



Refresco

Our drinks on every table

2022 Refresco Benefits Overview



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Enrollment Instructions

2022 Benefits Overview

Eligibility

- Regular full-time employees working 30 or more hours per week
- **Eligible dependents include your:**
 - Legal spouse
 - Dependent children up to age 26
 - Dependent children over age 26 who are primarily dependent upon you for support due to a mental or physical handicap occurring prior to reaching age 26
- ALL dependents (unless verified by benefitexpress on or after 5/3/21 or court ordered) will need to be re-verified. If you are adding new dependents, you must provide Dependent Verification Documentation. If dependents are not verified, they will NOT be added to any plans effective 1/1/22.
- Open Enrollment Timeline: October 20, 2021 through November 10, 2021
- Benefits will be effective January 1, 2022



2022 Benefits Overview

Healthcare is a shared cost and we both play a critical role in offering competitive benefits!

As Your Employer...

- Broad network
- Availability of Resources
- Managing Claims
- Communications

As Individuals...

- Prevention
- Contemplate Behaviors
- Education
- Utilize Resources
- Choose In-Network Providers



Plan Overview

Comprehensive & Flexible Options

To support physical, financial and emotional well-being

Options



- Medical
- Prescription Drug
- Dental
- Vision
- Saving and Spending Accounts
- Legal Services Plan
- Voluntary Accident, Critical Illness & Hospital Indemnity

Services



- Telemedicine - Teladoc
- Disease Management
- Health Cost Estimator

More...



- Employee Assistance Program (EAP) - MetLife
- Travel Assurance- AXA

2022 Benefits Overview

Medical Plan Option

UMR HDHP

Deductible:	\$1,400/\$2,800
Out of Pocket Max:	\$4,000/\$8,000
Copays:	None
Coinsurance:	20%
Rx:	\$15/\$50/\$100
<small>*Rx Copays apply AFTER annual deductible is met</small>	
Specialty Drugs:	20% up to \$500
Preventive Rx:	\$5 copay

UMR PPO Plan

Deductible:	\$750/\$1,500
Out of Pocket Max:	\$6,000/\$12,000
Office Visit Copay:	\$20
Specialist Visit Copay:	\$40
Coinsurance:	20%
Rx:	\$15/\$50/\$100
<small>*Deductible does not apply to Rx Copays</small>	
Specialty Drugs:	20% up to \$500
Preventive Rx:	N/A

After the deductible is met for the year, the plan pays a percentage of cost for most services.

After the annual out-of-pocket maximum is satisfied, the plan pays 100% of the cost for most services.

2022 Benefits Overview

Medical Plan Comparison

2022 Plan Design Changes:

- PPO Plan- Reduction to Office Visit Copay (Primary & Specialty)
- PPO Plan- Telemedicine covered at \$0 Copay

	High Deductible Health Plan In-Network Coverage	Traditional PPO Plan In-Network Coverage
Annual Deductible		
	Deductible applies to out-of-pocket maximum	
Individual	\$1,400	\$750
Family	\$2,800	\$1,500
Out-Of-Pocket Maximum		
Individual	\$4,000	\$6,000
Family	\$8,000	\$12,000
Cost of Care		
Preventive Care	100%	100%
Primary Office Visit	Plan pays 80% after ded	\$20 Copay
Specialist Office Visits	Plan pays 80% after ded	\$40 Copay
In-Patient Hospital	Plan pays 80% after ded	Plan pays 80% after ded
Emergency Room	Plan pays 80% after ded	Plan pays 80% after ded
Telemedicine		
Medical visit	\$49 until ded met, then coinsurance	\$0 Copay
Dermatology Visit	\$85 until ded met, then coinsurance	\$0 Copay
Pharmacy		
Generic	\$15 after ded	\$15, no ded
Formulary	\$50 after ded	\$50, no ded
Non-Formulary	\$100 after ded	\$100, no ded
Specialty Drugs	20% up to \$500	20% up to \$500
Preventive Drugs	\$5 Copay	Only applicable for the HDHP

2022 Benefits Overview

Medical Plan Rates

HDHP

- Modest increase to all tiers except “Employee-only”.
- If you completed all of the 2021 Wellness Activities by the November 30th deadline, your rate for the HDHP will reflect the \$90/month Wellness rates for 2022.
- If you partially completed (only 1 activity) the 2021 Wellness Activities by the deadline, your rate for the HDHP will reflect the \$45/month Wellness rates for 2022.

