

EMPLOYEE BENEFITS


JULY 1, 2023 - JUNE 30, 2024



**Open
Enrollment
May 1st to
May 31st**

**Benefits are effective from
July 1, 2023 - June 30, 2024**

- Qualifying Events
- Overview of Benefits for 2023
- Next Steps



WELCOME



- The High Deductible Health Plan (HDHP) deductibles and out-of-pocket maximums are increasing to \$3,000 per person and \$6,000 for a family to keep the HDHP plan HSA qualified and to keep the deductibles embedded.
- The Teladoc benefit now includes mental health coverage. You can now schedule a visit with a therapist or psychiatrist for challenges like anxiety, stress, and more!
- The Voluntary Life maximum for your employee only coverage is increasing from \$500,000 to \$750,000. The guaranteed issue is increasing from \$250,000 to \$300,000. During Open Enrollment, there is a Special Guaranteed Issue Enrollment Opportunity for you to elect or increase coverage by \$50,000 without evidence of insurability, provided that the resulting amount of insurance does not exceed the guaranteed issue limit of \$300,000. Increases above the guaranteed issue limit are also available, however, they will require evidence of insurability.
- Reminder: It's a good idea to review and update your beneficiary information during Open Enrollment; however, you can do this anytime in Benefitfocus. A primary beneficiary refers to the person or organization who you want to receive the payout first. Secondary beneficiaries, on the other hand, would receive the death benefit only if your primary beneficiaries die, can't be located, or are unable to receive the payout for some reason.
- Download the Calm App and log in to your account to access content available to suit your schedule and needs.

Important Information!

- This year, we will have a PASSIVE enrollment; that means if you want to keep your same benefits, there is nothing for you to do!
- Important Exceptions: If you want an FSA or an HSA (only available to those on the HDHP) you do have to reenroll in these annually.
- Review your beneficiaries: It's a good idea to review and update your beneficiary information during Open Enrollment; however, you can do this anytime in Benefitfocus. A primary beneficiary refers to the person or organization who you want to receive the payout first. Secondary beneficiaries, on the other hand, would receive the death benefit only if your primary beneficiaries die, can't be located, or are unable to receive the payout for some reason.
- The Wellness rate is increasing for \$10 to \$20 and has a May 31st completion date.

Who can you enroll?

Your Lawful Spouse

Your Dependent Children

- Includes natural biological; step; foster; legally adopted; and legal guardianship
 - Up to age 26, for medical, dental and vision regardless of student, marital or tax-dependent status
 - Up to any age for children who are legally disabled



Additional documents may be requested

Qualifying Events

- Marriage/Divorce
- Birth/Adoption
- No longer covered by parent's plan
- Change in Job Status

31 days



Overview of Benefits for 2023



Medical Preferred Provider Network



Blue Preferred
PPO
National
Network



You don't need
to select a
Primary Care
Physician
(PCP)



You don't need
to request
referrals to see
a Specialist



Preventive
Care is covered
at 100% In
Network



Search for a provider in the
Blue Cross Blue Shield Blue Preferred PPO National Network
through Summit

Preventive Care

In-Network

No Copay No Deductible

- › Preventive Only
- › Remind them!
- › Keep your conversation to Preventive Only
- › Review your bill



Medical Plans Maximums

In-Network

	PPO 350	PPO 600	HDHP
Plan Year Deductible July 1st – June 30th	\$350/person \$700/family	\$600/person \$1,200/family	\$3,000/person <u>(embedded)</u> \$6,000/family <u>(embedded)</u>
Coinsurance	The plan would pay 80% you would pay 20%	The plan would pay 60% you would pay 40%	100% after deductible
Out-of-Pocket Limit July 1st – June 30th	\$3,350/person \$6,700/family	\$6,600/person \$13,200/family	\$3,000/person \$6,000/family

