP Max In-Network	2021 Rate Increase
<i>Plan A</i> <i>Aetna Open Access</i> <i>PPO 80/50 \$1,500</i>	<ul style="list-style-type: none"> <li>• \$1,500 Individual</li> <li>• \$3,000 Family</li> </ul>	<ul style="list-style-type: none"> <li>• \$5,000 Individual</li> <li>• \$10,000 Family</li> </ul>	<b>5.72%</b>
<i>Plan B</i> <i>Aetna Open Access</i> <i>PPO 80/50 \$3,500</i>	<ul style="list-style-type: none"> <li>• \$3,500 Individual</li> <li>• \$7,000 Family</li> </ul>	<ul style="list-style-type: none"> <li>• \$6,600 Individual</li> <li>• \$13,200 Family</li> </ul>	<b>2.9%</b>
<i>Plan C</i> <i>Aetna Open Access</i> <i>PPO 70/50 \$5,000</i>	<ul style="list-style-type: none"> <li>• \$5,000 Individual</li> <li>• \$10,000 Family</li> </ul>	<ul style="list-style-type: none"> <li>• \$6,600 Individual</li> <li>• \$13,200 Family</li> </ul>	<b>6.74%</b>
<i>Plan D</i> <i>Aetna Open Access</i> <i>H.M.O. Plan</i>	<ul style="list-style-type: none"> <li>• \$3,000 Individual</li> <li>• \$6,000 Family</li> </ul>	<ul style="list-style-type: none"> <li>• \$5,000 Individual</li> <li>• \$10,000 Family</li> </ul>	<b>12.0%</b>

*Medical*

*Aetna Open Access*

*PPO 80/50 \$1,500*

*Plan A*

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**Aetna Plan A Open Access\***  
**PPO 80/50 \$1,500**  
**Preferred Care (in network)**

• **Coinsurance**

- 20% / 50%

• **Deductible**

- \$1,500 Individual
- \$3,000 Family

• **Out-of-Pocket Max. (Per Year)**

- \$5,000 Individual
- \$10,000 Family

• **Preventive Care**

- Covered 100% (Deductible Waived)

• **Office Visits**

- \$30 Primary Office Visit Copay (Deductible Waived)
- \$50 Specialist Office Visit Copay (Deductible Waived)

• **Emergency Room**

- 20% after \$300 copay (Deductible Waived)

• **Urgent Care**

- \$75 copay (Deductible Waived)

• **Ambulance (emergency)**

- 20% (After Deductible)

• **Hospitalization**

– **Inpatient & Outpatient**

- 20% (After Deductible)

• **Prescriptions**

- Generic \$15
- Brand Name \$50
- Non-Formulary Brand Name \$90
- Specialty: \$200

\*Out-of-Network costs are higher and reimbursements are lower

*Medical*

*Aetna Open Access*

*PPO 80/50 \$3,500*

*Plan B*

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# *Aetna Plan B Open Access\**

## *PPO 80/50 \$3,500*

### *Preferred Care (in network)*

#### *Coinsurance*

- 20% / 50%

#### *Deductible*

- \$3,500 Individual
- \$7,000 Family

#### *Out-of-Pocket Max. (Per Year)*

- \$6,600 Individual
- \$13,200 Family

#### *Preventive Care*

- Covered 100% (Deductible Waived)

#### *Office Visits*

- \$35 Primary Office Visit Copay (Deductible Waived)
- \$60 Specialist Office Visit Copay (Deductible Waived)

#### *Emergency Room*

- 20% after \$300 copay (Deductible Waived)

#### *Urgent Care*

- \$75 copay (Deductible Waived)

#### *Ambulance (emergency)*

- 20% (After Deductible)

#### *Hospitalization*

##### **– Inpatient & Outpatient**

- 20% (After Deductible)

#### *Prescriptions*

- Generic \$15
- Brand Name \$50
- Non-Formulary Brand Name \$90
- Specialty: \$200

\*Out-of-Network costs are higher and reimbursements are lower

*Medical*

*Aetna Open Access*

*PPO 70/50 \$5,000*

*Plan C*

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**Aetna Open Access \***  
**PPO 70/50 \$5,000**  
**Preferred Care (in network)**

