



Health Benefits Open Enrollment 2021

Open Enrollment: May 3 – 17, 2021

Open Enrollment is the only time during the year that you may enroll, change, or drop benefit coverage for yourself or your dependents unless you experience a Qualifying Life Event. Current elections can be viewed, and Open Enrollment elections made or confirmed, including re-enrollment in the Flexible Savings Accounts, in WorkForce Ready. All employees are required to complete the Working Spouse / Tobacco Use Affidavit in WorkForce Ready and confirm benefit elections. These benefit elections take effect on July 1, 2021.

**Enrollment is due
Monday, May 17!**

What you need to do

- Read this memo and the [Employee Benefits Guide](#) carefully to make sure you understand the changes being made to our benefits program.
- Working Spouse / Tobacco Use Affidavit: **All employees enrolling in a medical plan are required to complete this electronic form every plan year.**
- Choose your benefits. Determine the right benefit options for you and your dependents.
- Confirm elections. Be sure to click “Save”, print a copy of your confirmation statement, and “Submit” your elections.
- Enrollment must be completed by 5:00 p.m. on **Monday, May 17, 2021.**




Step-by-step instructions for WorkForce Ready are included on page three of the enclosed Employee Benefits Guide.

What’s changing?


The following changes will take effect on July 1, 2021.

New virtual care providers for Premera members

Premera is making changes to their telehealth partners for 2021. They will continue offering virtual care services through Doctors on Demand, 98point6, and TalkSpace but no longer through Teladoc. Services are covered under the PPO plan with a \$10 office visit copay. For the HSP, the visit fees vary by type of service and are subject to the deductible and coinsurance.

	Doctor on Demand On-demand medical doctor, dermatologist, or psychologist online on your computer, tablet, or phone. Connect with board certified doctors and licensed psychologists on demand 24/7 or by appointment. DoctorOnDemand.com/premera
	98point6 On-demand access to a physician via private and secure in-app messaging, right from your mobile device 24/7/365. 98point.com/Premera
	TalkSpace (available today) Instant online counseling via text, audio, or video messaging at anytime, anywhere. Blue.premera.com/bhsupport/

We have also added additional programs Physera, Boulder Care, and Workit Health. Services are covered under the PPO plan with a \$30 or \$45 per visit copay. For the HSP, the visit fees vary by type of service and are subject to the deductible and coinsurance.

	<p>Physera Video physical therapy you can do from anywhere – to diagnose and treat nearly all muscle and joint issues.</p>
	<p>Boulder Care Opioid use and alcohol use disorder treatment for people over age 18. Video visits and text messaging allow people to connect with clinicians, care advocates and support 24/7/365.</p> <p><u>Boulder.care/getstarted</u></p>
	<p>Workit Health Digital rehab and therapy to treat opioid and alcohol use disorder for people over age 18. Live chat and video with a therapist 24/7/365</p> <p><u>Workithealth.com/Premera</u></p>

SaveonSP Specialty Copay Assistance Program (PPO Plan Only)

We are implementing SaveonSP through Express Scripts. SaveonSP is a program that maximizes manufacturer coupons on certain specialty drugs to bring the member’s cost for the drug to \$0, as well as reduce the cost to the plan. If you are taking a prescription drug that qualifies for this program, you will be notified. It is important for you to respond to these outreaches from SaveonSP. Those who qualify for this program and choose not to participate will see an increase in their prescription drug costs.

Remember that all specialty drugs must be filled through Accredo on both the PPO and HSP. Accredo offers the personalized care and support you need to manage your specialty therapy. Once you enroll in SaveonSP if enrolled in the PPO plan, Accredo will fill your specialty drug prescriptions.

Also, only the amount you pay for prescription drugs will accumulate towards your out-of-pocket maximum. For example, if you are taking a medication that qualifies for the SaveonSP program, the amount you pay for that drug will be \$0, and \$0 will accumulate to your out-of-pocket maximum.

Per Federal IRS rules, members cannot apply drug manufacturer’s coupons and other forms of cost-sharing assistance toward the plan’s deductible. Therefore, this program is not available on the Green Diamond HSP.

Flexible Spending Account (FSA) changes

We are making a change in administrators from Navia Benefit Solutions to PayFlex. You will have 90 days after July 1, 2021 to submit claims to Navia for the 2020-21 plan year. All remaining amounts will be transferred to PayFlex after this period. The IRS requires a new election every year if you would like to contributing to the FSA in the new plan year.

The PayFlex Debit MasterCard is now available for the Day Care FSA!

FSA	Eligible expenses	Maximum election	Carry Over Provision
Healthcare FSA	Medical, prescription drug, dental and vision expenses	\$2,750 for 2021	Carry over of full remaining balance into new plan year.
Limited Healthcare FSA (only if electing the HDHP)	Dental and vision expenses	\$2,750 for 2021	(2020-21 funds are for expenses incurred in 2020-21 only; claims must be submitted to Navia by 9/30/2021)
Day Care FSA	Before and after school care, day care, preschool, day camps, and elder care expenses that allow you (and your spouse) to work, look for work, or be a full-time student	\$5,000 for 2021	Carry over of full remaining balance into new plan year claims must be submitted to Navia by 9/30/2021

*The IRS has not yet announced the maximum FSA contribution limits for 2022.

Contributions for HSA

The maximum contributions for health savings accounts (HSA) are set by the IRS each year and they are increasing for 2021. Remember that Green Diamond's contribution to your HSA counts towards these limits.

Maximum contribution	2020		2021
Self-only HSA	\$3,550	→	\$3,600
Family HSA	\$7,100	→	\$7,200

Employee Contributions

We are keeping the current employee contributions for the medical plans. There will be a modest decrease in the employee contributions for the dental plan.

Questions?

We want to make sure you have all the information you need to make the right decisions about your benefits. If you have any questions about the changes or what you need to do, please contact Human Resources at benefits@greendiamond.com or the AssuredPartners MCM Employee Service Center (ESC) at (206) 343-4175, (888) 343-3330, or mcm.esc@assuredpartners.com.

Summary of Material Modifications (SMM): This letter describes changes to Green Diamond Resource Company Group Medical, Dental, Vision and FSA Plan and the Group Life/AD&D and LTD Plan and is intended to serve as a Summary of Material Modifications (SMM). The SMM supplements the Summary Plan Descriptions (SPDs) for the Green Diamond Resource Company Group Medical, Dental, Vision and FSA Plan and the Group Life/AD&D and LTD Plan. The effective date of these changes is July 1, 2021. You should read this SMM very carefully and retain this document with your copy of the SPDs.