



OPEN ENROLLMENT MEMO

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Hivemind Management
Benefits Information & Online Enrollment Available <https://quickonboarding.com/hivemind/>

Please take the time to read this as these are your benefits decision for the year, and cannot be changed unless you have a life event (i.e. marriage, babies, spouse gets other coverage, etc). If you do not act now, you will be waiving certain election and enrollment rights. You must complete an enrollment form to be covered. This can also be done online via the above link. If you are already enrolled and do nothing, you will keep the same benefits with any applicable price adjustments. Below is a summary of your benefits and does not entail the entirety of your policy. Please refer to the policy for specifics. In other words, double check your specific situation before relying on the general information provided here. Feel free to use the “Schedule a Benefits Discussion” button on the website to go over particulars.

Hivemind Construction (Hivemind) will keep the same benefits as last year. However, you are one year older so your health insurance rate will increase by around 2-4%. You can find the prices for each of the plans here: <https://quickonboarding.com/hivemind/>

Hivemind will continue contributing a flat dollar amount towards your health insurance premiums. You can enroll dependents, but the company will not contribute towards premiums for dependents. The portion of any health insurance premiums you pay will be above the line PRETAX! Which means that you don't have to pay any taxes on that money... no federal, state, local, FICA! If you go to this website <https://quickonboarding.com/hivemind/> you can make your benefit election, see the rates, and see the benefit summary for each plan available. We have the same 3 plans from last year, and some copays / deductibles did increase as they do every year (nothing major):

1. HMO Silver Proactive: Breaks up the network into 3 tiers with the higher tiers having more expensive co-pays. Be sure to check out the HMO Proactive Tiers link (under Benefits Options, then Health Insurance Plan Options) at <https://quickonboarding.com/hivemind/>
2. HMO Gold Proactive: Similar to the HMO Silver Proactive, but with lower copays and a higher monthly premium. NOTE: No one is currently enrolled in this plan. If you'd like a difference plan, click the “Deep Dive” button then click “Renewal Guidance” in the middle column if you'd like to consider a different plan.
3. PPO Silver: Doctors, urgent care (not emergency room), RX, and lab-work is covered before the deductible. Everything else is AFTER the deductible.

The “PPO” plans are national plans, so you can go to ANY blue cross provider and it'll be in network. You also don't need referrals to see specialists. The HMO Proactive plan is the best “bang for buck” if you can use it IMO. You do need referrals to see specialists. You can often call your primary doctor (or virtual visit) and they enter the referral online without you physically going to the doctor's office (depends on the doctor, mine does for me). The “Proactive Plans” reduce costs by splitting your provider network into 3 “tiers”.

The network for the Proactive plans is limited to the Philadelphia area (check out the Proactive Tiers link). Also, some providers will cost more than others. Each provider is categorized into a “tier”. The costs in each tier are different for the same procedure, and is determined by which “tier” your provider is in. These plans may be very helpful if you use a physician that is in a low-cost tier, or you have a lot of procedures that require a deductible payment. Alternatively, it may be a non-optimal choice if you need to utilize services from providers in the higher cost tiers. To find out which tier your doctor is in, you can call them or go here: <https://ibx.com/providerfinder>, And select "Keystone HMO Proactive" as the "Plan". Doctor's tier will show up and near the gray boxes, something like "TIER X" will be written. Lastly, if you are concerned about getting scheduling medical treatment with and HMO while outside of the Philadelphia area, check out the “Travelling /Away From Home” link at <https://quickonboarding.com/hivemind/>. You should explore your personal situation to make an informed decision.

You will be getting a new ID card. If you do not get your ID card by January 1, you can log into www.ibxpress.com to print a temporary health insurance ID card if you need one immediately for RX, a doctor's appointment, etc.

NEW FEATURES

Please go to <https://quickonboarding.com/hivemind/> for more information about all these benefits

- Free virtual doctor visits with Blue Cross through MD Live via phone or mobile app. I've used this feature and it's excellent for one-time routine things.
- \$150 gift card for getting an annual physical, flu shot, and profile registration with Blue Cross
- \$150 Fitness Center Reimbursement: Best to request an attendance list from your gym once you've reached 120 visits. Then complete the forms.
- GradFin student loan advisory services: free consultations to reduce student debt
- College Tuition Benefit: Worth checking out if you have kids. It can cover a portion of their tuition.

Dental Insurance

The dental coverage is through a new company, Delta Dental via the US Federation of Worker Cooperatives dental plan. **Hivemind is paying 50% of the SINGLE premium for the plan, or about \$14.43 per month.** Also, there is a 12-month waiting period for "Major" services (also called "Type III" services) so those will not be covered during the first year when you initially sign up. If you've been enrolled since last open enrollment, this waiting period does not apply.

Please visit <http://quickonboarding.com/hivemind/> for more details. If you get 2 cleanings per year and pay out of pocket for them, you should enroll into the dental coverage because this insurance will probably cover those cleanings for less than you currently pay, AND will provide coverage if you need anything beyond cleanings. Keep in mind you pay for premiums PRE-TAX. Please note "Annual Max" on the benefit summary means the maximum that the dental insurance will pay in one year. Anything beyond \$1500 in total cumulative annual costs... the insurance will not cover.

Vision Insurance

Vision insurance is included with your health insurance:

<https://www.ibx.com/htdocs/custom/welcome/vision.html?tracking=welcomevision>

There is also ADDITIONAL vision insurance available via the US Federation of Worker Cooperatives vision plan. You are responsible for paying for the entire premium amount via pre-tax payroll deduction. However, if you use contacts / glasses frequently, you should look into this as the insurance should pay for itself, and then some. The coverage is a hybrid, with Ameritas acting as the insurer/ claims processor... and you then would choose either the Eyemd or VSP network to utilize.

Health Insurance IF YOU HAVE KIDS

PA's CHIP program provides excellent insurance to kids under 18 years old. In the past, to be eligible for PA's CHIP, a child had to be uninsured for 6 months. This requirement has been eliminated! CHIP is excellent insurance. If you have children enrolled in the health plan, I recommend you look into the cost of moving the kids into the CHIP program instead. More information can be found here: <https://diversifiedhumansolutions.com/chip/>

Other Insurance

The guaranteed issue disability & accident coverage is through Colonial Life via the US Federation of Worker Cooperatives dental plan. You'll be responsible for paying the entirety of the premiums yourself directly via ACH, or monthly payment of an invoice. These do NOT come out via pre-tax payroll deduction.

- The disability insurance is guaranteed issue meaning that you cannot be denied because of pre-existing conditions! This is a HUGE benefit for some people. The disability insurance can also cover you for ON-JOB related lapses of employment.
- The accident insurance pays a fixed amount depending on what medical procedure occurs. That amount is paid to you regardless of what other coverage you have!

Please feel free to contact me via the "Schedule A Benefits Discussion" button on the quickonboarding.com site if you have any other questions!

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