



# 2020-2021

# Benefits Guide

*For Plan Year: April 1, 2020 to March 31, 2021*



Welcome to Anders Group! We are pleased to provide you and your dependents with competitive and valuable benefits. This guide is an overview of the benefits available to you. Please review it carefully in order to make the best choices for you and your family. If you have any questions regarding our benefit plans, please call The Purple Card at 866-788-9118.

## Annual Benefits Plan Year

April 1, 2020 – March 31, 2021

Benefit elections for full-time employees working at least 30 hours per week are effective on your date of hire. ***Because your benefits are effective on your hire date, we ask that you complete your benefit elections in the ADP system within 7 days of your hire date in order to have coverage.***

You may also cover your eligible dependents including, your spouse, domestic partner, dependent children up to age 26, and dependent children, regardless of age, who are incapable of self-support due to a mental or physical disability. Be sure to have your dependents' social security numbers and dates of birth on hand when you make benefit elections as you cannot enroll them without that information.

The next Annual Open Enrollment or your rehire due to a new assignment will be your next opportunity to make benefit election changes, unless you have a Qualifying Life Event such as getting married or divorced, having a baby, or loss of health coverage. Your change in coverage must be consistent with your change in status. For example, upon getting married you may add your new spouse to your current medical plan, but you may not change to a different medical plan.

As a committed partner in your health and well-being, Anders Group absorbs a significant amount of the costs for your benefits. Your share of the contributions for medical, dental, and vision benefits is deducted from your pay on a pre-tax basis, which lessens your tax liability.

*This benefits brochure is a brief outline of certain benefits available to Anders Group employees. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. If there is ever a question about one of these plans and policies, or if there is a conflict between information in this booklet and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern. . The benefits described in this booklet may be changed at any time and do not represent a contractual obligation on the part of Anders Group.*



# Medical Plan

Our medical coverage helps you maintain your well-being through preventive care and access to Blue Cross Blue Shields extensive network of providers. With two (2) plan options, you can choose the plan that best matches your needs.

To find a participating provider, go to [www.bcbstx.com](http://www.bcbstx.com).

	HSA - IN-NETWORK BENEFITS	PPO - IN-NETWORK BENEFITS
<b>NETWORK</b>		
	Blue Choice	Blue Choice
<b>ANNUAL DEDUCTIBLE</b>		
INDIVIDUAL	\$6,650	\$3,000
FAMILY	\$13,300	\$9,000
<b>COINSURANCE</b>		
YOU PAY	0% after deductible	30% after deductible
<b>ANNUAL OUT-OF-POCKET MAXIMUM</b>		
	<i>Includes deductible, coinsurance, and copays</i>	
INDIVIDUAL	\$6,650	\$7,350
FAMILY	\$13,300	\$14,700
<b>COPAYS/COINSURANCE (YOU PAY)</b>		
PREVENTIVE CARE	0% (deductible does not apply)	\$0 (deductible does not apply)
PRIMARY CARE VISIT	0% after deductible	\$50 (deductible does not apply)
SPECIALIST VISIT		\$100 (deductible does not apply)
DIAGNOSTIC - LABS, X-RAYS		0% (deductible does not apply)
DIAGNOSTIC - IMAGING		30% after deductible
URGENT CARE CENTER		\$75 (deductible does not apply)
EMERGENCY ROOM		\$500 per visit + 30% after deductible
OUTPATIENT*		30% after deductible
INPATIENT*		30% after deductible

\* Benefits for mental health, behavioral health, and substance abuse services may vary. See plan documents for more information.