Medical Plans Visits

In-Network

	PPO 350	PPO 600	HDHP
Primary Care Visit	\$20 Copay	\$30 Copay	100% after deductible
Specialist	\$35 Copay	\$45 Copay	100% after deductible
Teladoc Visit	\$0 Copay	\$0 Copay	\$55 per consult
Urgent Care	\$50	\$60	100% after deductible
Emergency Room	You pay a \$150 copay/visit, then deductible, then the plan pays 80% and you pay 20%	You pay a \$150 copay/visit, then deductible, then the plan pays 60% and you pay 40%	100% after deductible
Inpatient/Outpatient Hospital	Ded. + 20%	Ded. + 40%	100% after deductible
Major Diagnostics	Ded. + 20%	Ded. + 40%	100% after deductible
Alternative Healthcare Services	Ded. + 20%	Ded. + 40%	100% after deductible

Prescriptions



	PPO 350 & PPO 600	HDHP
Retail In-Network Pharmacy		
<u>Up to 30-day supply</u> Tier 1 – Generic Tier 2 – Preferred brand Tier 3 – Non-preferred brand	(deductible does not apply) \$10 copay 20% of drug cost, \$100 copay max 50% of drugs cost, \$20 copay min, \$150 copay max	100% after deductible + Expanded Preventive Drug Medications
<u>Up to 90-day supply</u> Tier 1 – Generic Tier 2 – Preferred brand Tier 3 – Non-preferred brand	(deductible does not apply) \$30 copay 20% of drug cost, \$300 copay max 50% of drugs cost, \$60 copay min, \$450 copay max	100% after deductible + Expanded Preventive Drug Medications
Mail Order In-Network Only		
<u>Up to 90-day supply</u> Tier 1 – Generic Tier 2 – Preferred brand Tier 3 – Non-preferred brand	(deductible does not apply) \$15 copay \$40 copay \$100 copay	100% after deductible + Expanded Preventive Drug Medications

Medical Plans Contributions

Benefits You Receive

Three plans offered with coverage for comprehensive hospital, surgical, medical, lab/x-ray, prescription benefit, and alternative healthcare services.

If you had a preventive care visit, or participated in biometric screening for plan year 2022/23, you will receive \$20 off your monthly premium this plan year (2023/24).

Who is Eligible and When

Benefit eligible full-time employees and eligible dependents.

Effective first day of the month after employed full-time for 30 days. www.summit-inc.net/

Employees who enroll in the HDHP and elect the HSA will receive an HSA contribution from the College of \$120/month or \$1440/year.

Employee Pays

Monthly

Employee Only

PPO 350	\$72
PPO 600	\$16
HDHP	\$30

Emp + Spouse

PPO 350	\$576
PPO 600	\$191
HDHP	\$395

Emp + Child(ren)

