



Annual Benefits Open Enrollment

Alliance Redwoods strives to prioritize the health and wellness of our staff and their families and is happy to announce continuing Employer sponsorship of our Group Benefits Program. Open enrollment is the one time of year that eligible employees may modify their benefits elections outside of experiencing a qualifying event, so we encourage you to take the time to carefully consider your options and make your elections no later than **November 10th** for the following plan year.

Key Highlights

- Kaiser Permanente and Sutter Health Plus will continue to be offered as group health insurance options, with the same Bronze coverage plans and slight coverage changes in the Silver plans.
- Overall, health insurance rates have increased approximately 10% for the coming year. It has long been the goal of Alliance Redwoods to provide affordable health insurance for our staff, and we have shouldered the burden of rising costs over the past few years. This year, we will be increasing the employee contribution for employee coverage by \$10 per pay period to help offset this change. Dependent coverage will also see a slight increase which will be reflected on your personalized rate sheets.
- The Dental and Vision will continue to be available at the same level of coverage and same rate.
- Change to the Employer Match into the Healthcare Savings Account (HSA)– for every \$1.00 you contribute to your HSA, Alliance Redwoods contribute **\$1.00, up to \$100 / month**
- A new 403(b) plan administered by Empower was rolled out earlier this summer, providing a vehicle to set aside funds for retirement.

Next Steps

- Attend the Open Enrollment Session on **Thursday, November 2 at 11:30 am** where options will be reviewed in detail and our insurance broker and 403(b) provider will be available to answer questions.
- Review plan summary materials at www.allianceredwoods.com/openenrollment
- Submit your benefit elections by completing the **Benefits Election Form**. If you are changing coverage or opting into a benefit you are not currently enrolled in, you must also complete the applicable enrollment form(s)
- Benefits Elections and any applicable Enrollment Forms must be submitted to HR no later than **November 10th**. Any changes will take effect on will take effect **on December 1, 2023**
- If no changes are received, your existing benefits will continue through next year at the updated rates reflected on your personalized Open Enrollment Rate Sheet.

Group Health Insurance

Alliance Redwoods will continue to offer 3 plan options for Group Health Insurance to eligible employees from Kaiser Permanente and Sutter Health Plus. Both Kaiser and Sutter offer a High Deductible Health Plan (HDHP) option, which is compatible with a Health Savings Account

Health Plans: Kaiser Permanente Options

BASE PLAN: Bronze HDHP HMO 7000/0 Health Plan – Deductible remains the same at \$7,000. Full deductible must be met before the Plan pays a portion of your medical costs until you are Out-of-Pocket \$7,000 per calendar year, and then the Plan pays 100% of all your medical expenses over that OOP Max for the year. This Plan is compatible with pretax contributions to a Health Savings Account (HSA), to pay Out-of-Pocket costs not paid by the Plan.

BASE PLAN: Bronze HMO 6300/65 Health Plan – This Plan has an overall deductible of \$6,300 but it has a sub-deductible of just \$500 for prescription medications. After the deductible is met the Plan pays a portion of your medical costs until you are Out-of-Pocket \$8,600 per calendar year, and pays 100% of all your medical expenses over that OOP Max for the year. KP financial assistance in the form of deductible forgiveness may be more easily available when enrolled in this Plan.

BUY UP PLAN: Silver HMO 1900/65 Health Plan – This Plan replaces Silver HMO 1650/55 which is no longer available. It has a \$1,900 deductible that does not apply for standard office visits or generic prescription drugs. Copay remains \$65 for an office visit. After the deductible is met, the Plan pays a portion of medical costs up to the Out -Of-Pocket Maximum of \$8,750 per calendar year, and pays 100% of all your medical expenses over that OOP Max for the year.

Health Plans: Sutter Health Plus Options

BASE PLAN: Bronze SD48 HDHP HMO Health Plan – This plan deductible is \$7,000. Full deductible must be met before the Plan pays a portion of your medical costs until you are Out-of-Pocket \$7,000 per calendar year, and then the Plan pays 100% of all your medical expenses over that OOP Max for the year. This Plan is compatible with pretax contributions to a Health Savings Account (HSA), to pay Out-of-Pocket costs not paid by the Plan.

BASE PLAN: Bronze MS86 HMO Health Plan – This Plan has an overall deductible of \$6,300 but it has a sub-deductible of \$500 for prescription medications. After deductible is met the Plan pays a portion of your medical costs until you are Out-of-Pocket \$8,200 per calendar year and pays 100% of all your medical expenses over that OOP Max for the year. Office visits have a copay of \$65, but the deductible is waived for the first three non-preventive visits.

Buy Up Plan: Silver MS84 HMO Health Plan – This plan has a \$2,500 deductible but it has a sub-deductible of \$300 for brand name prescription medications, and a \$55 copay for office visit. Out-Of-Pocket maximum is \$8,750. Prescriptions cost \$19 for Tier 1 (no deductible), \$85 for Tier 2, \$110 for Tier 3 and 30% coinsurance up to \$250 max for Tier 4 specialty drugs.