# Medical Plan Cont'd

## HSA - IN-NETWORK BENEFITS

## PPO - IN-NETWORK BENEFITS

### PRESCRIPTIONS: 30-DAY SUPPLY

	HSA - IN-NETWORK BENEFITS	PPO - IN-NETWORK BENEFITS
		<i>Deductible Does Not Apply Preferred Pharmacy / Non-Preferred Pharmacy</i>
PREFERRED GENERIC	0% after deductible	\$0 / \$10
NON-PREFERRED GENERIC		\$10 / \$20
PREFERRED BRAND		\$50 / \$70
NON-PREFERRED BRAND		\$100 / \$120
PREFERRED SPECIALTY		\$150
NON-PREFERRED SPECIALTY		\$250
	Mandatory Generic	Mandatory Generic

### MAIL ORDER PRESCRIPTIONS: UP TO A 90-DAY SUPPLY

	HSA - IN-NETWORK BENEFITS	PPO - IN-NETWORK BENEFITS
		<i>Deductible Does Not Apply</i>
PREFERRED GENERIC	0% after deductible	\$0
NON-PREFERRED GENERIC		\$30
PREFERRED BRAND		\$150
NON-PREFERRED BRAND		\$300
PREFERRED SPECIALTY	Not Available	Not Available
NON-PREFERRED SPECIALTY	Not Available	Not Available
	Mandatory Generic	Mandatory Generic

## WEEKLY PAYROLL CONTRIBUTIONS (52 PAY PERIODS)

	HSA	PPO
<b>PER PAYCHECK EMPLOYEE CONTRIBUTIONS</b>		
EMPLOYEE ONLY	\$24.08	\$92.52
EMPLOYEE + SPOUSE	\$139.65	\$258.23
EMPLOYEE + CHILD(REN)	\$105.94	\$209.90
EMPLOYEE + FAMILY	\$235.95	\$396.32

# Health Savings Account

Health Savings Accounts (HSA) are individually-owned, tax-advantaged accounts that you can use to pay for qualified medical expenses. With an HSA, you have the potential to build more savings for healthcare expenses or additional retirement savings through self-directed investment options.

HSAs are available to those who are enrolled in qualified High Deductible Health Plans (HDHP). Enrolling in Anders Group BCBS HSA plan qualifies you to open an HSA account provided by HSA Bank. You can make pre-tax contributions to the account via payroll deductions.

- ✓ **You own your HSA account.** Funds are your money. Funds roll over from year to year and there is no ‘use it or lose it.’ It is a savings account in your name and stays with you if you change jobs or retire. You can change your contributions at any time.
- ✓ **Use it to pay for eligible medical expenses** for you, your spouse, and your tax dependents. Substantiation may be required if you are audited by the IRS, so keep all receipts.
- ✓ **Your HSA Account is ‘Triple Tax Free’** – Your contributions to the HSA are tax free, the account grows tax free, and can be withdrawn tax free for eligible expenses.
- ✓ **Funds can be invested** once your HSA account balance is \$1,000. Earns interest tax-free.
- ✓ **Includes a Debit Card** – Only the funds in the account will be available to use.
- ✓ **Must be enrolled in a qualified HDHP** and cannot be covered by another non-HDHP plan or enrolled in Medicare.

**2020 IRS Annual Maximum Contribution:** \$3,550 Individual / \$7,100 Family

**2020 Additional Catch-Up Provision:** \$1,000 for aged 55 and older

You **must be enrolled in the BCBS HSA Medical Plan**  
to open a Health Savings Account.  
Not available with the BCBS PPO Medical Plan





## Health Savings Accounts

Start saving more on healthcare.



**A Health Savings Account (HSA) is an individually-owned, tax-advantaged account that you can use to pay for current or future IRS-qualified medical expenses. With an HSA, you'll have the potential to build more savings for healthcare expenses or additional retirement savings through self-directed investment options<sup>1</sup>.**

### How an HSA works:

- You can contribute to your HSA via payroll deduction, online banking transfer, or by sending a personal check to HSA Bank. Your employer or third parties, such as a spouse or parent, may contribute to your account as well.
- You can pay for qualified medical expenses with your Health Benefits Debit Card directly to your medical provider or pay out-of-pocket. You can either choose to reimburse yourself or keep the funds in your HSA to grow your savings.
- Unused funds will roll over year to year. After age 65, funds can be withdrawn for any purpose without penalty (subject to ordinary income taxes).
- Check balances and account information via HSA Bank's Member Website or mobile device 24/7.