PPO 350	\$510
PPO 600	\$168
HDHP	\$350

Emp + Family

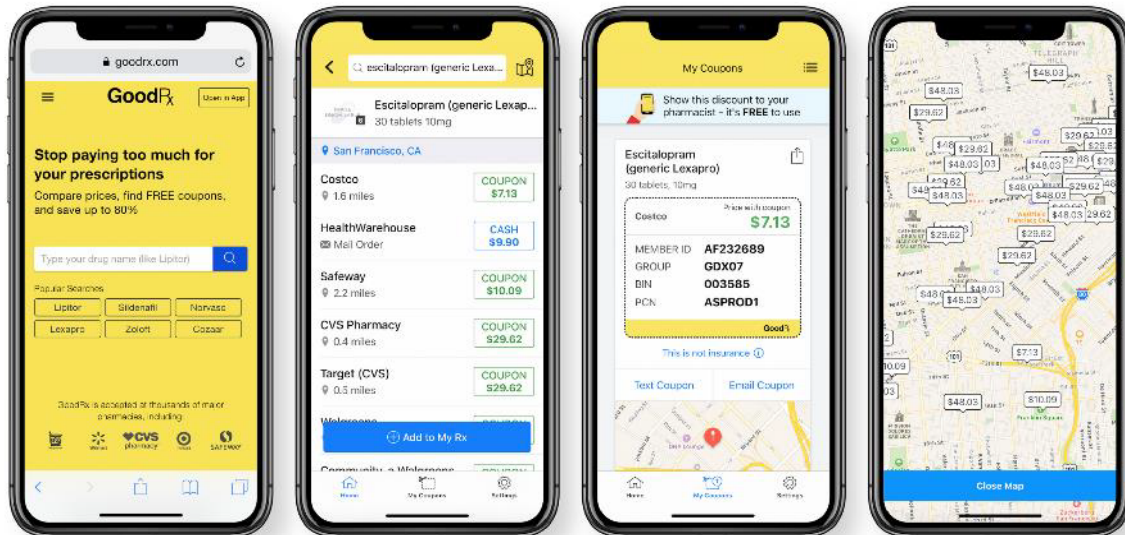
PPO 350	\$597
PPO 600	\$197
HDHP	\$410

GoodRx Discounts

GoodRx may be able to find you a lower price than your insurance co-pay.

GoodRx

- Find the lowest local prices for your prescriptions.
- Track prices and get notified with the latest saving alerts for your prescriptions.
- Save up to 80%.
- This is helpful on the HDHP because you can usually find the medication for less than you will with insurance. You can complete a claim form so that your medications go towards your deductible and out of pocket max.



Download the free app at:
www.goodrx.com/mobile
You can save your RX information and show it to your pharmacist

HSA Eligibility

You must be enrolled in the High Deductible Health Plan (HDHP)

You will need to complete your enrollment online in order to establish your account.



Together, we'll
find a solution

Cannot Be:

- › Covered on another medical plan
- › Claimed as a dependent on another person's tax return
- › Enrolled in a healthcare FSA or HRA
- › Enrolled in Medicare, TRICARE or VA benefits

Please let us know if your spouse is enrolled in
other insurance to make sure they're eligible

Health Savings Account (HSA)

HealthEquity®

- It's a personal bank account, that gives you real tax savings.
- You can use it to pay for qualified medical expenses, like doctor visits, prescriptions, dental, vision services and more – and not pay income tax.
- You can build your savings, tax free, into a nest egg for retirement.
- Your savings grow from year to year. There's no “use it or lose it” rule. The money is there when you need it and it's yours to keep.
- It's **up to you to** monitor the amount deposited into your HSA each calendar year.

IRS annual contribution limits

HSA

2023 IRS INDIVIDUAL LIMIT

\$3,850

2023 IRS FAMILY LIMIT

\$7,750

55 or older \$1,000
catch-up contribution

[Click here](#) to view a list of some Qualified Medical Expenses



Available 24 hours a day, 7 days a week, 365 days a year to anyone covered by the medical plan is eligible to use a Teladoc professional.

Physical Health

- ✓ Request a visit with a doctor
- ✓ Speak with a doctor
- ✓ Obtain a Prescription if necessary

Mental Health

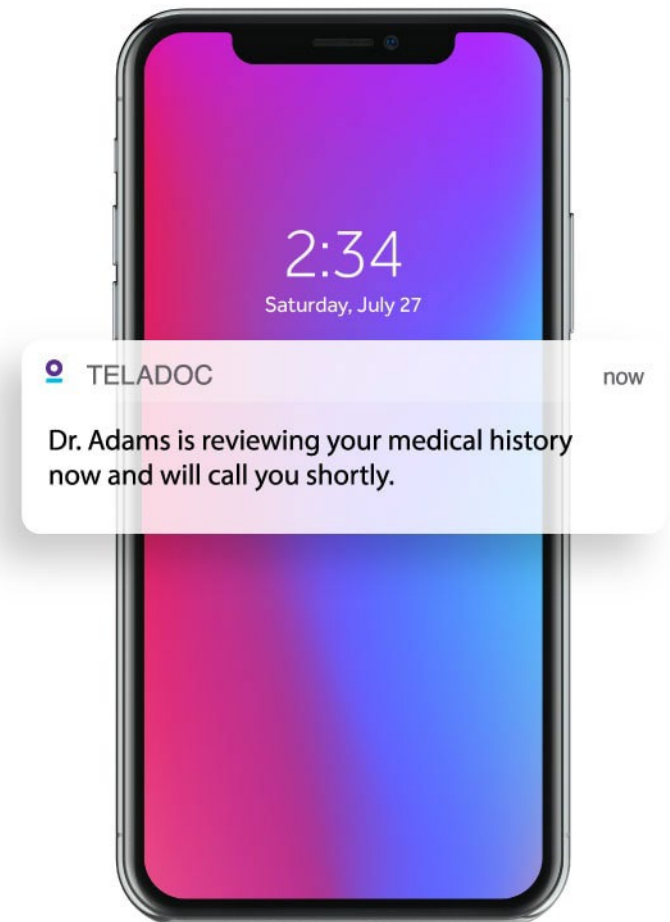
- ✓ Schedule a visit with a therapist or psychiatrist
- ✓ Adolescent mental health
- ✓ Get an expert review of your existing mental health diagnosis and treatment plan

