# ADVOCATES OPEN ENROLLMENT OVERVIEW AND SUMMARY

## INTRODUCTION/MESSAGE TO EMPLOYEES

Welcome to your 2020-2021 open enrollment!

Effective December 1, 2020, Advocates will be transitioning from offering insurance through Excellus to United Health Care. The coverage period will begin in December, as it has in previous years. There will not be a gap in your coverage. The decision to change insurance providers was made due to an unfortunately significant increase in Excellus premiums (an agency increase of over 30%). This would have created a large out of pocket increase for all plans. Transitioning to United Health Care allows the agency to continue to offer our employees excellent health insurance options as affordably as possible.

As always, Advocates is available to help you to manage your employee benefits. Please reach out to hr@advocatesincorporated.org if you have any questions on the open enrollment information.

## SUMMARY OF EMPLOYEE BENEFITS

### Medical Plan Highlights

- Advocates is able to continue to offer the same copay plan and high deductible health plan that was offered in 2020 although the carriers have changed. Full plan documents can be viewed by signing into www.paycom.com. Plan documents will be found under Benefits-Benefit Forms and Links.
- Visit myuhc.com to search for Providers any time. You can also view your personalized member website which helps you access and manage your medical plan information 24/7.
- United Healthcare medical plans have healthy reward plans like Rally, Sweat Equity, and Real Appeal. Plan documents for each benefit can be viewed by signing into www.paycom.com. Plan documents will be found under Benefits-Benefit Forms and Links.
- Be sure to take advantage of the Mail Order benefit on your medical plan. It is a great time and money saver. You get a 90 day supply delivered right to your house at 2 copays instead of 3!

The following employee contributions will become effective on 12/1/20.

**United Healthcare High Deductible Health Plan**

| Tier | FT EE's pay bi-weekly | FT EE's pay monthly | Advocates pays | Total monthly cost |
|---|---|---|---|---|
| Employee Only | $70.82 | $141.64 | $330.49 | $472.13 |
| Employee plus Spouse | $297.44 | $594.88 | $396.59 | $991.47 |
| EE plus child(ren) | $247.87 | $495.74 | $330.49 | $826.23 |
| Family | $360.00 | $720.00 | $720.00 | $1,440.00 |
| HSA contribution | $2,100 | $2,100 | $2,100 | $2,100 |

**United Healthcare co-pay plan**

| Tier | FT EE's pay bi-weekly | FT EE's pay monthly | Advocates pays | Total monthly cost |
|---|---|---|---|---|
| Employee Only | $67.87 | $135.74 | $618.32 | $754.06 |
| Employee plus Spouse | $356.30 | $712.60 | $870.93 | $1,583.53 |
| EE plus child(ren) | $296.91 | $593.82 | $725.79 | $1,319.61 |
| Family | $517.48 | $1034.96 | $1,264.92 | $2,299.88 |
| HSA contribution | $0 | $0 | $0 | $0 |

## Dental Plan Highlights

- There are NO changes to the dental plan for 2021. Be sure to take advantage of the Fusion 150 benefit if you have contacts or glasses. Plan documents can be viewed by signing into www.paycom.com.
- Feel free to visit www.bcnys.org/insurance to see all the benefits available of being a Business Council member!

The following employee contributions will become effective on 1/1/21.

**Dental Plan**

| Tier | FT employees pay bi-weekly | FT employees pay monthly | Advocates pays | Total monthly cost |
|---|---|---|---|---|
| Employee Only | $8.40 | $16.80 | $17.15 | $33.95 |
| Employee plus Spouse | $16.80 | $33.60 | $34.30 | $67.90 |
| EE plus child(ren) | $22.31 | $44.62 | $45.56 | $90.18 |
| Family | $30.13 | $60.26 | $62.81 | $ 123.07 |

## Vision Plan Highlights

- There are NO changes to the vision plan for 2021. Plan documents can be viewed by signing into www.paycom.com.

The following employee contributions will become effect on 1/1/21.

**Focus Vision Plan: VSP Network and View Pointe: Eye Med Network**

| Tier | FT employees pay bi-weekly | FT employees pay monthly | Advocates pays | Total monthly cost |
|---|---|---|---|---|
| Employee Only | $4.26 | $8.52 | $0 | $8.52 |
| Employee plus Spouse | $9.18 | $18.36 | $0 | $18.36 |
| EE plus child(ren) | $7.43 | $14.86 | $0 | $14.86 |
| Family | $12.35 | $24.70 | $0 | $24.70 |

## YOUR RESPONSIBILITIES DURING OPEN ENROLLMENT

You must take action regardless if you would like to enroll or decline.

1. Please go to www.paycom.com to enroll or decline benefits.
2. Once logged into Paycom, please go to Benefits-2020 Benefits Enrollment to enroll in/decline medical insurance.
3. Please go to Benefits-2021 Benefits Enrollment to enroll in/decline dental, vision, and supplemental life insurance.

**NOTE**: After open enrollment, you **cannot** make changes to your coverage during the year unless you experience a change in family status, such as:

- Loss or gain of coverage through your spouse
- Loss of eligibility of a covered dependent
- Death of your covered spouse or child
- Birth or adoption of a child
- Marriage, divorce or legal separation
- Switch from part-time employment to full-time employment

You have 30 days from a change in family status to make changes to your current coverage.

## REMINDERS:

- Open enrollment period: Now until November 16th (this date is to guarantee that you will receive your medical cards in the mail by 12/1/20. If you need more time to make a decision, please reach out to hr@advocatesincorporated.org to let us know).
- If you have any questions, please contact Sandy or Rachel at hr@advocatesincorporated.org or Kristin Mohat at ENV Insurance, 315-641-5848 or kmohat@insurewithenv.com.