

MAP Retirement

## 2023 Employee Benefits Guide

An overview of the wide array of benefits provided by MAP Retirement to help you enjoy increased well-being and financial security.



Prepared by Spaeth Barrett Group for MAP Retirement



# Introduction

As an employee of MAP Retirement enjoying your work and making valuable contributions to business are equally vital. The health, satisfaction and security of you and your family are important, not only to your well-being, but ultimately, in terms of achieving the goals of our organization.

For the 2023 plan year, MAP Retirement has worked hard to offer a competitive total rewards package that includes valuable and competitive benefits plans. These programs reflect our commitment to keeping our staff healthy and secure. We understand that your situation is unique, and MAP Retirement is offering an overall benefits package that can be shaped and molded by you to fit your needs.

This benefits booklet is a summary description of your MAP Retirement benefit plans. If there is a discrepancy between these summaries and the written legal plan documents, the plan documents shall prevail. This booklet and plan summaries do not constitute a contract of employment.

We hope this benefits booklet, along with our additional communication and decision-making tools, will help you make the best health care choices for you and your family.

# CGJ6- Traditional

## Summary of Coverage



	In Network	Out Of Network
Individual Deductible	\$2,000	\$5,000
Family Deductible	\$4,000	\$10,000
Coinsurance	80%	50%
Maximum Out of Pocket: Single	\$7,150	\$10,000
Maximum Out of Pocket: Family	\$14,300	\$20,000
Office copay: Under age 19 (no copay)	\$15	50%
Specialist copay	Tier 1 \$50 / Tier 2 \$100	50%
Preventive Care	100%	100%
Urgent Care copay	\$25	50%
Emergency copay	\$300 then deductible	\$300 then deductible
Inpatient Services	Deductible then Coinsurance	Deductible then Coinsurance
Outpatient Services	Deductible then Coinsurance	Deductible then Coinsurance
Chiropractic Services/ Manipulative	\$15	50%
Pharmacy	\$15 tier 1/ \$45 Tier 2/ \$85 Tier 3/\$200 Tier 4	\$15 tier 1/ \$45 Tier 2/ \$85 Tier 3/\$200 Tier 4
Mail order- 90 day supply	\$45/\$135/\$255/\$600	\$45/\$135/\$255/\$600

	Per Pay Period Pricing
<b>Employee</b>	\$113.88
<b>Employee &amp; Spouse</b>	\$275.59
<b>Employee &amp; Child(ren)</b>	\$206.12
<b>Family</b>	\$379.22

# BZ4Q HSA \$3,500



## Summary of Coverage

	In Network	Out Of Network
Individual Deductible	\$3,500 Embedded	\$7,500
Family Deductible	\$7,000	\$15,000
Coinsurance	100%	80%
Maximum Out of Pocket: Single	\$6,350	\$12,700
Maximum Out of Pocket: Family	\$12,700	\$25,400
Office copay: Under age 19 (no copay)	Deductible then \$30	Deductible then Coinsurance
Specialist copay	Deductible then \$60	Deductible then Coinsurance
Preventive Care	100%	100%
Urgent Care copay	Deductible then \$100	Deductible then Coinsurance
Emergency copay	Deductible then \$350	Deductible then \$350
Inpatient Services	Deductible then Coinsurance	Deductible then Coinsurance
Outpatient Services	Deductible then Coinsurance	Deductible then Coinsurance
Chiropractic Services/ Manipulative	Deductible then \$30	Deductible then Coinsurance
Pharmacy	Deductible then \$10/\$35/\$70	Deductible then \$10/\$35/\$70
Mail order- 90 day supply	Deductible then \$25/\$87.50/\$175	Deductible then \$25/\$87.50/\$175

	Per Pay Period Pricing
<b>Employee</b>	\$100.51
<b>Employee &amp; Spouse</b>	\$243.25
<b>Employee &amp; Child(ren)</b>	\$181.93
<b>Family</b>	\$334.72

# H7088 Dental Plan



## Summary of Coverage

	In Network	Out Of Network
Individual Deductible	\$50	\$50
Family Deductible	\$100	\$100
Annual Maximum Per Person Per Calendar year	\$1,500	\$1,500
Waiting Periods	None	None
Preventive & Diagnostic	100%	100%
Preventive Services	Doesn't reduce the annual maximum	Doesn't reduce the annual maximum
Basic Services	80%	80%
Endodontics	80%	80%
Periodontics	80%	80%
Major Services	50%	50%
Crowns	50%	50%
MaxMultiplier- Max is \$3,000	If claims are less than \$750 for the year, you earn an award of \$400. Your award will be added to next years annual max.	