Register at **www.summit-inc.net**

Go to Teladoc under Contacts & Links

Call **800-362-2667**

Request video consultation online at **www.teladoc.com**

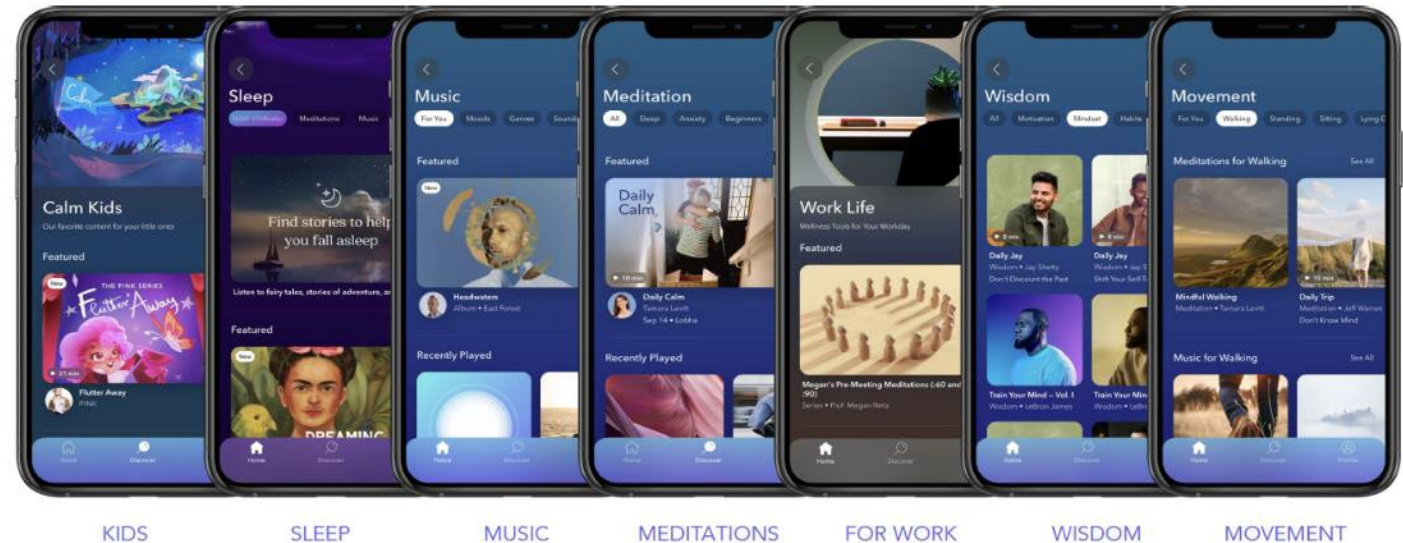




Millions of people are experiencing lower stress, less anxiety, improved focus and more restful sleep with Calm. Whether you have 30 seconds or 30 minutes, Calm content is made to suit your schedule and needs.

The world's #1 app for mental health

- Sign into your existing Calm account or create an account
- Enter your email address in the box provided to activate the subscription on your Calm account
- Download the Calm app and log in to your account to access the premium content
- Once you've signed up, you can **add up to 5 dependents** (age 16 years or older) via the "Manage Subscription" page inside your Calm account at www.calm.com



Scan the QR code to
download the Calm app!



