

It's Annual Medical Enrollment Time!!!

The new benefits plan year will begin December 1, 2021. We will continue our health coverage with **Blue Cross Blue Shield** and offer one PPO co-pay plan and one PPO HSA plan using the Blue Choice PPO network. We will continue our dental coverage with **Dental Select**.

Open enrollment for group medical insurance provides you the opportunity to enroll for coverage or make changes to your coverage. Keep in mind the decision you make at open enrollment regarding your insurance coverage is effective for the entire plan year (December 1, 2021 – November 30, 2022) unless you have a “qualifying event” as defined by the IRS, such as marriage, divorce, birth, adoption, or loss of medical coverage.

All eligible employees will need to complete Open Enrollment using the new online election process with Bernie Portal. If you have any questions, contact Marcy Jones.

CAFETERIA PLAN

Unless you notify us otherwise, we will continue to reduce your taxable income by the amount of any employee paid medical, dental and vision premiums.

All additional compliance notices are included on the insurance**is**borning.com benefit website:

Email: benefits@texasverdict.com

Password: lfds

HSA PLAN

We will be offering HSA custodian services through Optum Bank. Employees electing the high deductible health plan (HDHP/HSA) must set-up an HSA trustee account. If you elect the HSA plan but do not already have an HSA account with Benchmark Bank or Optum Bank, please enroll online at www.optumbank.com.

PLANS

This open enrollment applies to the Medical and Dental benefits only.

RATES

LFDS will contribute 100% of the employee only cost for the HSA plan and a large portion of the co-pay plan, LFDS will also contribute toward the dependent premium on both health insurance plans. We will continue to contribute 100% of the employee only dental plan, as well as 100% of the employee life, long-term, and short-term disability plans. The employee is responsible for the PPO buy-up balance and for the remaining dependent cost.

**LOEWINSOHN DEARY
SIMON RAY LLP**

This is your **semi-monthly** premium:

	<u>HSA – RSH6</u>	<u>Co-pay – RS33</u>	<u>Dental</u>
Employee Only	\$ 0.00	\$ 53.17	\$ 0.00
Employee + Spouse	\$294.35	\$401.96	\$15.27
Employee + Children	\$232.40	\$327.59	\$23.49
Employee + Family	\$526.75	\$678.56	\$37.67

HSA Plan Contributions – HSA ONLY

Annual Limits:	<u>Individual Limits</u>	<u>Family Limits</u>
	\$3,600 (2021)	\$7,200 (2021)
	\$3,650 (2022)	\$7,300 (2022)

If 55 years of age or older, you may elect to contribute an additional \$1,000 catch up contribution.

Enrollment Instructions

To make elections online:

Go to: www.bernieportal.com

User name: your LFDS email

Password: the last 4 of your SSN plus 2-digit birth month

Enrollment must be

completed by

November 19, 2021