

2023

# Benefits Guide

An overview of the wide array of benefits provided by BridgesMN to help you enjoy increased well-being and financial security.

These benefits are effective on July 01, 2023.



# Benefits Offered and Eligibility

BridgesMN is proud to offer a comprehensive benefits package for you and your family. This program is designed to take great care of you when you need it. Make sure to explore your options to help you make the selections that best meet your needs.

## Benefits Offered

Throughout this booklet we will cover the following employee benefits being offered by BridgesMN.

Medical Insurance  
Health Savings Account (HSA)  
Flexible Spending Account (FSA)  
Dental Insurance  
Vision Insurance  
Basic Life/ and AD&D Insurance  
Voluntary Life and AD&D Insurance  
Short Term Disability Insurance (Salaried Employees)  
Long Term Disability Insurance (Medical plan members only)  
Employee Assistance Program (EAP)

As an employee of BridgesMN you may opt-in to annual benefits for you and your dependents when you meet certain work requirements.

## Eligible members

The following members are eligible to receive benefits during the upcoming plan year:

Employee  
Legal Married Spouse  
Legal Children

## Enrollment and Coverage Change Notice

For most benefit plans, enrollment and changes to existing coverage (other than as a new hire or newly benefit eligible employee within your eligibility period) are permitted only during the annual open enrollment period or if you have a qualifying life event.

- Open enrollment occurs in June, for a July 1 effective date.
- Qualifying life events include loss of other coverage, job status change, marriage, divorce, legal separation, birth, adoption, ceasing to be a dependent child, and other events as prescribed by law. Please notify Human Resources of any qualifying event within 30 days.



### Work requirements

All regular, full-time employees scheduled to work 30 hours or more and their eligible dependents are benefit eligible.

### When your benefits begin

All benefits begin on the first of the month following 30 days of employment.

This document does not replace the certificate booklets or Summary Plan Descriptions (SPDs). The benefits described in this document are only summaries; in case of error and for all claim adjudication, the Master Contracts will prevail. BridgesMN reserves rights to change, amend, terminate, or otherwise alter any plan at any time. Please refer to your certificates for more details and complete information.

# Open Enrollment

There is specific window of time each year where you must complete your benefits elections. For the 2023 plan year, the Open Enrollment period for BridgesMN is May 30, 2023 – June 12, 2023.



## Your Open Enrollment Dates

May 30, 2023 –  
June 12, 2023

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## Online Enrollment

All benefits elections are done through an online system called [workforcenow.adp.com](http://www.workforcenow.adp.com). Please login to [workforcenow.adp.com](http://www.workforcenow.adp.com) before June 12, 2023 to make your benefits elections:

<http://www.workforcenow.adp.com>

# Important Contacts

BridgesMN provides an array of benefits that can help you enjoy increased well-being, deal with an unexpected illness or accident, build and protect your financial security, balance your personal and professional life and meet everyday needs. These benefits are affordable, comprehensive and competitive.

The table below summarizes the benefits available to eligible employees and their dependents. These benefits are described in greater detail in this booklet.

## QUESTIONS?

If you have any questions about your benefit options, please contact:

Bonnie Harrington  
Benefits Administrator  
(651) 364-1578  
bonnieh@bridgesmn.com

Coverage	Carrier	Group #	Phone	Website
Medical	Medica	Multiple	(800) 952-3455	www.mymedica.com
Telemedicine	First Stop Health	1020304576	(888) 691-7867	www.fshealth.com
Health Savings Account (HSA)	Wex	-	(866) 451-3399	www.wexinc.com
Flexible Spending Account (FSA)	Wex	-	(866) 451-3399	www.wexinc.com
Dental	Delta Dental of MN	100320-1000 and 100320-2000	(800) 448-3815	www.deltadentalmn.org
Vision	VSP	30099097	(800) 877-7195	www.vsp.com
Basic Life	UNUM	652268	(866) 679-3054	www.unum.com
Voluntary Life	UNUM	652262	(866) 679-3054	www.unum.com
Short Term Disability	UNUM	652286	(866) 679-3054	www.unum.com
Long Term Disability	UNUM	652261	(866) 679-3054	www.unum.com

# Medical Plan

## Preventive Care

Understanding the full value of covered benefits allows you to take responsibility for maintaining good health and incorporate healthy habits into your lifestyle. Some examples include getting regular physical examinations, mammograms and immunizations.