### IRS-Qualified Medical Expenses

You can use your HSA to pay for a wide range of IRS-qualified medical expenses for yourself, your spouse, or tax dependents. An IRS-qualified medical expense is defined as an expense that pays for healthcare services, equipment, or medications. Funds used to pay for IRS-qualified medical expenses are always tax-free.

HSA funds can be used to reimburse yourself for past medical expenses if the expense was incurred after your HSA was established. While you do not need to submit any receipts to HSA Bank, you must save your bills and receipts for tax purposes.

### Examples of IRS-Qualified Medical Expenses<sup>4</sup>:

Acupuncture	Gynecologist	Psychologist
Alcoholism treatment	Hearing aids and batteries	Smoking cessation programs
Ambulance services	Hospital bills	Special education tutoring
Annual physical examination	<b>Insurance premiums<sup>5</sup></b>	Surgery
Artificial limb or prosthesis	Laboratory fees	Telephone or TV equipment to assist the hearing or vision impaired
Birth control pills (by prescription)	Lactation expenses	Therapy or counseling
Chiropractor	Lodging (away from home for outpatient care)	Medical transportation expenses
Childbirth/delivery	Nursing home	Transplants
Convalescent home (for medical treatment only)	Nursing services	Vaccines
Crutches	Obstetrician	Vasectomy
Doctor's fees	Osteopath	Vision care (including eyeglasses, contact lenses, lasik surgery)
Dental treatments (including x-rays, braces, dentures, fillings, oral surgery)	Oxygen	Weight loss programs (for a specific disease diagnosed by a physician – such as obesity, hypertension, or heart disease)
Dermatologist	Pregnancy test kit	Wheelchairs
Diagnostic services	Podiatrist	X-rays
Disabled dependent care	Prescription drugs and medicines (over-the-counter drugs are not IRS-qualified medical expenses unless prescribed by a doctor)	
Drug addiction therapy	Prenatal care & postnatal treatments	
Fertility enhancement (including in-vitro fertilization)	Psychiatrist	
Guide dog (or other service animal)		

# Dental Plan

Regular dental checkups do more for your well-being than just preserve a healthy smile. Anders Group’s dental coverage through Guardian provides you and your family affordable options for overall health.

To find a participating provider, go to [www.GuardianAnytime.com](http://www.GuardianAnytime.com) and click on “Find a Provider.”

<b>DENTAL PPO IN-NETWORK BENEFITS</b>	
<b>NETWORK</b>	
	DentalGuard Preferred Network
<b>ANNUAL DEDUCTIBLE</b>	
<b>INDIVIDUAL / FAMILY</b>	\$50 / \$150 (Up to 3 per family)
<b>ANNUAL BENEFIT MAXIMUM</b>	
<b>PER PERSON</b>	\$1,500
<b>COVERED SERVICES</b>	
<b>PREVENTIVE SERVICES</b> <i>Routine exams/cleaning</i>	100% (deductible waived)
<b>BASIC SERVICES</b> <i>Fillings, Root Canals, Simple Extractions</i>	80%
<b>MAJOR SERVICES</b> <i>Crowns, Bridges, Dentures</i>	50%
<b>ORTHODONTICS</b>	
<b>Orthodontic Services</b>	50%
<b>Orthodontic Lifetime Benefit Maximum</b>	\$1,500
<b>Orthodontic Age Limit</b>	Age 19
<b>DENTAL MAXIMUM ROLLOVER</b>	
<b>ROLLOVER THRESHOLD</b>	\$700
<b>MAX. ROLLOVER AMOUNT</b>	\$350
<b>MAX. ROLLOVER ACCOUNT LIMIT</b>	\$1,250

## WEEKLY PAYROLL CONTRIBUTIONS (52 PAY PERIODS)

	<b>DENTAL</b>
<b>PER PAYCHECK EMPLOYEE CONTRIBUTIONS</b>	
<b>EMPLOYEE ONLY</b>	\$1.56
<b>EMPLOYEE + SPOUSE</b>	\$8.06
<b>EMPLOYEE + CHILD(REN)</b>	\$12.23
<b>EMPLOYEE + FAMILY</b>	\$20.37

# Vision Plan

Even those with perfect eyesight should have their vision checked on a regular basis. To ensure that you and your family have access to quality vision care, Anders Group offers a comprehensive vision benefit provided by Guardian using the Vision Service Plan (VSP) Network that includes benefits for eye exams, eyeglasses, and contact lenses

To find a participating provider, go to [www.VSP.com](http://www.VSP.com) and register.

