

UNION WINE CO.

MADE IN OREGON

WELCOME TO OPEN ENROLLMENT!

Our annual open enrollment period begins on May 8, 2019 and ends on May 17, 2019.

This is your opportunity to review your benefits, make plan changes, add or delete dependents and enroll in the plan(s) if you are not currently enrolled. All documents and forms pertaining to our benefit package will once again be available via an online portal. Please review the information provided on the portal and complete necessary forms as outlined.

Website: <https://www.jdfulwiler.com/client-pages/union-wine/>

Password: Union2019

This year we are renewing with Regence BlueCross BlueShield of Oregon for our medical benefits. The rates have decreased this year. Below you will find a summary of the plan changes.

We are changing dental plan providers from Ameritas to Principal Financial Group. The Ameritas provider network is included in the Principal Financial Group provider network, so you should not lose access to any in network providers that you are seeing today. You will also have many more in network provider options. There are some differences in the benefit. Below you will find a summary of the plan changes.

We are also adding some new benefits to the package this year. These benefits vision, long-term disability and short-term disability. A brief overview of these benefits are provided below. Benefit summaries can be found on the benefit portal.

SUMMARY OF PLAN CHANGES – EFFECTIVE JUNE 1, 2019

REGENCE BLUECROSS BLUESHIELD OF OREGON www.regence.com

➤ 2019 Changes to Silver H.S.A.

- The in network annual out of pocket maximum increases from \$6,000 self only / \$12,000 family to \$6,750 self only / \$13,500 family.
- Physical, occupation and speech therapy sessions now have a copay, after deductible has been met. \$20 for Blue Distinction Providers, \$40 for all other in network providers. This benefit was set at 30% after the deductible has been met.

➤ 2019 Changes to Gold \$1,000.

- The in network annual out of pocket maximum decreases from \$7,350 self only / \$14,700 family to \$7,000 self only / \$14,000 family
- Physical, occupation and speech therapy sessions now have a copay, after deductible has been met. \$15 for Blue Distinction Providers, \$30 for all other in network providers. This benefit was set at 20% after the deductible has been met.

➤ 2019 Changes to Platinum \$250.

- The in network annual out of pocket maximum increases from \$3,500 self only / \$7,000 family to \$4,000 self only / \$8,000 family

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- Physical, occupation and speech therapy sessions now have a copay, after deductible has been met. \$10 for Blue Distinction Providers, \$20 for all other in network providers. This benefit was set at 10% after the deductible has been met.

PacificSource Administrators - FSA

- Annual maximum contribution increased from \$2,650 to \$2,700

Principal Financial Group www.principal.com

➤ Dental

- There will no longer be a copay per visit. There will now be a \$50 individual / \$150 family deductible. The deductible is waived for routine preventive care.
 - The 12 month waiting period for major services has been removed. There is no longer a waiting period on the plan for all employees that enroll when first eligible, or following loss of other coverage.
 - Oral surgery is now covered at 80%. This was covered at 50% on the previous plan.
 - The plan includes Maximum Accumulator. This plan allows for a portion of your unused annual benefit to rollover to the next year, as long as you have met the plan requirements. Review benefit summary for more information.
- Vision – The previous dental plan included an option to use a portion of your annual dental benefit for vision services. This has been replaced with a vision plan.
- Network is the VSP Choice network www.vsp.com
 - \$10 copay for exams, every 12 months.
 - \$25 copay for single vision, lined bifocal, lined trifocal and lenticular lenses. Additional charges will apply for progressive lenses as well as lens enhancements. Every 12 months.
 - \$25 copay for medically necessary contact lenses; \$130 allowance for elective contact lenses. Every 12 months.
 - \$130 allowance for frames with a 20% discount available for amounts over \$130. Every 24 months.

Disability Benefits – We insure our homes, cars, lives, and health. What would happen if you were unable to earn a paycheck for a period of time? That is where disability insurance comes in.. think of it as paycheck insurance.

- Short Term Disability – This is being offered as a voluntary benefit. It is available to you if you would like to enroll. The premium is paid for in full by you, via payroll deduction. This deduction is done post-tax so that if you need to use the benefit it will generally be provided as a non-taxable benefit.
 - The benefit is a weekly benefit. You choose your benefit amount, ranging from \$50 to \$1,000. Selected benefit may not exceed 60% of your weekly wage.
 - Benefits begin on the 15th day following injury or illness.
 - Benefits are available for 11 weeks.
- Long Term Disability – Union Wine Company is paying the premium for long-term disability for all eligible employees. If you need to use the benefit, it will be taxable.
 - The monthly benefit is 60% of your monthly income, to a maximum of \$6,000 per month.

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- Benefits begin on the 91st day following injury or illness.
- Benefits are available for 2 years.

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What do you need to do during the OPEN ENROLLMENT period?

REQUIRED FORMS

- ✓ **Regence Enrollment/change Form:** *If you are enrolling on medical for the first time or making changes to your existing enrollment, complete a Regence form. If you are not making any changes, you do not need to complete a new Regence form.*
- ✓ **PacificSource FSA Enrollment Form:** *If you are enrolling in the PacificSource Administrators Flexible Spending Account please complete the enrollment form. **This needs to be completed every year.***
- ✓ **Principal Financial Group (Dental/Vision/Disability):** *All eligible employees will need to login to the Principal Financial Group portal and elect or waive dental, vision and short term disability coverage..*
- ✓ **UNUM Life Enrollment Form:** *If you are enrolling in life insurance for the first time or making changes to your existing enrollment, complete a UNYM form. If three times your annual salary exceeds \$300,000 please complete the health statement.*
- ✓ **UNUM Beneficiary Designation Form:** *If you need to update your life insurance beneficiary, please complete a UNUM beneficiary designation form.*

To assure proper processing, open enrollment forms should be returned to Ellie Richey by May 17, 2019.

NOTE: After the Open Enrollment Period, 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 through your spouse
- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Death of your covered spouse or child
- Loss of eligibility of a covered dependent
- Switch from part-time to full-time

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