Through the plan offered by BridgesMN all covered employees and dependents are eligible to receive routine wellness services like these, at no cost; all copays, coinsurance, and deductibles are waived.

The US Preventive Services Task Force maintains a regular list of recommended services that all Affordable Care Act (i.e. Health Care Reform) compliant insurance plans should cover at 100% for in-network providers.

The following is a list of common services that are included in the plans offered this year.



### Update on health care reform

Effective January 1, 2019, the Tax Cuts and Jobs Act (TCJA) repealed the individual mandate to maintain health insurance or be responsible for a “shared responsibility payment”. We hope to keep offering these benefits as a valuable part of your total compensation in the future. However, because we offer you coverage that satisfies all the health reform requirements, you will not qualify for any federal assistance to purchase an individual or family policy on the open market (the “marketplace”).



### Covered preventive care services

- Routine Physical Exam
- Well Baby and Child Care
- Well Woman Visits
- Immunizations
- Routine Bone Density Test
- Routine Breast Exam
- Routine Gynecological Exam
- Screening for Gestational Diabetes
- Obesity Screening and Counseling
- Routine Digital Rectal Exam
- Routine Colonoscopy
- Routine Colorectal Cancer Screening
- Routine Prostate Test
- Routine Lab Procedures
- Routine Mammograms
- Routine Pap Smear
- Smoking Cessation Programs
- Health Education/Counseling Services
- Health Counseling for STDs and HIV
- Testing for HPV and HIV
- Screening and Counseling for Domestic Violence

# Medical Plan

## Summary of Plan Options



The following plans are your medical insurance options for the upcoming year.

	\$3,000-100% HAS	\$4,500-75% HSA
In Network – Choice	Medica Choice Passport VantagePlus	Medica Choice Passport VantagePlus
	<b>If you reside outside the Twin Cities metro area, your only network option is Medica Choice Passport.</b>	
Deductibles (Single / Family) – Calendar Year	\$3,000 / \$6,000	\$4,500 / \$9,000
Out-of-Pocket Max (Single / Family) – Calendar Year	\$3,000 / \$6,000	\$6,500 / \$13,000
Health Savings Account (HSA)	Optional payroll deduction is offered for your pre-tax HSA contributions at Wex. See page 11.	
Preventive Care	100% coverage	100% coverage
Office Visit	Deductible then 100% coverage	Deductible then 75% coverage
Inpatient & Outpatient	Deductible then 100% coverage	Deductible then 75% coverage
Urgent Care/Emergency Room	Deductible then 100% coverage	Deductible then 75% coverage
NEW! Bariatric Surgery	Deductible then 100% coverage	Deductible then 75% coverage
Infertility Care (prior authorization may be required, in and out of network benefits are combined)	Deductible then 100% coverage up to \$20,000 of medical services and up to \$10,000 of pharmacy costs per member per calendar year. Eligible items only.	Deductible then 75% coverage up to \$20,000 of medical services and up to \$10,000 of pharmacy costs per member per calendar year. Eligible items only
Pharmacy / PreferredRx (31 Day Supply)	Deductible then 100% coverage	Generic/Preferred: Deductible then 75% coverage Non-preferred: Deductible then 55% coverage
Out of Network-exclusions and limits apply.	Most services 50% coverage after deductible: \$6,000 single / \$12,000 family	Most services 50% coverage after deductible: \$9,000 single/\$18,000 family

## Virtual Care Options



# Medical Plan



## Medical Plan Contributions and Find an In Network Provider

### Medical Plan Contributions – NO CHANGE

BridgesMN has increased our contribution share to keep your rates the same.

BridgesMN pays a significant portion of your medical plan premium. You pay the balance with pre-tax contributions.

To see contributions for each plan and network, log in to [www.workforcenow.adp.com](http://www.workforcenow.adp.com)

### Passport

Medica Choice Passport gives you access to a large, national network and the freedom to see any provider at any time.