VISION IN-NETWORK BENEFITS	
<b>NETWORK</b>	
NETWORK	VSP Choice
<b>COPAYS</b>	
EXAM	\$10
FREQUENCY	Every 12 months
<b>LENSES</b>	
LENSES	\$25
CONTACT LENSES	\$130 allowance
FREQUENCY	Every 12 months for glasses OR contact lenses
<b>FRAMES</b>	
FRAMES	\$130 allowance + 20% of amount over allowance
FREQUENCY	Every 24 months

## WEEKLY PAYROLL CONTRIBUTIONS (52 PAY PERIODS)

PER PAYCHECK EMPLOYEE CONTRIBUTIONS	
EMPLOYEE ONLY	\$0.39
EMPLOYEE + SPOUSE	\$1.45
EMPLOYEE + CHILD(REN)	\$1.50
EMPLOYEE + FAMILY	\$3.04

*Please Note: Medical, Dental and Vision coverage is effective from hire date to the end of the month in which assignment is completed. All remaining standard weekly payroll premiums will be deducted from your final paycheck to complete payment of monthly premiums. If beginning a new assignment, only those weeks that are not worked will be deducted from final paycheck of previous assignment.*

## Basic Life and AD&D

Anders Group provides a life insurance benefit of \$15,000 at no cost to you, with a matching Accidental Death and Dismemberment benefit.



# Questions About Open Enrollment?



Patient Advocacy  
Healthcare Navigation  
Benefit Assistance  
Claims Recovery

866-788-9118  
www.thepurplecard.com

## Service Hotline:

TOLL-FREE  
866.788.9118

Hours:  
8:30am ~5:30pm  
Monday ~ Friday

Your Patient Advocates  
are Vicki & Carmen.

## EMAIL:

Vicki@brinsonbenefits.com  
Carmen@thepurplecard.com

Vicki and Carmen are  
ready to assist you with  
your benefit and claim  
questions.

GIVE THEM A CALL!

We are pleased to announce the Patient Advocate service provided by Brinson Benefits.

The Purple Card® is a Patient Advocate service which allows you direct access to the Brinson Benefits office for assistance with your employee benefits.

At **Brinson Benefits**, our job is to ensure that you are completely satisfied with your employee benefit plans. Please contact The Purple Card® with all of your benefit questions or concerns. The Purple Card® provides the following types of assistance:

## Purple Card Assistance

### Emergency

You've lost your ID card and the provider's office needs to verify benefits.

### Enrollment Support & Eligibility

You have questions about benefit information discussed at Open Enrollment meetings. Your dependent is losing coverage and needs to enroll in your plan.

### Benefit Assistance & Coverage

You need help filling a prescription at the pharmacy or a carrier drug program. You need to verify coverage for a particular medical procedure or service.

### Physician & Provider Search

You need assistance locating a physician or provider in your area.

### Claims & Quality Care

You have a question about how a claim was processed or you're being balance-billed by your provider. You have a quality of care question and need to know if you are receiving the right care for your medical condition.

### Complex Claims

You had a procedure done in which you're receiving multiple bills and you do not understand what your financial responsibilities are for each bill.

## Expected Timeline

Immediately ~ 24 hours

Immediately ~ 48 hours

24 ~ 48 hours

Immediately ~ 24 hours

2 days ~ 1 week

1 ~ 4 weeks

Always be sure to show your provider and your pharmacy your current medical ID card to ensure you receive correct discounts and benefits.

At your service,

**Brinson Benefits**

We are here to save you time and money!

Anders Group continues to partner with Brinson Benefits. Brinson's team will ensure that you fully understand and get the most out of your employee benefit plans. You can contact **The Purple Card** with questions or concerns about any of your benefit plans.

**Just pull out The Purple Card  
and call (866) 788-9118**