2022 Medical High Deductible Health Plan	Weekly Cost	Weekly Employer Contribution	Bi-Weekly Cost	Bi-Weekly Employer Contribution
(\$90/month) Wellness Premiums (Complete the health check survey & tobacco free)				
Employee	\$22.62	\$76.59	\$45.23	\$153.19
Employee + Spouse	\$63.33	\$244.22	\$126.67	\$488.44
Employee + Child(ren)	\$57.05	\$200.90	\$114.11	\$401.79
Family	\$85.70	\$301.46	\$171.41	\$602.93
Partial (\$45/month) Wellness Premiums (Only 1 activity completed)				
Employee	\$33.00	\$66.21	\$66.00	\$132.42
Employee + Spouse	\$73.72	\$233.83	\$147.44	\$467.67
Employee + Child(ren)	\$67.44	\$190.51	\$134.88	\$381.02
Family	\$96.09	\$291.08	\$192.18	\$582.16
If you did NOT complete your wellness activities by the deadline on November 30, 2021				
Employee	\$43.38	\$55.83	\$86.77	\$111.65
Employee + Spouse	\$84.10	\$223.45	\$168.21	\$446.90
Employee + Child(ren)	\$77.82	\$180.13	\$155.64	\$360.25
Family	\$106.47	\$280.69	\$212.94	\$561.39

2022 Benefits Overview

Medical Plan Rates

PPO Plan

- Modest increase to all tiers except “Employee-only”.
- If you completed all of the 2021 Wellness Activities by the November 30th deadline, your rate for the PPO will reflect the \$90/month Wellness rates for 2022.
- If you partially completed (only 1 activity) the 2021 Wellness Activities by the deadline, your rate for the PPO plan will reflect the \$45/month Wellness rates for 2022.

2022 Medical Traditional PPO Plan	Weekly Cost	Weekly Employer Contribution	Bi-Weekly Cost	Bi-Weekly Employer Contribution
(\$90/month) Wellness Premiums (Complete the health check survey & tobacco free)				
Employee	\$27.46	\$77.94	\$54.92	\$155.87
Employee + Spouse	\$85.45	\$241.28	\$170.90	\$482.56
Employee + Child(ren)	\$71.38	\$202.65	\$142.75	\$405.31
Family	\$112.60	\$298.71	\$225.19	\$597.42
Partial (\$45/month) Wellness Premiums (Only 1 activity completed)				
Employee	\$37.85	\$67.55	\$75.69	\$135.10
Employee + Spouse	\$95.84	\$230.89	\$191.67	\$461.79
Employee + Child(ren)	\$81.76	\$192.27	\$163.52	\$384.54
Family	\$122.98	\$288.33	\$245.96	\$576.65
If you did NOT complete your wellness activities by the deadline on November 30, 2021				
Employee	\$48.23	\$57.17	\$96.46	\$114.33
Employee + Spouse	\$106.22	\$220.51	\$212.44	\$441.02
Employee + Child(ren)	\$92.15	\$181.89	\$184.29	\$363.77
Family	\$133.37	\$277.94	\$266.73	\$555.88

2022 Benefits Overview

Telemedicine

	Online	Phone
UMR	www.teladoc.com	1.800.teladoc



You will need to re-register for Teladoc under UMR

- Available by phone, email, or video chat, 24/7/365
- Board-certified physicians through the convenience of phone or video consults
- Get treatment and a prescription if you need one, right from your home, office or even when you're traveling

Telemedicine	HDHP	PPO Plan
Medical visit	\$49 until ded met, then coinsurance	\$0 Copay
Dermatology Visit	\$85 until ded met, then coinsurance	\$0 Copay

Reminder!