Search the Choice Passport Network at [medica.com/find-a-doctor/group/medica-choice-uhg-plus](http://medica.com/find-a-doctor/group/medica-choice-uhg-plus)

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### Vantage Plus

VantagePlus has providers you know and trust from M Health Fairview, North Memorial, and many other popular independent clinics.

You can see any doctor in this network at any time without a referral [medica.com/find-a-doctor/group/vantageplus](http://medica.com/find-a-doctor/group/vantageplus)

# Medical Plan

## Medica Value Adds



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### Medica Customer Service

When you have questions about your health plan benefits, you've got options for getting answers. Visit your member website, [mymedica.com](http://mymedica.com) or contact Customer Service by phone at the number on the back of your Medica ID card or call (800) 952-3455, M-F, 7 a.m. to 8 p.m. CT (closed 8 to 9 a.m. Thursdays)

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### Your Member Website

**Manage your plan online.** Your member website is your one-stop resource for information to help you manage your health plan benefits. Sign in at [medica.com/signIn](http://medica.com/signIn) to find out what your plan covers, search for health care providers and virtual care providers, manage your prescriptions, order ID cards, track your claims, view your Explanation of Benefits (EOB) or learn about preventive care. If you are looking for more online pharmacy resources, download the express Scripts® app from the App Store or Google Play.

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### Employee Assistance Program (EAP)

(800) 626-7944, 24 hours a day, 365 days a year or visit [LiveAndWorkWell.com](http://LiveAndWorkWell.com) you can log in as a guest and use access code: MEDICA.

With the OPTUM EAP, master's level counselors are available to help you, your family and other loved ones deal with a variety of personal concerns, including three in-person counseling sessions – 100% covered. Also get support from a financial advisor by phone; a 30-minute legal consultation (in person or by phone), plus up to a 25% discount if you retain the attorney; and eldercare and childcare resources.

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### Online therapy

**Manage stress, anxiety and depression symptoms.** Connect with on-demand help for stress, depression and anxiety through the Sanvello app. Access coping tools, daily mood tracking, guided journeys, and weekly progress check-ins to stay engaged and manage symptoms. You receive premium access as a part of your plan's behavioral health benefits. Download the Sanvello app from the App Store or Google play and select Upgrade Through Your Insurance to get started.

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### Fit Choices By Medica

Ready to get fit, burn calories and save money? With Fit Choices<sup>SM</sup> by Medica, you can earn up to a \$20 credit each month toward your health club dues when you meet your monthly visit requirement at a participating health club. That's up to \$240 a year! Visit [Medica.com/fitchoices](http://Medica.com/fitchoices)

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### My Health Rewards

Points based program offers rewards for completing healthy activities. Redeem points for e-gift cards of shop for health and fitness products in the Virgin Pulse store. You can even choose to donate your rewards to a charitable cause. Activities include assess your health, personalize your health journey, connect your fitness tracker, choose the tools and programs that work for you. Visit: [medica.com/wellness/my-health-rewards-members](http://medica.com/wellness/my-health-rewards-members)

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### Main Street Medica

This is provider cost and quality resource will help you understand the cost variations among providers. You'll see cost comparisons for a variety of common procedures and conditions for Minnesota facilities and primary care clinics visit: [mainstreetmedica.com](http://mainstreetmedica.com)






**Care At Your Fingertips, 24/7**

**Telemedicine and Virtual Counseling from Bridges MN!**




You now have 24/7 access to doctors and counselors via phone or video with telemedicine and virtual counseling. Both services are provided to medical-enrolled employees and their immediate family members.

 **Talk to a doctor 24/7**

Get treatment within minutes for minor injuries, illnesses, and prescriptions.

- Cough & Sore Throat
- Infection (Sinus, Ear, UTI, etc.)
- Skin Rash
- Muscle/Joint Pain
- Medication Refill\*

 **Talk to a counselor**

Sometimes, you just need someone to talk to. Talk to a licensed counselor to work through:

- Anxiety
- Depression
- Marital/Relationship
- Substance Use
- Work/Life Stress

\*Doctors can write prescriptions when needed. Prescription costs are applicable to your medical plan.

“Always cordial, caring, and very upbeat! Thank you for making us feel better mentally as well as physically!” – Helen from Ohio

**Get the app** ↓

Download on the  **App Store**    GET IT ON  **Google Play**

Use your SSN to log in.