- **Coinsurance**
  - 70% / 50%
- **Deductible**
  - \$5,000 Individual
  - \$10,000 Family
- **Out-of-Pocket Max. (Per Year)**
  - \$6,600 Individual
  - \$13,200 Family
- **Preventive Care**
  - Covered 100% (Deductible Waived)
- **Office Visits**
  - \$40 Primary Office Visit Copay (Deductible Waived)
  - \$70 Specialist Office Visit Copay (Deductible Waived)
- **Emergency Room**
  - 30% after \$300 copay (Deductible Waived)
- **Urgent Care**
  - \$100 copay (Deductible Waived)
- **Ambulance(emergency)**
  - 30% (After Deductible)
- **Hospitalization**
  - Inpatient & Outpatient
    - 30% (After Deductible)
- **Prescriptions**
  - Generic \$15
  - Brand Name \$50
  - Non-Formulary Brand Name \$90
  - Specialty: \$200

\*Out-of-Network costs are higher and reimbursements are lower

*Medical*

*Aetna Open Access*

*H.M.O. Plan*

*Plan D*

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# *Aetna Open Access HMO\** *Preferred Care (in network only)*

- *Coinsurance*
  - 40%
- *Deductible*
  - \$3,000 Individual
  - \$6,000 Family
- *Out-of-Pocket Max. (Per Year)*
  - \$ 5,000 Individual
  - \$ 10,000 Family
- *Preventive Care*
  - Covered 100% (Deductible Waived)
- *Office Visits*
  - **Primary** \$50 copay
  - **Specialist** \$50 copay
- *Emergency Room*
  - 40% (After Deductible)
- *Urgent Care*
  - \$50 copay (Deductible waived)
- *Ambulance (emergency)*
  - \$200 Copay (After Deductible)
- *Hospitalization*
  - **Inpatient & Outpatient**
    - 40% (After Deductible)
- *Prescriptions*
  - Generic \$10
  - Brand Name \$40
  - Non-Formulary Brand Name \$60
  - Specialty: 20% up to \$200

# Monthly Medical Rates

Election	Plan A	Plan B	Plan C	HMO
Participant	\$1,144.57	\$991.35	\$721.69	\$1,088.75
Participant + Spouse	\$2,403.47	\$2,081.75	\$1,515.47	\$2,286.21
Participant + Child(ren)	\$2,174.50	\$1,883.43	\$1,371.11	\$2,068.46
Participant + Family	\$3,434.78	\$2,975.01	\$2,165.78	\$3,267.26

# Discount Pharmacy Card

C L E V E R   
PRESCRIPTION SAVINGS CARD

- FREE Discount Rx card for all Franchise Owners and their employees
- NOT associated with Insurance plans
- Simply copy link below and enroll <https://partner.cleverrx.com/bxalldw>

Until now, prescription saving was an afterthought. With high deductible health plans, high copays and the underinsured population – over 70% of Americans can save money using a prescription drug savings card. Clever RX partners with the healthcare community to bring state-of-the-art, money-saving tools to patients and employees.

## How Do I Get Started?

Go to <https://partner.cleverrx.com/bxalldw> to view or print your digital pharmacy card information.

## Is Clever RX Insurance?

No, Clever RX prescription savings card is not insurance. However, you can use the Clever RX card regardless if you have insurance or not. Prescription drug prices can be a lot more than you expect even if you do have insurance. With Clever RX you can save extra money on your prescriptions at no additional cost to you.

## How much money can I save off prescriptions with Clever RX?

Clever RX has negotiated exclusive discounts on RX prescriptions and pharmaceuticals saving you up to 80% off retail.

## Can I Search For RX Prices In My Area?

Yes! You can look up a specific prescription by zip code, dosage, quantity, and RX strength at <https://partner.cleverrx.com/bxalldw>

## Where is Clever RX accepted?

Clever RX is accepted at exceptional pharmacies nationwide – including major chains like CVS, Walgreens, Kroger, Rite Aid, Safeway, Walmart and many more!

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# Dental

*SunLife Dental*  
*High PPO A Plan*  
*Low PPO B Plan*  
*Rate pass – no increase*

# High PPO A Plan

## Deductibles and Maximums

- \$50 annual deductible per person. The deductible is waived for preventive services.
- Annual maximum of \$1500 per person.