- With Covid-19 still affecting the way you seek care, Teladoc is still available and almost always cheaper
- You can talk to a doctor in minutes anytime, anywhere



A virtual office visit
for non-emergency
care



Connect by
phone, video or
mobile app



24/7 assistance
in 10 minutes



A network of
qualified family
physicians



Prescriptions sent
to your pharmacy



Low-cost
alternative to ER
or urgent care

2022 Benefits Overview

Medical Plan Rates

Side-by-Side: Low Usage (Single)

- You never get sick or go to the doctor
- You only pay premiums (assumes wellness rates)

<u>Single Coverage</u>	PPO Plan	HDHP Plan
Monthly premium (Employee)	\$119	\$98
Annual premium (Employee)	\$1,428	\$1,176
Annual Employee Cost:	\$1,428	\$1,176

Est. HDHP Savings vs. PPO \$252

Side-by-Side: High Usage (Single)

- You have a serious health condition and reach the out-of-pocket limit

<u>Single Coverage</u>	PPO Plan	HDHP Plan
Monthly premium (Employee)	\$119	\$98
Annual premium (Employee)	\$1,428	\$1,176
Annual Deductible	\$750	\$1,400
Annual out-of-pocket limit	\$6,000	\$4,000
Annual premium + Annual out-of-pocket limit Annual Total Cost	\$7,428	\$5,176

Est. HDHP Savings vs. PPO \$2,252

2022 Benefits Overview

Medical Plan Rates

Side-by-Side: Low Usage (Family) Side-by-Side: High Usage (Family)

- You never get sick or go to the doctor
- You only pay premiums

Family Coverage	PPO Plan	HDHP Plan
Monthly premium (Employee)	\$487.92	\$371.38
Annual premium (Employee)	\$5,855.04	\$4,456.56
Annual Employee Cost:	\$5,855.04	\$4,456.56

Est. HDHP Savings vs. PPO \$1,398.48

- You have a serious health condition and reach the out-of-pocket limit

Family Coverage	PPO Plan	HDHP Plan
Monthly premium (Employee)	\$487.92	\$371.38
Annual premium (Employee)	\$5,855.04	\$4,456.56
Annual Deductible	\$1,500	\$2,800
Annual out-of-pocket limit	\$12,000	\$8,000
Annual premium + Annual out-of-pocket limit Annual Total Cost	\$17,855.04	\$12,456.56