	Per Pay Period Pricing
Employee	\$19.05
Employee & Spouse	\$38.10
Employee & Child(ren)	\$41.33
Family	\$63.18

# SH107 UHC Vision



## Summary of Coverage

	In Network	Out Of Network
Network	www.myuhcvision.com	
Customer Service	800-638-3120	
Exam	Once every 12 months	Once every 12 months
Exam for diabetics	Twice every 12 months	Twice every 12 months
Eyeglass Lenses	Once every 12 months	Once every 12 months
Frames	Once every 24 months	Once every 24 months
Contacts instead of Eyeglasses	Once every 12 months	Once every 12 months
Eyeglasses ( lenses and frame)	\$25 copay	Single lenses up to \$40
Contacts lenses instead of eyeglasses	\$25 copay	Up to \$125
Retinal Screening for diabetics	\$0	\$0
Elective contacts	\$150 Allowance	Up to \$125
Elective contact lens fitting	\$40 Allowance	No benefit
Laser Vision	Qualsight Lasik 35%	
ID cards- found ONLINE	www.myuhcvision.com	

	Per Pay Period Pricing
<b>Employee</b>	\$3.54
<b>Employee &amp; Spouse</b>	\$6.72
<b>Employee &amp; Child(ren)</b>	\$7.88
<b>Family</b>	\$11.10



## Health Savings Account (HSA)

### This is how an HSA works:

A health savings account (HSA) is a health care account and savings account in one. The main purpose of this account is to offset the cost of a qualifying high deductible health plan (HDHP) and provide savings for your out-of-pocket eligible health care expenses - those you and your tax dependents may have now, in the future and during your retirement.

After you set up your account, it's yours to keep, even if you change jobs or retire.

Once your HSA is established, money is contributed to your account by you, MAP Retirement or friends and family; and you can then use your HSA dollars tax-free to pay for eligible health care expenses. You save money on expenses you're already paying for, like doctors' office visits, prescription drugs and much more. Best of all, you decided how and when to use your HSA dollars.

### Why is it a good idea to have an HSA?

HSAs benefit everyone who is eligible to have this account, including single individuals, families and soon-to-be retirees. You save money on taxes in three ways:

- Tax-free deposits - The money you contribute to your HSA isn't taxed (up to the IRS annual limit).
- Tax-free earnings - Your interest and any investment earnings grow tax-free.
- Tax-free withdrawals - The money used toward eligible health care expenses isn't taxed - now or in the future.

Setting aside pre-tax dollars into your HSA means you pay fewer taxes and increase your take-home pay by your tax savings. You save money on eligible expenses that you are paying for out of your pocket. The amount you save depends on your tax bracket. For example, if you are in the 30% tax bracket, you can save \$30 on every \$100 spent on eligible health care expenses.

HSA funds roll over from year to year and accumulate in your account. There is no "use-it-or-lose-it" rule with HSAs, and you decide how and when to use your HSA funds, which can be used for eligible expenses you have now, in the future or during retirement. And when you have a certain balance in your HSA, investment opportunities are available.

*Refer to your HSA documentation for more information.*





# Telemedicine

Telemedicine is the practice of communicating electronically with a physician, typically via telephone or video chat. The medium has risen in popularity over the past few years, but the coronavirus pandemic has proven just how useful it can be.

During the pandemic, telemedicine has seen a significant increase in utilization. As the pandemic has progressed, many providers and hospitals have encouraged patients to utilize telemedicine instead of coming to the office or the hospital for non-life-threatening care. Given its convenience and ease of use, it's likely that doctors will continue to recommend virtual visits instead of in-person visits when applicable.

## How does telemedicine work?

Every provider will deliver telemedicine services a little bit differently. Generally speaking, though, your virtual visit will take place via phone, video call on a laptop, tablet or cellphone; or through an app. The provider will ask you the same questions you'd be asked at an in-person visit and may recommend treatment based on their findings.

## What can telemedicine be used for?

Telemedicine, which is commonly referred to as virtual visits, can be used for:

- General, non-life-threatening doctor's visits or consultations
- Mental health consultations or therapy sessions
- Physical therapy sessions, in some cases
- Follow-up appointments

## What can't telemedicine be used for?

- Life-threatening or emergency situations
- Situations in which diagnostic care (e.g. blood work, imaging or lab tests) are required
- Situations of severe illness or complex conditions

## Is telemedicine free?

Some telemedicine services may be covered under our health plan. Be sure to check your plan's explanation of benefits to avoid any surprise costs.

*Refer to your plan documentation for more information.*



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