**Talk to a counselor from the comfort of home.**

## Virtual Counseling from Bridges MN

Sometimes you just need someone to talk to. First Stop Health counselors are available to provide support anytime, anywhere.



### Talk to a Counselor

We're here to listen, and we're here to help. Request a visit to talk through:

- Depression and Anxiety
- Work/Life Stress
- Grief and Loss
- Substance Dependency
- Family and Relationships
- And More



### No cost to you

Company Name provides First Stop Health to medical-enrolled and their covered dependents at no cost.

### You have telemedicine, too.

You have 24/7 doctor access! Get treatment via phone or video for flu, sinus infection, UTI and more. Prescriptions\* available.

\*Doctors can write prescriptions when needed. Prescription costs are applicable to your medical plan.

"Talking to the counselor helped validate my feelings and form a plan to address my issues. I can't thank the counselor enough for getting me through a difficult time!"

– Sandee from Utah



**Get the app** ↓



# HSA

## Overview & Details

HSAs benefit everyone who is eligible to have this account – single individuals, families, and soon-to-be retirees. You save money on taxes in three ways:



### Tax-Free Deposits

The money you contribute to your HSA isn't taxed (up to the IRS annual limit)



### Tax-Free Earnings

Your interest and any investment earnings grow tax-free



### Tax-Free Withdrawals

Money used toward eligible health care expenses isn't taxed – now or in the future

Setting aside pre-tax dollars into your HSA you pay fewer taxes and increase your take-home pay by your tax savings. You save money on eligible expenses that you are paying for out of your pocket. The amount you save depends on your tax bracket. For example, if you are in the 30 percent tax bracket, you can save \$30 on every \$100 spent on eligible health care expenses.

HSA funds roll over from year to year and accumulate in your account. There is no "use-it-or-lose-it" rule with HSAs, and you decide how and when to use your HSA funds, which can be used for eligible expenses you have now, in the future, or during retirement. Additionally, when you have a certain balance in your HSA, investment opportunities are available.



### 2023 HSA Contribution Limits

**Single Coverage:** \$3,850

**Family Coverage:** \$7,750

*If you are over 55 you may contribute an additional \$1,000 to your HSA each year.*



By Phone: (866) 451-3399

By Fax: (866) 451-3245

[www.wexinc.com/login](http://www.wexinc.com/login)

- Use the HSA debit card to pay eligible HSA expenses.
- Submit claims for reimbursement online, by fax or by mail
- Use the mobile app for HSA management on the go.

To learn more about HSAs, visit the Customer Service Support tab at [wexinc.com](http://wexinc.com) and choose benefits toolkit.

# FSA

## Overview & Details

As a reminder, FSAs are use it or lose it accounts. Unlike HSAs, money in your FSA at the end of the year will not carry over to the next year. Therefore, it's important to not over-fund your FSA.

### Premium Account

Your premiums for some plans (medical ,dental and vision) require premium contributions are deducted on a pre-tax basis if you participate in our plans.

### Full Health FSA Eligible Expenses

- Medical expenses: copays, coinsurance and deductibles
- Dental expenses: exams, cleanings, X-rays, and braces
- Vision expenses: exams, contact lenses and supplies, eyeglasses, and laser eye surgery
- Prescription drugs and insulin

### Limited Health FSA Eligible Expenses

- Dental expenses: exams, cleanings, X-rays, and braces
- Vision expenses: exams, contact lenses and supplies, eyeglasses, and laser eye surgery

To learn more about FSAs, visit the Customer Support tab at [wexinc.com](http://wexinc.com), then choose Benefits Toolkit.

### Dependent Care FSA Eligible Expenses

- Care for your child who is under age 13
- Before and after-school care
- Babysitting and nanny expenses
- Day care, nursery school, and preschool, summer day camp
- Care for a relative who is physically or mentally incapable of self care and lives in your home.



### Medical FSA

**Full FSA** – If you are enrolled in the HSA compatible plan and NOT making contributions to the HSA. You may use pre-tax dollars to help pay for medical, dental and vision expenses up to \$3,050.

### Limited FSA

If you are enrolled in the HSA compatible plan and making contributions to the HSA. You may use pre-tax dollars to help pay for dental and vision expenses **only** (no medical expenses permitted per IRS rules) up to \$3,050.