Est. HDHP Savings vs. PPO \$5,398.48

2022 Benefits Overview

Pharmacy Benefits

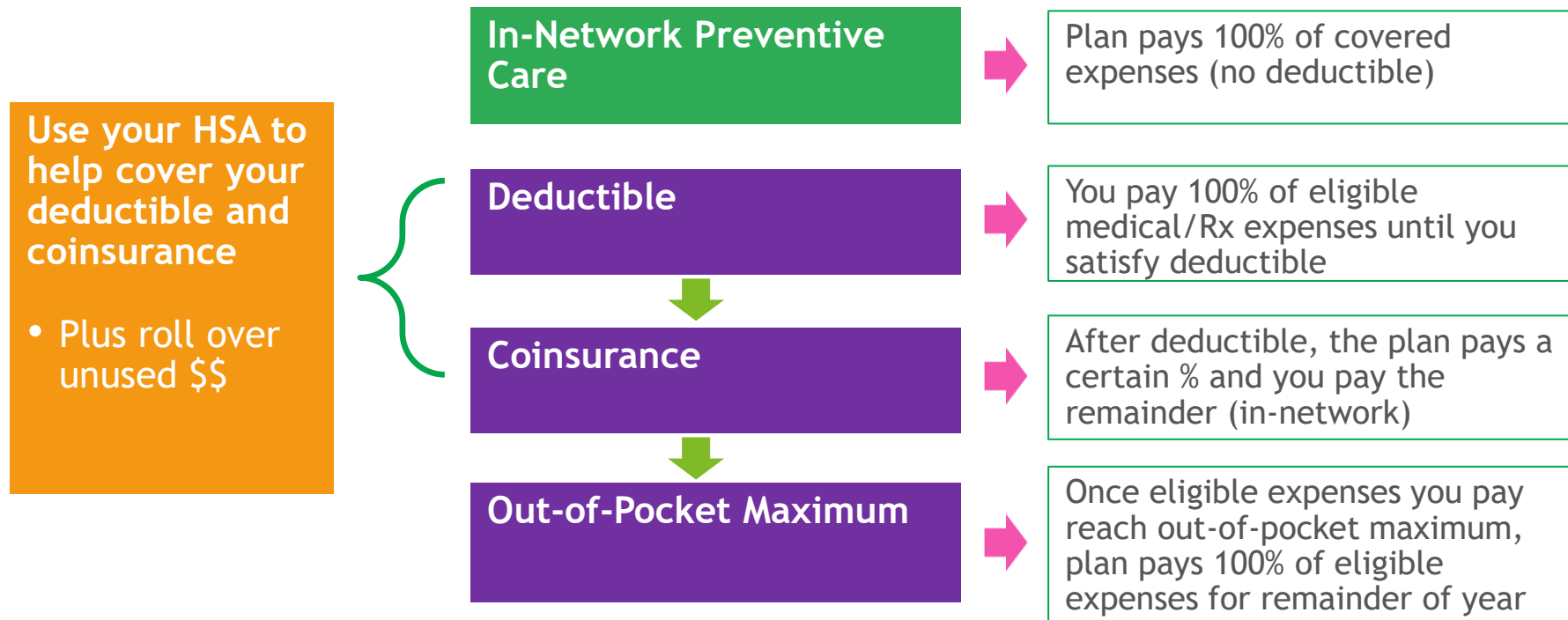
- A single ID card for both Medical and RX will be sent out
- **Mandatory Generic Incentive-** There will be a penalty assessed for member that fill a brand drug when a generic alternative is available. Members will pay the appropriate brand cost share plus the cost difference between the brand and generic regardless of how the physician writes the prescription. If you have been choosing the brand over the generic version, it's up to you whether you will continue to get the brand drug and pay more, or whether you will switch to the generic version and get the savings.
- **Maintenance Choice** - Your pharmacy benefit encourages you to get maintenance medications filled for a 90 day supply at a time. Maintenance medications are those you take routinely, often to treat chronic conditions. You can fill maintenance medications at any in-network pharmacy (no longer limited to CVS) by taking advantage of this program but still receive a 90 day supply.
- Visit www.optumrx.com to find the most recent drug lists and program details.

Optum Rx Web Portal Tools

- A few key features located on the portal are...
 - Ordering home delivery refills, renewing and transferring prescriptions
 - Pricing medications and searching for lower cost alternatives
 - Reviewing your pharmacy benefits, the prescriptions drug list (formulary/non-formulary), and claims history
 - Locating in-network pharmacies

2022 Benefits Overview

How Consumer Driven Medical Plans Work



- If you cover others and one person reaches the individual out-of-pocket maximum (not the family max.), the plan pays 100% thereafter for that individual.

2022 Benefits Overview

What's an HSA?

Health Savings Account:

- A special tax-advantaged account that's designated for eligible health expenses (medical, prescription drug, dental and vision).
- HSAs are designed to work with high deductible medical plans.
- The account can help you pay for your deductible and other qualified expenses.
- HSAs give you more control over how you pay for health care.
- The 2022 annual IRS contribution limit for an HSA is \$3,650 for single and \$7,300 for family coverage. You can also contribute an additional \$1,000 if you are age 55 or over.

Most employees are eligible to open an HSA but there are specific IRS rules that govern participation.



Call (866) 234-8913

Or visit:

www.optumbank.com/health-accounts/hsa.com

2022 Benefits Overview

The Perks of HSAs

Advantage

- Pay qualified expenses for you and any tax-eligible dependents

Tax Benefits

- Before-tax contributions from your paycheck
- Tax-free interest or earnings on your contributions
- Tax-free withdrawals for qualified expenses

Saving for the Future

- Unused HSA funds roll over from year to year, for current and future medical expenses
- HSA balances may be invested once they reach a certain amount
- Account is yours even if you change coverage, change employers or retire

***Refresco pays the monthly maintenance fee for the HSA while you're actively covered by the plan.**

2022 Benefits Overview

Dental Plan Comparison

No plan design change for either Dental plan for 2022!

