

# ACCEND SERVICES 2019 GROUP HEALTH RENEWAL

Presented by Wheeler Associates



**WA** WHEELER ASSOCIATES

# MEET YOUR WHEELER TEAM



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# HOW CAN WE HELP?

- Explain how your benefits work
- Help work through claims issues
- Answer any specific coverage questions
- Provide you with a benefit comparison (Spouses plan vs. employer plan)
- Help to navigate the VERY confusing health insurance/benefits world



# CURRENT STATE OF HEALTH INSURANCE



# GROUP HEALTH INSURANCE- HEALTHPARTNERS

- Accend Services Employer Contribution based off of the \$6350-100% plan
  - Employees can 'buy up' to the richer benefit plans

FTE	EMPLOYER PREMIUM CONTRIBUTION
0.6	50%
0.7	60%
0.8	70%
0.9	80%
1.0	90%

# GROUP HEALTH INSURANCE - HEALTHPARTNERS

- Benefits available to employees on the 1st of the month following 60 days of employment, unless otherwise noted
- Employer pays a portion of employee premium based on number of hours worked
- Three plan options available:
  - EZ Empower HSA Embedded \$6350-100 Open Access
  - EZ Empower HSA Embedded \$3000-100 Open Access
  - EZ Three for Free \$1500-75 Open Access



## HEALTHPARTNERS: EZ EMPOWER HSA EMBEDDED \$6350-100 OPEN ACCESS

- Deductible: Individual \$6,350 – Family \$12,700
- Out of Pocket Maximum: Individual \$6,350 – Family \$12,700
- You pay 100% of healthcare costs until you reach the deductible/out of pocket maximum and then the plan pays 100%
- Calendar year deductible + out of pocket maximum
- Preventive Care is covered at 100%

TIER	TOTAL MONTHLY PREMIUM
Single	\$448.23
Single +1	\$1,008.51
Family	\$1,344.69



# HEALTHPARTNERS: EZ EMPOWER HSA EMBEDDED \$3000-100 OPEN ACCESS

- Deductible: Individual \$3,000 – Family \$6,000
- Out of Pocket Maximum: Individual \$3,000 – Family \$6,000
- You pay 100% of healthcare costs until you reach the deductible/out of pocket maximum and then the plan pays 100%
- Calendar year deductible + out of pocket maximum
- Preventive Care is covered at 100%

TIER	TOTAL MONTHLY PREMIUM
Single	\$568.02
Single +1	\$1,278.02
Family	\$1,704.04





## HEALTHPARTNERS: EZ THREE FOR FREE 1500-75 OPEN ACCESS

- Deductible: Individual \$1,500 – Family \$4,500
- Out of Pocket Maximum: Individual \$4,500 – Family \$9,000
- No Charge for the first three visits (Primary Care, Convenience Care, Specialist Visit)
  - 25% coinsurance thereafter
- 25% coinsurance after deductible has been met
- Rx: \$15 - \$50 - \$100 copay
- Calendar year deductible + out of pocket maximum
- Preventive Care is covered at 100%

TIER	TOTAL MONTHLY PREMIUM
Single	\$606.16
Single +1	\$1,363.85
Family	\$1,818.48



# TAKE ADVANTAGE OF YOUR **HSA**

## DID YOU KNOW?

Every **unused dollar** contributed to your health savings account (HSA) is **rolled over**. That means if you have **\$900 at the end of the year**, you will have **\$900 rolled over to use the following year**. There is **NO LIMIT** to the amount of **unused funds that can be rolled over**.



## DIFFERENT FROM AN FSA

Flexible savings accounts (FSAs) employ a **"USE-IT-OR-LOSE-IT" STRATEGY**, meaning **unused dollars are lost at the end of the plan year**. There are some exceptions to this, but, in most cases, **FSA funds must be used or they will be lost**.

## BUILT FOR THE FUTURE

HSAs enable you to build an incredible financial resource for **health care stability**. The huge **TAX ADVANTAGES** and **ROLLOVER POLICIES** of an HSA make it ideal for anyone looking to **take control of their health care finances**.