### Carry Over Medical FSA and Limited FSA

\$570

### Dependent Care FSA

Election Maximum: \$5,000  
(\$2,500 if married , filing separately)



### Using your plan dollars

The Flexible Spending plan runs July 1<sup>st</sup>, 2023 – June 30<sup>th</sup>, 2024. If you have flex funds left over at the end of this flex plan year, you may use them to pay for eligible expenses incurred in the next flex plan year from July 1<sup>st</sup> – September 15<sup>th</sup> only.

Claims for plan year expenses may be submitted to Wex until August 28<sup>th</sup>, 2024. You may file them online, fax them or mail them to Wex. IRS rules require forfeiture of any unused flex funds.

# FSA

## Example of tax advantage

	Without a Flex Plan	With a Flex Plan
Annual Income	\$40,000	\$40,000
Pre-tax Expenses (Example: medical and dependent care expenses)	\$0	\$2,500
Taxable Income	\$40,000	\$37,500
Estimated Taxes @ 20% tax rate	(\$8,000)	(\$7,500)
After-tax Expenses (Example: medical and dependent care expenses)	(\$2,500)	\$0
Net Take home	\$29,500	\$30,000
Difference	\$0	\$500

Please note the above will vary based on your income and tax rate.

# Dental Insurance

## Summary of Coverage



The following plans are your dental insurance options for the upcoming year.

In Network	High Option		Low Option	
	Delta Dental PPO	Delta Dental Premier	Delta Dental PPO	Delta Dental Premier
Calendar Year Deductible (Single / Family) – does not apply to preventive & diagnostic care	\$50 / \$150		\$50 / \$150	
Calendar Year Maximum (per person)	\$2,000 per person		\$1,000 per person	
Preventive & Diagnostic Care: <i>Exams, Cleanings, X-rays, Sealants</i>	100% coverage		100% coverage	
Basic Services: <i>Minor restorative services, other basic services</i>	80% coverage	60% coverage	60% coverage	60% coverage
Endodontics and Periodontics <i>Non-surgical</i>	80% coverage	60% coverage	60% coverage	60% coverage
<i>Surgical</i>	50% coverage	50% coverage	50% coverage	50% coverage
Oral Surgery <i>Simple</i>	80% coverage	60% coverage	60% coverage	60% coverage
<i>Complex</i>	50% coverage	50% coverage	50% coverage	50% coverage
Major Restoratives Services	50% coverage	50% coverage	50% coverage	50% coverage
Prosthetics	50% coverage	50% coverage	50% coverage	50% coverage
Orthodontics Lifetime Benefit	50% coverage	50% coverage	50% coverage	50% coverage
Eligible Age	\$1,500 per person 0-99	\$1,500 per person 0-99	\$1,500 per person 0-19	\$1,500 per person 0-19
Out of Network Services	Annual Benefits, Deductible and Coinsurance are the same as Premier network, but balance billing applies for out of network costs over amounts allowed by Delta Dental.		Annual Benefits, Deductible and Coinsurance are the same as Premier network, but balance billing applies for out of network costs over amounts allowed by Delta Dental.	

# Dental Plan



Dental Plan Contributions (No Change) and search Delta Dental of MN Networks

	Per Pay Period	
	High Option	Low Option
Employee Only	\$12.21	\$6.21
Employee + Spouse	\$28.23	\$17.00
Employee + Child(ren)	\$28.58	\$17.24
Employee + Spouse + Child(ren)	\$50.77	\$32.19

## PPO

For the highest benefit level, use a Delta Dental PPO network provider.

To search the PPO network: <https://www.deltadentalmn.org> then click on find a dentist and search the Delta Dental PPO network by city and state.

## Premier

For the highest benefit level, use a Delta Dental Premier network provider.

To search the Premier network: <https://www.deltadentalmn.org> then click on find a dentist and search the Delta Dental Premier network.

# Vision Insurance

## Summary of Coverage and Contribution – No Changes

The following plans are your vision insurance option for the upcoming year.