	MetLife Base Plan In-Network Coverage	MetLife Buy-Up Plan In-Network Coverage
Deductible		
Individual	\$50	\$75
Family	\$150	\$225
Yearly Maximum		
Per Person	\$1,500	\$1,500
Benefit Coverage		
Preventive & Diagnostic	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontia		
Benefit Coverage	Not Covered	50%
Lifetime Maximum	Not Covered	\$2,000
Age Limit	Not Covered	Adults & Children

2022 Benefits Overview

Dental Plan Rates

No change in Dental Plan Rates for 2022!

2022 MetLife Dental Base Plan	Weekly Cost	Weekly Employer Contribution	Bi-Weekly Cost	Bi-Weekly Employer Contribution
Employee	\$1.23	\$4.21	\$2.46	\$8.42
Employee + Spouse	\$2.44	\$8.29	\$4.88	\$16.58
Employee + Child(ren)	\$2.78	\$9.28	\$5.56	\$18.55
Family	\$3.90	\$12.58	\$7.79	\$25.15

2022 MetLife Dental Buy-Up Plan	Weekly Cost	Weekly Employer Contribution	Bi-Weekly Cost	Bi-Weekly Employer Contribution
Employee	\$2.66	\$3.32	\$5.33	\$6.64
Employee + Spouse	\$5.25	\$6.54	\$10.49	\$13.09
Employee + Child(ren)	\$6.00	\$7.48	\$12.00	\$14.97
Family	\$8.79	\$10.96	\$17.57	\$21.93

2022 Benefits Overview

Vision Plan

No change in Vision plan design or rates for 2022!

	VSP Vision Plan	SafetyFrame Allowance*
Deductible	None	SafetyFrame allowance Up to \$100 Once every 24 months *Optional
Eye Exams	\$15 copay	
Frames	Covered up to \$150, then 20% discount	
Lenses	Covered in full: \$25 Single Vision \$25 Trifocal \$25 Bifocal \$25 Progressive	
Contacts	Covered up to \$150	
Frequency	Exam: Once every 12 months Contacts: Once every 12 months Lenses: Once every 12 months Frames: Once every 24 months	

2022 VSP Vision Plan	Weekly Cost	Bi-Weekly Cost	W/SafetyFrame Weekly Cost	W/SafetyFrame Bi-Weekly Cost
Employee	\$1.60	\$3.19	\$1.99	\$3.98
Employee + Spouse	\$2.46	\$4.93	\$2.86	\$5.72
Employee + Child(ren)	\$2.33	\$4.66	\$2.72	\$5.45
Family	\$4.45	\$8.91	\$4.85	\$9.70

2022 Benefits Overview

Life and Disability Benefits

Basic Life/AD&D

- Refresco provides 100% Employer Paid Basic Life and AD&D Insurance for Employees

Supplemental Life/AD&D

- You can purchase additional Life and AD&D insurance for yourself, your spouses or your dependents

Disability Insurance

- Refresco Provides Employer Paid Basic Short-Term Disability
- Additional Disability insurance options may be available for purchase.

View your 2022 Benefit Guide for additional information.

2022 Benefits Overview

Accident, Critical Illness & Hospital Indemnity

Accident Insurance

- Accident Insurance helps offset the unexpected medical expenses for non-work related injuries, including time missed from work and out-of-pocket medical expenses such as emergency room fees, deductibles and copayments, that can result from a fracture, dislocation or other covered accident injury. Coverage is also available for your spouse and children. With MetLife, you'll have a choice of two comprehensive plans which provide payments in addition to any other insurance payments you may receive

Critical Illness Insurance

- Critical Illness Insurance compliments your major medical coverage by providing a lump-sum benefit upon diagnosis of a covered critical illness. That benefit can be used to pay direct and indirect costs related to a covered critical illness, which can often be expensive and lengthy. Family coverage is also available.

Hospital Indemnity - **NEW OFFERING FOR 2022!**

- No matter how good your medical insurance is, when you're hospitalized for an injury or illness there will probably be medical expenses and out of pocket costs that are not covered. A hospital confinement indemnity insurance policy provides cash benefits to use as you see fit. The benefits are predetermined and paid regardless of any other insurance you may have.



