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To: All Benefit Eligible Employees March 2020

Re: Employee Benefit Plans 2020 Open Enrollment

We are pleased to announce Glantz Design will continue to offer a complete and competitive benefit package through the 2020-21 plan year with a few minor changes. At the forefront of our decision was the ability to provide you the most comprehensive coverage possible at an affordable cost with quality insurance carriers. Here is a review of your benefits and a description of the changes in more detail:

 *Principal will remain our carrier for the following benefits as of 10/1/19:*

**Basic Life/AD&D**

* Glantz Design provides a Basic Life/AD&D benefit to all full-time employees at no cost!
* It is a $10,000 benefit, which reduces if you are still an employee at age 70 by 35% and an additional 20% reduction at age 75. See the plan certificate for details.
* It is your responsibility to ensure your beneficiary information is updated with HR.

**Short-Term Disability**

* Glantz Design provides a Short-Term Disability benefit *at no cost to you*!
* In the event you become sick and/or disabled outside of work (and as defined by the policy), on the 1st day after an Injury and 8th day due to sickness Principal will replace 60% of your weekly earnings (regular pay or draw only) to a maximum of $1,500 per week subject to offsets.
* This taxable weekly benefit will last for as long as your physician and Principal deems appropriate for the disability, but only up to a maximum of 13 weeks. See the plan certificate for details.

**** *BCBSIL will remain our carrier for the following benefits effective 4/1/20:*

**Medical Insurance**

* We are happy to announce that our Medical coverage will continue to be administered by BCBS, the largest health insurance provider in Illinois.
* You will continue to have five plans to choose from: three HMO plans and two PPO plans (Including one HSA plan).
* All plans have a few minor changes to remain compliant with the Affordable Care Act. The changes are highlighted in yellow below.
* A summary of your health insurance options follow:



**Medical Insurance -** *continued*

* Deductibles and out-of-pocket maximums run on a calendar year, and “reset” on 1/1.
* Plan summaries for all plans are available upon request.
* You should use the “Find a Doctor” link at [www.bcbsil.com](http://www.bcbsil.com) to review the BCBSIL network of doctors and hospitals. Be sure to search the **PPO** (last option in the drop down) for thePPO plan and the **Blue Choice PPO** for the Choice PPO & Choice HSA plans.
* The following applies to PPO plans ONLY (i.e. not applicable to HMO members):
* CVS pharmacies are no longer considered “in-network” with BCBSIL as of 1/1/17.
* **MD Live is for the PPO plans as of 1/1/19**, which gives you the ability to see & talk to a doctor from your mobile device or computer without an appointment. Doctors can diagnose and treat a wide range of non-emergency medical conditions, and even write a prescription that you can pick up at your local pharmacy. Access MD Live through the “Virtual Visit” Quick Link on your Blue Access for Members portal.
* For all plans, specialty drugs are limited to one month at a time and the “Member Pays the Difference” program will apply IF filling a brand name drug & there is a generic equivalent available. For the PPO plan, the Rx copays listed above are only at Osco, Walmart, or Walgreens. Refer to your Summary of Benefits & Coverage for more information.
* As a reminder, log in at [www.bcbsil.com](http://www.bcbsil.com) and register your personalized online account to:
	+ Gain access to your Claims & Benefits info
	+ Use the Personal Health Manager
	+ Print/request new BCBS ID cards
	+ Update personal contract information
	+ View BCBSIL’s vendor discount programs! Specifically, [www.blue365deals.com](http://www.blue365deals.com)
* The “HSA” plan options are an IRS qualified ‘high deductible health plans’ (HDHP) that allows an enrollee to open a personal Health Savings Account (HSA) at a bank of their choice and contribute tax-free dollars that roll over annually. Then HSA funds can be used to pay for eligible medical, dental, and vision expenses. IRS contribution maximums for the 2020 tax year are as follows: $3,550 single, $7,100 family, $1,000 catch-up (if over 55). It is the enrollee’s responsibility to administer their personal HSA and report annual contributions on their personal tax return.

**What you need to do:**

*March is our* ***OPEN ENROLLMENT*** *month which allows you to enroll in the benefits, add dependents to your coverage, or change plans. Once Open Enrollment ends, you will not be able to make any changes for another 12 months (unless you have a qualifying event).*

*☞ All employees MUST complete the Employee Contribution Worksheet confirming your coverage.*

*☞ If you would like to* ***CHANGE YOUR MEDICAL ELECTION TO THE HMO****, you need to select a medical group and a primary care provider and complete a new enrollment application.*

*☞ If you would like to* ***CHANGE YOUR MEDICAL ELECTION TO THE PPO****, you need to complete a new enrollment application.*

**Please return all forms to Laura**

**by Friday March 13th.**

We are making these plans available to you and paying a majority of the costs because Glantz Design employees are the most important part of our team and because we care about your financial security.

Thank you,

Laura Glantz