Employee Assistance Program

Free, confidential help 24 hours a day, 7 days a week



Employee Assistance Programs

EAP counselors will assist you with concerns such as:

- Marital relationships
- Parent/child conflicts
- Anxiety and stress
- Workplace issues
- Grief and loss
- Depression
- Dependent care concerns
- Wellness
- Substance abuse, and more.

**Six free counseling sessions
per issue each year.**

Call 888-520-5400

Visit www.jorgensenbrooks.com

Download the Mobile App at jorgensenbrooks.com/app



Dental Network



Greater Savings

You may visit any network dentist, but you will save the most money by visiting a PPO dentist.



**Non-participating
dentist**



**Premier
dentist**



**PPO
dentist**

TIP: Visit Delta Dental at www.deltadentalaz.com/find or download the Delta Dental mobile app to find an in-network dentist near you!

Dental Plans



Remember, you can get an estimate for high-cost services

	Comprehensive Plan	Basic Plan
	In-Network & Out-Of-Network	In-Network Only
Annual Deductible (July 1–June 30)	\$50/person \$150/family	\$50/person \$150/family
Annual Maximum (July 1–June 30)	\$2,000	\$1,000
Preventive Services (subject to annual dental maximum)	100% no deductible	100% no deductible
Basic Services (includes fillings, extractions, oral surgery)	90%	70%
Major Services (includes onlays, crowns, dentures)	60%	40%
Orthodontic Services (Adults & Children) Lifetime Orthodontic Maximum	50% \$1,500	Not Applicable



The Comprehensive Plan includes a \$500 rollover to a maximum of \$4,000 if you get 2 preventive cleanings a year.

Vision Plan

The vision plan provides a \$500 per-plan-year benefit per person to be used for any eligible expenses that may include vision exams, lenses and frames, prescription sunglasses, or contact lenses.

To receive vision care, simply visit any optometrist, ophthalmologist, or optician (no claim form needed).



Dental and Vision Contributions

Benefits You Receive

Dental: Two plans offered with coverage for preventive, basic, major and orthodontic services.

Vision: One plan; the plan reimburses up to \$500 per covered person per plan year.

Who is Eligible and When

Benefit eligible full-time employees and eligible dependents.

Effective first day of the month after employed full-time for 30 days. www.summit-inc.net/

Dental Coverage – Pre-Tax Employee Pays Monthly

Employee Only

Comprehensive	\$5
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Basic	\$0
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Emp + Spouse

Comprehensive	\$38
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Basic	\$5
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Emp + Child(ren)

Comprehensive	\$40
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Basic	\$6
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Emp + Family

Comprehensive	\$47
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Basic	\$8
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Vision Coverage – Pre-Tax Employee Pays Monthly

Employee Only

\$7

Emp + Spouse

\$14

Emp + Child(ren)

\$14

Emp + Family

\$19



Basic Life Insurance

Employee Life Insurance
2X Annual Salary

Spouse Life Insurance
\$2,000

Dependent Child Life Insurance
\$1,000 per each child

Beneficiary(ies)

Review your beneficiary & keep the information up-to-date online.

Voluntary Life Insurance

Enhanced
Benefit!

Employee

- You can buy \$10,000 increments
- Maximum: \$750,000
- Guarantee Issue: \$300,000