	Vision Plan
<b>In Network</b>	<b>VSP Choice</b>
Eye Exams (Once every 12 months)	\$10 copay
Lenses (Once every 12 months)	
Single Vision	\$20 copay (lenses and frame)
Lined Bifocal	\$20 copay (lenses and frame)
Lined Trifocal	\$20 copay (lenses and frame)
Lenses for Children	\$20 copay (lenses and frame)
Frames (Once every 24 months)	Up to \$200 Allowance plus 20% off amount over the Allowance
Elective Contact Lenses (Once every 12 months, in lieu of lenses and frames)	Up to \$150 Allowance. Fitting & Evaluation: Up to a \$60 copay
Laser Correction Surgery	Promotional discounts available
<b>Employee Contribution per Pay Period</b>	
Employee	\$2.79
Employee + One	\$5.66
Employee + Children	\$5.76
Employee + Spouse + Child(ren)	\$9.01

## Find a Provider

## Choice

For the highest benefit level, use a Choice network provider.

To search for a network provider: <https://www.vsp.com/eye-doctor> select the Choice network.



# Life Insurance and AD&D

## Summary of Coverage

BridgesMN pays 100% of premiums for your Base Life and AD&D Insurance for employees working 30+ hours per week.

Basic Life/AD&D Plan Features	Benefit
Employee Life Benefit Amount	\$20,000
Employee AD&D Benefit Amount	\$20,000
Benefit Reduction Ages	Benefits reduce by 35% at Age 65 and by 50% at Age 70
Portability	Apply for portability within 30 days of group plan ineligibility.
Accelerated Death Benefit	If you have a qualifying medical condition, you may be able to withdraw the Term Life Amount.

If you didn't enroll during your initial eligibility period or during annual enrollment last year you would need to answer medical questions. For those that previously elected in the minimum amount of employee coverage of \$10,000 may increase coverage up to the GI amount during annual enrollment.

If you elect to enroll in the Term Life, you pay 100% of the premium.

Employee paid Term Life	Benefit
Employee Life Benefit Amount	Increments of \$10,000-\$150,000 up to 5 times your annual earnings
Employee Guarantee Issue	Up to \$150,000
Spouse Life Benefit Amount	Increments of \$5,000-\$30,000
Spouse Guarantee Issue	\$30,000
Child(ren) Life Benefit Amount	\$10,000
Accidental Death & Dismemberment (AD&D)	Purchase amounts equal to Term Life amounts for you and your family members.
Benefit Reduction Ages	From the original amount at age 65, a 35% reduction; at age 70, a 50% reduction
Accelerated Death Benefit	If you are terminally ill, this plan may pay you your Term Life amount

## Voluntary Plan Rates

	Monthly Rate per \$10,000 of Coverage	Monthly Rate per \$5,000 of Coverage	Children
	Employee	Spouse	
15-24	\$0.42	\$0.410	
25-29	\$0.49	\$0.425	Term Life: \$.626
30-34	\$0.69	\$0.550	AD&D: \$.158
35-39	\$1.05	\$0.770	One amount covers all children
40-44	\$1.06	\$1.155	
45-49	\$2.55	\$1.810	
50-54	\$3.61	\$2.690	
55-59	\$5.10	\$4.005	
60-64	\$6.46	\$5.600	
65-69	\$9.25	\$7.935	
70-74	\$17.50	\$15.015	
75+	\$54.08	\$46.405	
AD&D	\$0.30	\$0.165	

### To calculate your monthly rate for voluntary life coverage.

Enter amount elected	1
Enter #1. Divided by \$10,000 for employee, by \$5,000 for spouse, by \$2,000 child(ren)	2
Enter rate from table	3
Enter #2. multiplied by #3. This is your monthly rate.	4



## Guarantee Issue Amount

The employee guarantee amount is the amount of voluntary life insurance you can opt in to without answering any medical questions when you are first eligible for the coverage.

# Disability

## Summary of Coverage

The following is your Disability benefit for the upcoming year.

### Short Term Disability-For eligible salaried employees only.

Plan Features	
Employee Benefit Amount	Up to 60% of pre-disability earnings
Maximum Benefit Amount	Up to \$1,000 per week
Elimination Period (Accident)	0 days
Elimination Period (Illness)	7 days
Benefit Duration	Up to 12 weeks
Pre-existing Condition Limitation	3/12, benefits may not be paid for disabilities due to a condition treated or diagnosed in the three (3) months prior to your plan effective date until you have been insured for 12 months.

