

# 2021 Open Enrollment

## November 2 – 6, 2020



Health and wellness open enrollment is your opportunity to review your options and select the benefits that will meet your needs in 2021. This is the only time that you can make enrollment changes unless you have a status change. Please read this newsletter carefully – there is a lot of important information about the changes and what you need to do during open enrollment.

Each year we spend time reviewing the overall performance of our plans, understanding market trends and updating our plans as needed to ensure we stay aligned with our strategy and company philosophy. With the challenges 2020 has brought us, we are very happy to be able to continue offering robust health benefits to our employees and their families at no cost.

### WHAT'S CHANGING?

We have added several new areas of coverage and updated the benefit for various conditions to ensure we stay current with market. These changes take effect on January 1, 2021. A few of the changes are noted below and additional details are available on our new benefits website [lakesidebenefits.com](https://lakesidebenefits.com).

#### Medical plan changes

	2020		2021
Acupuncture	Limited to 12 visits / calendar year	→	Limited to <b>20</b> visits / calendar year
Chiropractic services	Limited to 15 visits / calendar year	→	Limited to <b>20</b> visits / calendar year

#### Prescription drug plan changes

- Over-the-counter prescription medication products will be excluded from coverage under the prescription drug plan (e.g. Nasacort allergy spray, travel sickness medication, constipation products). You can still use your HSA to pay for these products, but the cost will not count towards your deductible.
- Pre-exposure prophylaxis (PrEP) antiretroviral therapy is now considered preventive medication that must be covered under the Affordable Care Act (ACA) at no cost to high-risk members. PrEP is a way for people who do not have HIV but who are at very high risk of getting HIV to prevent HIV infection by taking a pill every day. Only those members who meet the criteria will receive a \$0 copay at point of sale, while claims for members who do not meet the criteria will process at a standard cost-share.

#### Express Scripts drug formulary changes

The Express Scripts drug formulary (list of covered medications) will change on January 1, 2021 – like it does each year. There will be changes to certain medications' tier classification (for example, moving from preferred to non-preferred) and new exclusions. A very small number of employees and family members will be impacted. Express Scripts will notify you by mail in if you will be impacted by the changes.

## Health Savings Account (HSA) changes

- Lakeside’s HSA contribution – which is based on who you cover on our medical plan when you were hired, and your participation in the wellness program – will be made on a per pay period basis instead of the lump sum in January. We have been making a lump sum HSA contribution since 2017, with the goal to help employees jump start their HSA savings. This new HSA funding schedule aligns with market practice and helps Lakeside manage cash flow throughout the year during these unprecedented times.

**Did you know?**  
 You can purchase qualified HSA items directly from [HSAstore.com](https://HSAstore.com). All products are HSA eligible.

Lakeside HSA contribution, based on coverage level	2020	2021
Employee only	\$1,000 deposited in January	\$38.46 deposited per pay period (= \$1,000 annual)
Employee + spouse		
Employee + child(ren)	\$1,500 deposited in January	\$57.69 deposited per pay period (= \$1,500 annual)
Employee + spouse + child(ren)		

Also, the maximum HSA contribution limits set by the IRS will increase in 2021:

	2020	2021
Annual HSA maximum contribution	<b>\$3,550</b> for self-only coverage <b>\$7,100</b> for employee + one or more dependents coverage	<b>\$3,600</b> for self-only coverage <b>\$7,200</b> for employee + one or more dependents coverage

## Flexible Spending Accounts (FSA) changes




Maximum contribution	2020	2021
General purpose health care FSA	\$2,750	→ <b>TBD</b> – The IRS has not yet announced the maximum FSA contribution limits for 2021. The limits will either remain the same or increase slightly. We will notify you if there is an increase.
Limited purpose health care FSA	\$2,750	
Dependent care FSA	\$5,000	

## ID CARDS

If you make a change to your medical plan (enroll for the first time or add/drop dependents) you will receive a new HMA ID card. If you enroll in the dental plan for the first time you will receive a Delta Dental of WA ID card. ID cards will be mailed to your home address in late December. Please begin using your new on Jan. 1, 2021 – show it to your doctor, hospital, pharmacy, etc. and let them know you have new insurance.

**Did You Know?** You can print an ID card at any time by going to HMA’s Member Portal at <https://hmamember.accesshma.com> and logging into your account.

## REMINDER: You have many ways to access virtual care

<b>Telemedicine</b> 	<b>24/7 virtual medical care</b> 	<b>Video + text-based counseling</b> 
<p>Telemedicine is covered on the Health Savings Plan with HMA for enrolled Lakeside employees and family members. With in-network providers the plan pays 80% after deductible; you pay 20%.</p> <p>Ask your provider if they are doing telemedicine visits, especially during the COVID-19 pandemic.</p>	<p>Lakeside employees and family members have access to telemedicine with MeMD. You can have a visit, get diagnosed, and have a prescription sent to your pharmacy all from your phone 24/7. A visit is only \$35 vs. \$100+ for an in-office primary care visit.</p> <p><b>Go to</b>  <a href="http://memd.me/group/lakesideindustries">memd.me/group/lakesideindustries</a></p>	<p>Lakeside employees and family members have access to free:</p> <ul style="list-style-type: none"> <li>• text-based counseling with MyHelp</li> <li>• video counseling through our Employee Assistance Program (EAP) with Health Advocate</li> </ul> <p>Counselors address stress, depression, relationship and parenting issues, substance use, and more. Completely confidential.</p> <p>1-866-799-2691</p>

## WHAT YOU NEED TO DO

**All employees** must complete the following paperwork and return it to Rhianna in HR by **Friday, November 6.**

- Benefit Enrollment Form
- HSA Enrollment Form
- FSA Enrollment Form
- Dependent Eligibility Verification Form (if you cover a spouse and/or children)

**Open Enrollment information and benefit enrollment forms now available in fillable PDFs online!**

[www.lakesidebenefits.com](http://www.lakesidebenefits.com)

Email, mail, or drop off completed forms to Rhianna in HR by 11/6/20!

Forms are available electronically via fillable PDFs. Go to [lakesidebenefits.com](http://lakesidebenefits.com) > Forms.

## QUESTIONS?

Please contact Rhianna Argudo in HR at (425) 313-2625 or [Rhianna.Argudo@LakesideIndustries.com](mailto:Rhianna.Argudo@LakesideIndustries.com). You can also contact Health Advocate at 1-866-799-2691 – a Personal Health Advocate will be able to assist you with any healthcare and insurance-related issues or will route you directly to the appropriate vendor.

Summary of Material Modifications (SMM): This newsletter describes changes to the Lakeside Industries, Inc. Health Care Benefit Plan and is intended to serve as a Summary of Material Modifications (SMM). The SMM supplements the Summary Plan Descriptions (SPDs) for the Lakeside Industries, Inc. Health Care Benefit Plan. The effective date of these changes is January 1, 2021. You should read this SMM very carefully and retain this document with your copy of the SPD.