



2024 Employee Benefit Quick Guide

| UMR Health Plans | Plan 1 2000 PPO | Plan 2 3400 HDHP | Plan 3 6900 HDHP |
|--|--|---|---|
| Creditable/Non-creditable | Creditable | Creditable | Creditable |
| HSA Qualified | N/A | Yes | Yes |
| Annual Deductible | \$2,000 single / \$4,000 family | \$3,400 single / \$6,800 family | \$6,900 single / \$13,800 family |
| Annual Out-of-Pocket Maximum (Includes deductible) | \$4,000 single / \$8,000 family | \$3,400 single / \$6,800 family | \$6,900 single / \$13,800 family |
| | You pay | You pay | You pay |
| Coinsurance | 10% | 0% | 0% |
| Preventive Care | \$0 | \$0 | \$0 |
| Telemedicine | \$0 | \$0 | \$0 |
| Primary Care Physician | \$25 | Deductible | Deductible |
| Specialist | \$50 | Deductible | Deductible |
| Emergency Room | \$200 Copay | Deductible | Deductible |
| Pharmacy - Magellan | | | |
| Rx Deductible | \$0 | Medical Deductible Applies | Medical Deductible Applies |
| Retail Rx (up to 30-day supply) | | | |
| Tier 1 | Less than \$6: \$0 \$6-\$74.99: \$5 \$75 & above: \$25 | Preventive: \$5 Copay All others: Deductible applies | Preventive: \$5 Copay All others: Deductible applies |
| Tier 2 | \$50 | Deductible | Deductible |
| Tier 3 | \$100 | Deductible | Deductible |
| Tier 4 | \$250 | Deductible | Deductible |
| Tier 5 | \$250 | Deductible | Deductible |
| Medical Bi-Weekly Payroll Deductions | | | |
| Employee Only | \$53.89 | \$23.48 | \$0.00 |
| Employee + Spouse | \$282.53 | \$234.71 | \$196.73 |
| Employee + Child(ren) | \$69.06 | \$34.39 | \$0.00 |
| Employee + Family | \$387.17 | \$293.12 | \$230.21 |

Health Savings Account (HSA)

If you choose Plan 2 or Plan 3, you may open an HSA with iSolved. This tax advantaged account may be used for out-of-pocket medical, dental and vision expenses. The money in your account rolls over from year to year and the money is immediately invested (you own it).

2024 HSA Limits: Individual \$4150/Family \$8300

Phone: 800-300-9691

| Delta Dental of South Dakota Dental Plan | |
|--|----------------------------|
| Annual Deductible | \$50 single / \$150 family |
| Annual Maximum | \$1,000 |
| | You pay |
| Preventive Care (Exams, Cleanings, X-rays etc.) | 0% |
| Basic Services (Fillings, Extractions, Emergency Treatment etc.) | 20% |
| Major Services (Crowns, Inlays/Outlays, Dentures) | 50% |
| Dental Bi-Weekly Payroll Deductions | |
| Employee Only | \$0.00 |
| Employee + Family | \$26.96 |

| Vision Plan | |
|--|---|
| Eye Exam – Every 12 Months | \$10 Copay |
| Materials | \$10 Copay |
| | You pay |
| Lenses – Every 12 months (Single / Bifocal / Trifocal) | \$10 Copay / Enhancements extra |
| Frames – Every 12 months | \$50 wholesale allowance (\$150 retail value) |
| Elective Contacts (in lieu of frames/lenses) | Up to \$130 allowance |
| Vision Bi-Weekly Payroll Deductions | |
| Employee Only | \$5.28 |
| Employee + Spouse | \$10.11 |
| Employee + Child(ren) | \$11.01 |
| Family | \$14.98 |

Employer Paid Life insurance provided by Dakotaland. You are automatically enrolled in \$25,000 in life insurance benefits at no cost to you through UNUM.

Employer Paid Long Term Disability insurance provided by Dakotaland. You are automatically enrolled in long term disability benefits through UNUM at no cost to you. This coverage provides a monthly benefit to you if you are unable to work for an extended amount of time due to a disability.

Employee Assistance Program. You have access to LifeWorks through UNUM. This provides up to 5 counseling sessions for you or your family at no cost. You are automatically enrolled in this benefit, and it is completely confidential

Voluntary benefits through UNUM. You have a range of voluntary benefits to choose from:

- **Voluntary Life Insurance.** You can elect additional life insurance for yourself and your family. Certain amounts are guaranteed if you elect as a new hire,. Medical questions are required if you enroll or increase coverage at open enrollment.
- **Short Term Disability.** This coverage provides a weekly benefit to you if you are unable to work temporarily due to a disability.
- **Accident.** This benefit provides cash payments to you for medical treatment you receive due to an accidental injury.
- **Critical Illness.** This benefit provides lump sum cash payments to you if you experience certain illnesses, such as a heart attack, stroke or cancer.
- **Hospital.** This benefit provides cash payments to you when you experience a hospital admission.

Please see your 2024 Benefits Guide for more details!