## Coinsurance

- 100% for preventive services such as oral exams, bitewing x-rays and cleanings.
- 80% for basic services such as palliative (emergency) treatment of pain, simple extractions, root canals, minor periodontics, major periodontics and fillings.
- 50% for major services such as fixed bridges, oral surgery, crowns and dentures.

## Waiting Periods

- No waiting period for preventive or basic services.
- 12-month waiting period for major services.

## Monthly Rates

<b>Participant</b>	<b>\$49.75</b>
<b>Participant + Spouse</b>	<b>\$100.83</b>
<b>Participant+ Child(ren)</b>	<b>\$116.44</b>
<b>Participant+ Family</b>	<b>\$167.53</b>

# **Low PPO B Plan**

## **Deductibles and Maximums**

- \$75 annual deductible per person. The deductible is waived for preventive services.
- Annual maximum of \$1000 per person.

## **Coinsurance**

- 80% for preventive services such as oral exams, bitewing x-rays and cleanings.
- 80% for basic services such as palliative (emergency) treatment of pain, simple extractions, root canals, minor periodontics, major periodontics and fillings.
- 50% for major services such as fixed bridges, oral surgery, crowns and dentures.

## **Waiting Periods**

- No waiting period for preventive or basic services.
- 12-month waiting period for major services.

## **Monthly Rates**

<b>Participant</b>	<b>\$30.61</b>
<b>Participant + Spouse</b>	<b>\$62.34</b>
<b>Participant+ Child(ren)</b>	<b>\$72.53</b>
<b>Participant+ Family</b>	<b>\$104.27</b>

# *Dental*

*SunLife DHMO  
California & Texas  
Rate pass – no increase*

# SunLife DHMO California & Texas

TIER	CA RATE	TX RATE
PARTICIPANT	\$15.88	\$17.24
PARTICIPANT + SP	\$25.29	\$26.45
PARTICIPANT + CH	\$33.51	\$34.09
FAMILY	\$38.84	\$44.38



# *Vision*

*SunLife/VSP*

*Rate pass – no increase*

# Vision

<b>Vision Insurance Schedule</b>			
<b>Benefit</b>	<b>Frequency</b>	<b>In-Network Member Cost</b>	<b>Out-of-Network Benefit</b>
<b>Vision Exam</b> – focuses on your eye health and overall wellness	Every 12 months	\$10 copay	Up to \$52
<b>Laser Vision Correction Discount</b>	Once per eye per lifetime	<ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price,</li> <li>Discounts only available from contracted facilities,</li> </ul>	N/A
<b>Lenses</b> Single Lined Bifocal Lined Trifocal Lenticular	Every 12 months	\$25 copay (for lenses and frame)	Up to \$55 Up to \$75 Up to \$95 Up to \$125
<b>Frames</b>	Every 24 months	\$130 allowance for frames of your choice and 20% off the amount over your allowance.	\$57
<b>Elective Contact Lenses</b>  <i>Contact lenses are in place of lenses and frame.</i>	Every 12 months	\$130 allowance for contact lens exam (fitting and evaluation) and materials. If you choose contact lenses you will be eligible for frames 12 months from the date the contact lenses were obtained.	Up to \$105
<b>Additional Glasses and Sunglasses Discount</b>	30% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your exam, Or get 20% off from any VSP doctor within 12 months of your last exam,		N/A

## Monthly Rates

<b>Participant</b>	<b>\$9.23</b>
<b>Participant +Spouse</b>	<b>\$18.46</b>
<b>Participant+ Child(ren)</b>	<b>\$20.29</b>
<b>Participant+ Family</b>	<b>\$29.51</b>

*SunLife*  
*Employer-Paid Life*  
*Rate pass – no increase*

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# Employer Paid Group Life

<i>Benefits:</i>	<i>Class 1</i>	<i>Class 2</i>	<i>Class 3</i>
Basic Life	\$100,000	\$50,000	\$10,000
Life Maximum	\$100,000	\$50,000	\$10,000
Accidental Death & Dismemberment (AD&D)	\$100,000	\$50,000	\$10,000
AD&D Maximum	\$100,000	\$50,000	\$10,000
Disability Premium Waiver	Included	Included	Included
Age Reduction	Included	Included	Included
Conversion Privilege	Included	Included	Included