Special Guarantee Issue Enrollment Opportunity

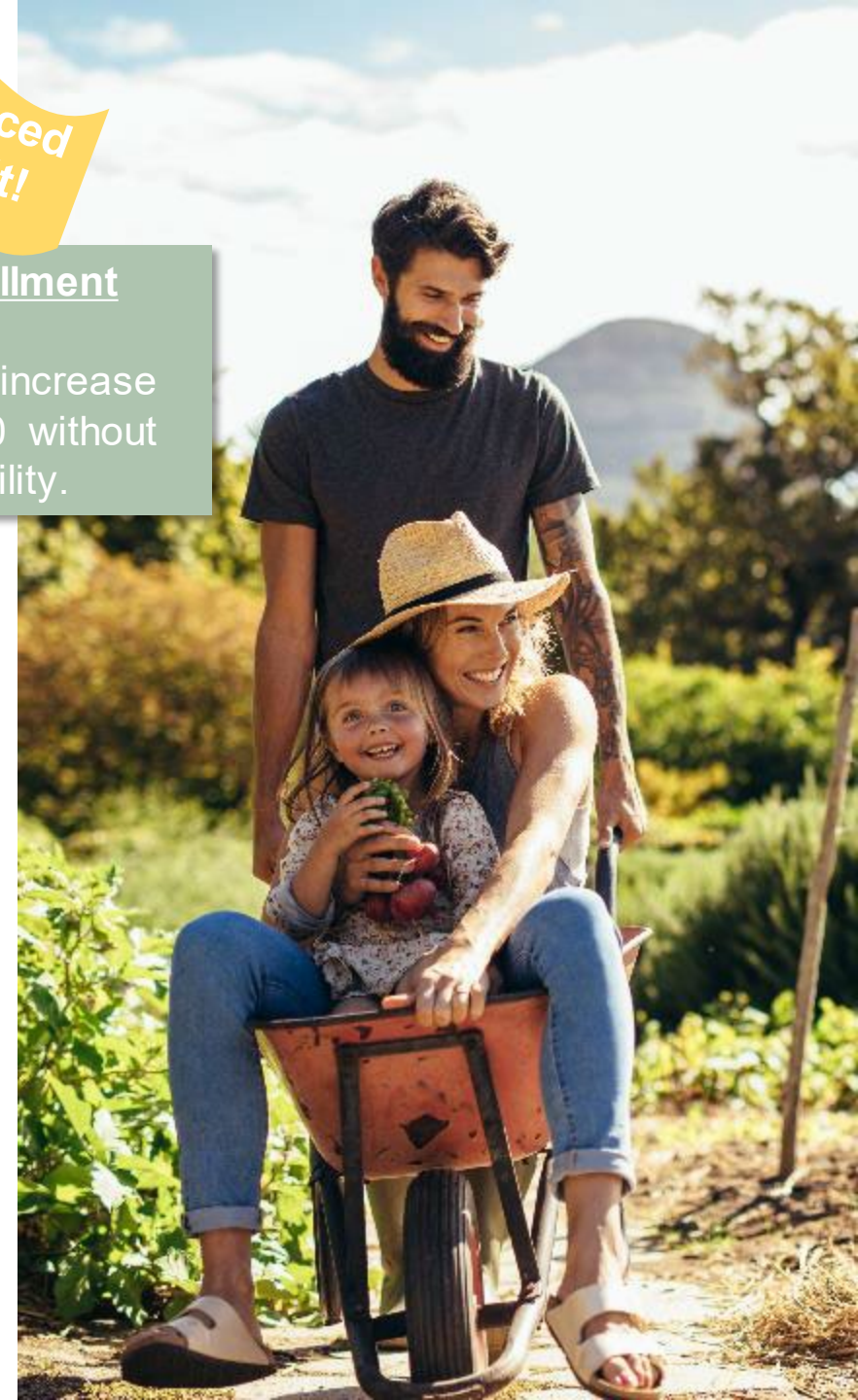
During Open Enrollment, you can increase your coverage amount by \$50,000 without providing evidence of insurability.

Spouse

- You can buy \$5,000 increments
 - You can elect up to 100% of your employee total basic and voluntary coverage
- Maximum: \$250,000
- Guarantee Issue: \$50,000

Child(ren)

- You may also elect one of the following Voluntary Life Insurance up to 100% of your total basic and voluntary coverage for your dependent child(ren): \$2,000, \$5,000, \$10,000, \$15,000 \$20,000





Short Term Disability

Short-Term Disability insurance provides weekly income benefits if you cannot work due to a non-occupational, accidental injury or illness (including pregnancy).

Replaces 66% of your **weekly** earnings

Up to \$1,500 per **week**

Begins the **30th** day after accident/illness

Last up to **150 days** if you remain disabled

Flexible Savings Account (FSA)



How it works:

- You elect an **annual** contribution at Open Enrollment each year
- You can set aside pre-tax dollars to pay for qualified medical, dental and vision expenses.
- The contribution gets divided per pay-period and deducted from your paycheck on a pre-tax basis.