2022 Benefits Overview Additional Benefits

- Flexible Spending Accounts
- MetLife Legal Services
- Employee Assistance
- Travel Assurance
- 401(k)

2022 Benefits Overview

Flexible Spending Accounts (FSAs)

- A great way for you to save on taxes and budget for health care and dependent care expenses you expect during the year. 2022 limits not yet released*

	General Purpose Health Care FSA	Limited Purpose Health Care FSA	Dependent (Day) Care FSA
Who is Eligible	Benefit-eligible employees who are not enrolled in a HDHP	Benefit-eligible employees who are enrolled in a HDHP	All benefit-eligible employees
Contribution Amount (per year)	Up to \$2,750	Up to \$2,750	Up to \$5,000 (with a few exceptions, see IRS Publication 503 for more information)
Eligible Expenses	Qualified health care expenses not covered by your medical, prescription drug, dental or vision plans, such as deductibles, coinsurance, copays and certain over-the-counter drugs. (See IRS Publication 502 for more information).	Qualified Dental and Vision Care expenses only (see IRS Publication 502 for more information)	Eligible childcare (for children under 13) and elder care expenses, including in-home babysitters, day care, after school care and summer day camp, so you and/or your spouse can work or attend school full-time (see IRS publication 503 for more information).

2022 Benefits Overview

EAP, MetLife Legal & Travel Assurance

EAP:

- MetLife EAP provides guidance for personal issues that you might be facing and information about other concerns that affect your life.
- You get up to 5 in person, phone or video consultations with licensed counselors for you and your eligible household members.

MetLife Legal:

- MetLife Legal Services is a legal assistance program that helps manage everyday legal matters
- You can receive legal advice and representation on a wide range of matters, including: Estate Planning, Traffic Offenses, Financial Matters and more!

AXA Travel Assurance Services:

- To complement your MetLife insurance coverage, you have access to AXA Travel Assurance services.
- Benefits include: emergency, medical assistance services, worldwide medical teleconsultations and personal assistance services.

Qualified Status Change

You may change your 2022 elections only in the event of a “Qualified Status Change”, such as:

- Birth or adoption of a child
- Marriage
- Divorce or legal separation
- Death of a spouse or dependent
- Change in employment status for you or your spouse that results in a gain or loss of benefits

You must make any coverage changes within 31 days of the Qualified Status Change. Qualified Status Changes must be reported on the enrollment website or by contacting the Benefit Service Center within 31 days of the event.

It is critical to review your benefit confirmation statement to ensure your elections and effective date are accurately reflected in the system after your submission.

Dependent Verification

Employees who elect to enroll themselves along with their spouse or children, must submit documentation providing proof of dependent status.

Examples of acceptable documentation include a prior year tax return, birth certificate, marriage license or court issued documents. You have 30 days from the date you make your election to submit the documentation.



2022 Benefits Overview

401(k) Retirement Savings

- New hires will be automatically enrolled after 90 days.
- Refresco will match 50% of the first 6% in eligible compensation the 1st of the month following 90 days of service.
- Auto-escalation annually by 1% up to 6%

Reminder: Open Enrollment is a good time to make sure your beneficiaries are up-to-date.



Getting Ready to Enroll

2022 Enrollment Reminders

- Your 2022 Benefit Election Period: October 20 through November 10
- Even if you want to keep the same benefits, it is MANDATORY that you log into UKG and re-elect benefits for 2022. Your 2021 benefit elections will NOT rollover.
- After open enrollment ends, changes to your elections can only be made if you experience a documented qualified life event.
- ALL dependents (unless court ordered or if dependent was verified after May 3, 2021) must be (re)verified with the appropriate documentation by November 10th, 2021 or they will NOT be covered as of January 1, 2022.
- Review and update your beneficiaries for life insurance and your 401(k).
- Verify that your enrollment confirmation accurately reflects your elections for 2022.

How to Enroll

Website:

- <https://e43.ultipro.com/Login.aspx>
- Login using your designated username and password
- Hover over the “Myself” tab and click on the “Manage my Benefits” link
- From the Welcome Screen, you can begin your enrollment, make changes to your benefits and more!

If you have questions, contact the Benefit Service Center at:

(877) 830-0388

Monday - Friday 8:30am - 8:00pm EST

Closed standard holidays

Thank you
For your attention



Our drinks on every table