Health Maintenance Organization (HMO) Medical Provider Networks

Both Kaiser and Sutter Health plans are HMOs, and each of the respective HMO networks of providers has different doctors, hospitals, labs, and other providers. Coverage outside of the respective HMO networks is for emergency services only.

ARCG Employer Premium Contribution

The overall rates of both plans are up about 10%, which Alliance Redwoods will continue to help offset with Employer contributions up to \$1,000 per month. Employees will pay about \$38 per pay period (\$75.84 per month) towards our Base Plan for their own coverage, and 25% of the Base Plan premium(s) for their dependent(s). Employees who want to buy up to a more valuable health plan will continue to be responsible for 100% of the marginal increase in premium, i.e., the difference between Base Plan and the Buy Up Plan of their choice. Employee contributions towards premium will be done pretax through payroll withholding.

Your individual Spreadsheet describes plans briefly. Please see included plan coverage outline for more detail on coverage provided by each of these plans.

Matching Employer Contributions to Health Savings Accounts

Staff that enroll in a Health Savings Account (HSA) compatible plan, also known as a High Deductible Health Plan (HDHP), are eligible to receive an Employer Matching Contribution to their Health Savings Account. For every \$1.00 an employee contributes, Alliance Redwoods will contribute \$1.00, up to \$100 per month. Using separate HSAs for deductibles and other health related expenses provides the following benefit to employees:

- **INCOME TAX SAVINGS:** Allows participating employees to contribute towards qualifying health expenses by assigning a small portion of their monthly payroll, free of Federal income tax, towards contributions to their HSAs, thereby saving employees tax on contributions towards medical/dental/vision deductibles, copayments, and other qualifying expenses.

Both enrollment in a HDHP and opening of an HSA is required for pretax status on Employer or employee contributions to that HSA. Consequently, you must stay enrolled in a HDHP to qualify for matching contributions to your HSA. Likewise, you must identify your HSA and how much you will contribute pretax per paycheck for consideration of ARCG matching contributions.

Avesis Vision

We continue to offer Group Vision coverage available from AVESIS Vision, with valuable coverage for glasses and contacts, including specialty lenses. Please see the AVESIS Vision Flyer for costs and details. Premium is 100% employee paid pre-tax through payroll deduction. There is no change in rates.

Employee Only:	\$ 10.15
Employee + Spouse:	\$ 19.65
Employee + Child(ren):	\$ 21.47
Employee + Family:	\$ 27.77

Premier Access Dental

We continue to have Group Dental insurance available to our qualified employees. Rates remain the same as expiring. Included with this Notice please find coverage details showing 100% coverage for preventative dental visits, including teeth cleaning every six months and an annual checkup, 80% coverage (20% employee cost share) for Basic dental work like cavity filling, and 50% coverage (50% employee cost share) for Major dental work like crowns and root canals. Slightly higher benefits are available In Network. Monthly Dental insurance is paid by employees through payroll withholding at the following pretax rates:

Employee Only:	\$ 41.41
Employee + Spouse:	\$ 84.07
Employee + Child(ren):	\$102.02
Employee + Family:	\$158.94

Out of network Benefits are at the 90th percentile of Usual, Customary and Reasonable (UCR) by zip code, minimizing exposure to dentists back-billing or balance-billing to Group members.

Dental Health Maintenance Organization (DHMO) benefits are available by merely notifying Premier Access Dental of an enrollee transition from PPO to DHMO benefits. Although dentists are limited in the DHMO network, there is no maximum annual benefit, and instead of % copayments there are fixed \$ copayments as low as \$0 for some services.

403(b) Plan

We are pleased to offer eligible employees of Alliance Redwoods the opportunity to save for retirement through the Christian and Missionary Alliance 403(b) Retirement Plan. The plan offers participants the opportunity to contribute either through a Roth “after tax” option or the traditional “before tax” option. All contributions are immediately 100% vested, which means that all contributions are yours immediately, regardless of how long you’ve been a plan participant. Accounts are managed through **Empower Retirement**, the second-largest retirement services provider in the United States.

Long Term Disability Income Insurance

Coverage is with Standard Insurance Company for after 30 days of disability. The income coverage is 60% of monthly pre-disability earnings, reduced by income from work earnings, workers compensation benefits, etc. etc., up to \$5,000 per month. Please see attached Group Long Term Disability Flyer for more details. Coverage is automatic for employees working at least 40 hours per week.

Employee Assistance Program

The Employee Assistance Program is available to all employees at no cost. Through this service, staff can access clinicians through a variety of channels (phone, email, etc.) for support with issues related to emotional wellbeing, work life balance, navigating personal situations, and more. The service also includes up to 3 face-to-face counseling session per issue free of charge, and discounted subsequent sessions. Additionally, staff can access a referral network of resources for areas such as child / elder care, education, travel and more.

If you would like assistance with open enrollment, please stick around after the Open Enrollment Meeting or call our Insurance Broker, Bill Zimmerman, at (707) 843-5425.