Account	2023 Limits	Money is available
Health Care FSA	Yavapai College: \$100 - \$3,050	Full amount – day one
Limited Purpose Health Care FSA (If you elect the HDHP w/ HSA)	Same as Health Care FSA (Dental and Vision expenses only)	Full amount – day one
Dependent Care FSA	\$100 - \$5,000	As it is deposited

For more information, please contact Summit Administration Services, Inc., at 888-690-2020 and access your FSA information, at: summitmember.com

Wellness Benefits



At YCT our mission focuses on a balance of physical and emotional wellness that empowers each employee to take control of their own health and wellness by making informed decisions every day. Take action today and start reaping the benefits of being yourself...at your best!

The YCT Wellness Program is available to benefit eligible employees (and their spouses and dependents) of the City of Prescott, Town of Chino Valley, Yavapai College, and Yavapai County.

Annual events such as on-site mammography, on-site prostate exams, flu shot, well baby exams, and health screening clinics are offered through the Wellness Program at no cost to employee's and their dependents.





tria HEALTH Pharmacy Advocate Program

Save Money on Your Medications

How can you save money?

- One-on-one, confidential telephonic counseling with a pharmacist
- Pharmacists are your personal medication experts and work with you and your doctor(s) to make sure your conditions are properly controlled without the risk of medication-related problems.

Your Tria Health pharmacist can help:

- Ensure your medications are working and help minimize side effects
- Identify any medication savings opportunities
- Check to make sure your dosing is effectively treating your condition
- Assist with any other medication-related problems you are experiencing

**Available to all members (Employee, Spouse, and Dependents)
enrolled in one of YCT's medical plans**

Schedule your first appointment, visit www.triahealth.com/enroll or call 1.888.799.8742 to speak with a Tria Health member advocate.

Marquee Health Wellness Program



Available to all members (Employees & Spouses) enrolled in one of YCT's medical plans

A wide array of resources are also available to you on the Marquee Health website.


- Health Improvement Programs
- Wellbeing Place Blog
- Personal Health Assessments
- On-Demand Wellness Videos
- Wellness Challenges
- Monthly Webinars and Newsletters
- Access to Gym Memberships
- Discounts

Phone: 800.882.2109

Web: mymarqueehealth.com

New users will select 'Register for a new account', enter the code YCT then use your company email to create a profile.

Email: coaching@marqueehealth.com



Scan the QR code to download the MyWellPortal app!

Rewards

Corporate Rewards Program

Reach 1,000 points to unlock your next incentive

100% 577 / 1,000 points

Congratulations!
you've unlocked an incentive

Dashboard

Select any of the tiles below to access features within the program.

- Biometric Screenings
- Rewards & Incentives
- Health Status
- Health Coaching
- Health Assessment
- Challenges
- Video Library
- Wellness News
- Employee Assistance Program (EAP)

The contribution rates for the ASRS and ORP plans, plus long term disability will be as follows effective 7/1/2023:

ASRS & ORP

From 12.03% to 12.14%

ASRS Long Term Disability

From 0.14% to 0.15%

ORP Long Term Disability

No Change 0.55%

Retirement & Long Term Disability Benefits

- For information on the retirement plans and long term disability plans, please refer to the Retirement tab in My Benefits.
- During open enrollment, you cannot make any changes to your basic retirement benefit other than if you are enrolled in the Optional Retirement Program and want to change to a different vendor.
- If you want to do this, please refer to the Retirement tab on My Benefits for information and instructions on how to do that.



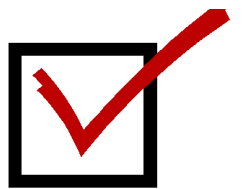
Next Steps



During open enrollment **review, confirm, and make any changes** to your benefits or your benefits will carry over from the previous plan year except for some of the voluntary benefits, including your FSA and/or HSA elections.



Submit changes for benefits by **5/31**



Changes are effective **July 1, 2023**



If you have questions, contact your HR Team



Thank You!