## Monthly Rates

<b>Class 1- \$100,000</b>	<b>\$28.00</b>
<b>Class 2- \$50,000</b>	<b>\$14.00</b>
<b>Class 3- \$10,000</b>	<b>\$2.80</b>

**(Mandatory minimum enrollment in Class 3 for all participants who enroll in Medical, Dental, Vision, or Voluntary Life)**

*SunLife*  
*Voluntary Life &*  
*Accidental Death &*  
*Dismemberment (AD&D)*  
*Rate pass – no increase*

# Voluntary Life and AD&D

<i>Basic Info.</i>	<i>Benefits</i>
Class/Eligibility	Full-Time
Guarantee Issue	Individual- \$130,000; Spouse- \$50,000; Child- \$10,000
<i>Life Benefit Maximum</i>	
Spouse	Units of \$5,000, up to the lesser of 50% of the Participant amount or \$250,000.
Dependent Child(ren)	\$1,000, \$5,000, or \$10,000. The dependent child amount cannot exceed 50% of the Participant amount.
<i>AD&amp;D Benefit Maximum</i>	
Spouse	Spouse AD&D is available if both Participant AD&D and Spouse Life are chosen. If Spouse AD&D is elected the amount will match the Spouse Life Amount.
Dependent Child(ren)	Child AD&D is available if both Participant AD&D and Child Life are chosen. If Child AD&D is elected the amount will match the Child Life Amount.

# NEW 401k Multi-Employer Plan

- ▶ MEP's are designed for small business owners to reduce costs and time spent on administration. This will increase your protection and increase your ROI
- ▶ MEP's provide an Investment Fiduciary as well as Operational Fiduciary, so owners don't have to
- ▶ Designed for owners who want to:
  - ▶ Rollover their personal 401k from prior employer
  - ▶ Attract and retain talent
  - ▶ Access to a personal fiduciary advisor
  - ▶ Branded company website for your employees
  - ▶ Easy to administrate
  - ▶ Optional 401k employer match
- ▶ To learn more, send email to: [jgregory@bxall.com](mailto:jgregory@bxall.com)

The Attorney-Reviewed  
Award-Winning  
HR Library

# Your Online HR Department

**BXA**



# What's Inside *Zywave Learning*

- Most current Health Care Reform guidelines and alerts
- How to hire, discipline, give performance reviews and terminate
- Hundreds of forms, policies and a sample employee handbook
- COBRA, FMLA and state continuation of coverage
- Interactive HR tools including a job description developer and salary benchmarking tool
- State labor laws and posters
- **All content is developed and updated by a team of attorneys**
- Employee Benefits
- Health Care Reform
- Human Resources
- Recruitment and Hiring
- Discipline & Termination
- State Employment Laws
- Forms & Policies
- Online HR Tools
- Safety & Wellness

# How to Enroll (November 5-15<sup>th</sup>)

- ▶ Franchise Owner Application
  - ▶ Applies to all franchise owners participating for the first time
  - ▶ Applies to franchise owners that are making contact or banking information changes
- ▶ Enrollment Application...all new enrollees
- ▶ Current Enrollee Application...only if EE wants to change coverage/tier
- ▶ All forms/applications and plan summaries are on ProTradeNet
- ▶ Need applications in by 11/15/2020 at midnight
- ▶ BXA will send reminder email about new hires, terms and changes approximately on the 20<sup>th</sup> of the month
- ▶ Invoices will be available in bswift by the 2<sup>nd</sup> of each month
- ▶ Monthly Premiums will be ACH on the 13<sup>th</sup> -15<sup>th</sup> of the month
- ▶ Service Team/Email - [protradenetservice@bxall.com](mailto:protradenetservice@bxall.com)
- ▶ Questions:
  - ▶ Aundrea Roe 949-575-6784 [aroe@bxall.com](mailto:aroe@bxall.com)
  - ▶ John Gregory 888-736-2367 [jgregory@bxall.com](mailto:jgregory@bxall.com)

# Contact Information

**Benefits Exchange Alliance (BXA)**, is committed to providing excellent support franchise owners can rely on.

Contact our dedicated team for assistance with questions regarding the plans and benefits coverage, how to enroll, general healthcare questions, provider access problems, and/or claims advocacy.



**Account Manager**  
Aundrea Roe  
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