# HEALTH SAVINGS ACCOUNT EMPLOYER CONTRIBUTIONS

- 2019 Annual Contribution Limits
  - Single - \$3,500
  - Family - \$7,000
- Accend Services Employer Match
- Contact Laurel for enrollment form

FTE	MATCH PER MONTH	MATCH PER PAYCHECK
1	\$50.00	\$23.08
0.9	\$45.00	\$20.77
0.8	\$40.00	\$18.47
0.7	\$35.00	\$16.16
0.6	\$30.00	\$13.85



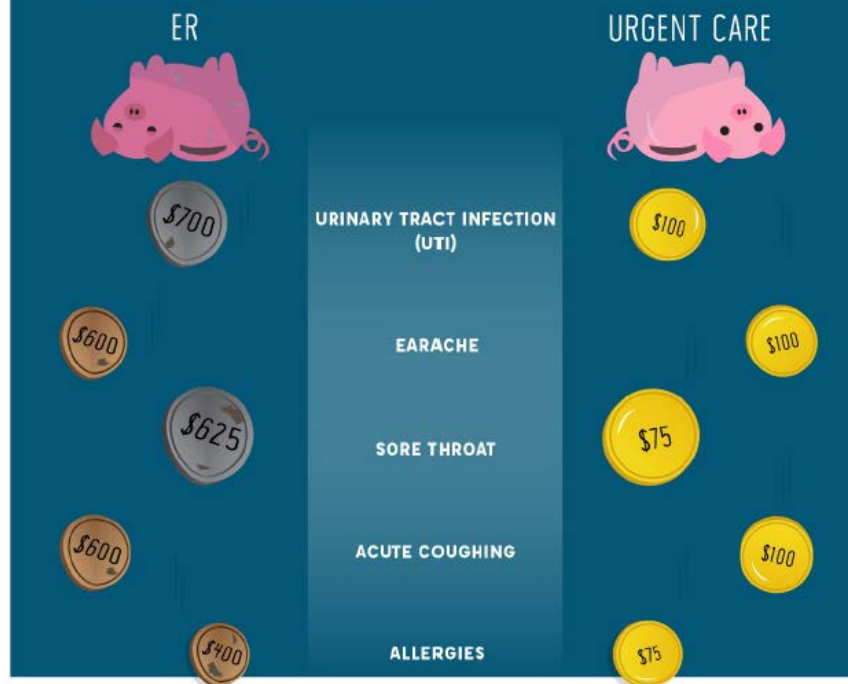
# BE A GOOD CONSUMER OF HEALTHCARE

- Utilize convenience care clinics
- Generic Prescriptions
- Price Comparison Tool
- Level of care: Convenience Care, Office Visit, Urgent Care, Emergency Room
- Preventive Care covered at 100%
- Ex; Annual physicals, flu shots, immunizations, cancer screenings



# COST COMPARISON: ER vs. URGENT CARE

Billions of dollars are wasted each year because patients visit the wrong health care centers during non-emergencies. Perhaps individuals are unaware of the cost differences, or maybe they simply don't know where to go at the time. The following illustration is an estimation of some common illnesses. It provides a comparison between emergency room (ER) and urgent care costs.



## NEXT STEPS

- If you are staying AS IS – YOU DO NOT NEED TO DO ANYTHING.
  - Your plan will renew on 5/1/2019 with the new premium amounts
- If you'd like to MAKE CHANGES OR ENROLL IN COVERAGE – please complete the change form / application that Laurel sent out.
- ALL ENROLLMENTS/CANCELLATIONS/CHANGES need to be in to Laurel by **FRIDAY APRIL 19th** in order to have your new ID cards by 5/1/2019.
  - You technically have until the end of April to make changes, however, you WILL NOT RECEIVE your new ID card by May 1.



# QUESTIONS? We are here to help



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THANK YOU