### Long Term Disability-For eligible employees enrolled in one of our health plans only.

Plan Features	
Employee Benefit Amount	Up to 60% of pre-disability earnings
Maximum Benefit Amount	Up to \$1,000 per month
Benefits Begin	91 <sup>st</sup> day of a qualifying disability
Benefit Duration	Up to your Social Security Normal Retirement Age. If a disability is due to mental illness/self reported symptoms, durations may be more limited.
Portability	None
Pre-existing Condition Limitation	3/12, benefits may not be paid for disabilities due to a condition treated or diagnosed in the three (3) months prior to your plan effective date until you have been insured for 12 months.
Travel Assistance	(800) 872-1414 or U.S. access code 609-986-1234

### Know Your Unum Plans

To learn more about your Unum life and disability benefits, contact Unum during this open enrollment May 30-June 12, 2023.

- Phone the Call Center: (877) 281-1843
- Text #Bridges2023 to 45037
- Scan the QR code:

## Employee Assistance Program (EAP)

**Your entire family may use the EAP services, including your spouse, domestic partner, children, parents, and parents-in-law.**

The work-life balance employee assistance services from Unum provide free and confidential guidance 24/7 from professional, master's-level consultants.

Find help with personal or work-related concerns, such as:

- Managing relationships
- Dealing with workplace stress
- Finding child or elder care
  - Legal questions
  - Identity theft resolution
  - Financial issues
- Depression, Anger, Grief
- Family and parenting issues
  - Stress management
- Reducing healthcare bills

(800) 854-1446

[www.unum.com/employees/services/life-balance](http://www.unum.com/employees/services/life-balance)

Scroll down and click on Access Benefits

# Important Terms

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## Annual deductible

The amount you must pay each year before the plan starts paying a portion of medical expenses. All family members' expenses that count toward a health plan deductible accumulate together in the aggregate; however, each person also has a limit on their own individual accumulated expenses (the amount varies by plan).

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## Out-of-pocket maximum

This is the total amount you can pay out of pocket each calendar year before the plan pays 100 percent of covered expenses for the rest of the calendar year. Most expenses that meet provider network requirements count toward the annual out-of-pocket maximum, including expenses paid to the annual deductible, copays and coinsurance.

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## Copays & coinsurance

These expenses are your share of cost paid for covered health care services. Copays are a fixed dollar amount and are usually due at the time you receive care. Coinsurance is your share of the allowed amount charged for a service and is generally billed to you after the health insurance company reconciles the bill with the providers.

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## Network

The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

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## Premium

The amount you pay for your health insurance every month. In addition to your premium, you usually have to pay other costs for your health care, including a deductible, copayments, and coinsurance.

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## Preventive care

Preventive care helps detect or prevent serious diseases and medical problems before they can become major. Annual check-ups, immunizations, and flu shots, as well as certain tests and screenings, are a few examples of preventive care. This may also be called routine care.

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## Embedded vs non-embedded

Embedded plans effectively have two deductible amounts within one plan; single and family. The single deductible is embedded in the family deductible, so no one family member can contribute more than the single amount toward the family deductible.

Non-embedded means the entire family deductible must be met before the plan pays.

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## Portability

The ability to keep your current group life insurance policy when you are no longer an eligible employee or dependent.

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## Conversion

The ability convert your group life insurance policy to an individual life insurance policy.

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## Pre-existing condition limitation

A condition that is excluded from coverage for a specific period, based on diagnosis or treatment.

# Open Enrollment Reminders



## What do I need to do to enroll?

All benefits elections are done through an online system called [workforcenow.adp.com](http://workforcenow.adp.com). Please login to [workforcenow.adp.com](http://workforcenow.adp.com) before June 12, 2023 to make your benefits elections:

Go to <http://www.workforcenow.adp.com> to make your benefits elections for the new year.



## Who to contact with questions

Bonnie Harrington  
Benefits Administrator  
(651) 364-1578  
[bonnieh@bridgesmn.com](mailto:bonnieh@bridgesmn.com)



**Enrollment decisions must be made by June 12, 2023.**