**2020-2021 Benefits Enrollment**

At The Neiders Company we know how important it is to have comprehensive, affordable health benefits. That’s why we offer competitive plans that can provide protection, peace of mind, and savings.

It’s time for you to begin thinking about your 2020-21 benefits choices. The Neiders Company conducts an annual Open Enrollment period during which benefits-eligible employees can enroll in, or make changes to, their benefits. Open enrollment for the 2020-21 plan year **will begin on August 17, 2020 and end September 10, 2020**.

# Your Responsibilities During Open Enrollment

Your 2020-21 Benefits Guide will soon be available to help you navigate through the process and make the best choices for you and your family. It’s important to take time to review your current benefits and determine whether they still meet the needs of you and your family or if you are interested in evaluating other options for next year.

**This Open Enrollment will be passive**, meaning if you do not plan to make any changes all you need to do is log on to Paychex, review your benefits and then complete.

**NOTE:** After Open Enrollment, you cannot make changes to your coverage during the year unless you experience a change in family status, such as:

* Loss or gain of coverage
* Loss of eligibility of a covered dependent
* Death of your covered spouse or child
* Birth or adoption of a child
* Marriage, divorce or legal separation
* Switch from part-time employment to full-time employment

You have **30 days from a change** in family status to make changes to your current coverage.

You must elect your benefits during the 2020-21 Open enrollment period for coverage effective October 1, 2020 through September 30, 2021.

## WHAT PLANS ARE OFFERED FOR 2020?

Our Medical and Dental coverage will continue through Cigna. Voluntary Vision and Long-Term Disability coverage will be available through Reliance Standard. Voluntary plans are also available through Colonial Life.

# Medical

The Neiders Company will offer two Medical Plans with Cigna. Both plans are Preferred Provider Organization (PPO) Medical Plans and include pharmacy benefits.

* The **Base Medical Plan** has an in-network deductible of $5,000 individual/ $10,000 family and a $7,150 individual/ $14,300 family in-network Out of Pocket Maximum. Your coinsurance is 20% on select services, after your deductible has been satisfied. Your copayment for office visits is $30 with either a primary physician or specialist. **Telehealth copays have been reduced from a $15 to $10!**
* The **Buy-Up Medical Plan** has an in-network deductible of $3,000 individual/ $6,000 family and a $7,150 individual/ $14,300 family in-network Out of Pocket Maximum. Your coinsurance is 10% on select services, after your deductible has been satisfied. Your copayment for office visits is $20 for a primary care physician and $30 for a specialist. **Telehealth copays have been reduced from $10 to $5!**

# Dental

The Neiders Company will offer two Dental plans through the Preferred Provider Organization (PPO) Cigna Dental Network

* The **Basic Dental** plan has no annual deductible and the annual benefit maximum per person has been increased to $1,500 per calendar year. (New)
* The **Buy Up Dental** plan has no annual deductible and the annual benefit maximum per person has been increased to $2,000 per calendar year. (New)

# Voluntary Vision

Vision is offered through Reliance Standard

* No copays on exams once every 12 months.
* Hardware/frames or contacts covered at 100% up to $180 once every calendar year for hardware and every 24 months for frames.

# Long Term Disability Insurance

The Neiders Company offers long-term income protection through Reliance Standard Insurance Company in the event you become unable to work due to a non-work-related illness or injury. Benefits begin after 90 days of disability with a monthly Benefit of 50% of your monthly base salary and a maximum Benefit of up to $4,000 per month.

# Colonial Insurance

Voluntary plans: Life Insurance, Short-Term Disability, Cancer, Accident, Critical Illness, and Hospital Indemnity.

# Where to Find More Information

More information about our benefit plans is included in the Employee Benefits Guide and carrier summaries.

# USI Mobile App

The Neiders Company is pleased to provide a quick and simple way for you and your enrolled dependents to access benefit summaries and other important information about our group plans through the USI Mobile App. The app offers the ability to take photos of ID cards to access from the app, as well as easily locate carrier and HR contact information – all in one place – 24/7 and on the go. The **USIeb app** is free and available for iPhone and Android platforms. Download the app today from your smartphone. Scroll through the intro pages and when prompted, enter **the code 192238 to see your plan information.**

# Benefit Resource Center

We encourage you to contact the **USI Benefit Resource Center (BRC) Team**. The Benefit Specialists at USI are experienced professionals and their primary responsibility is to assist you! They can answer many of the benefits questions you have, or they will help you find an answer.

## Monday through Friday 6:00 AM- 6:00 PM Mountain, Pacific and Alaska Standard Time Phone: 866-468-7272

**Email:** brcwest@usi.com

# Questions

If you have questions in the meantime, contact Ani Geragosian at 206-430-5032 or via e-mail at ani@neiders.com.