



## 2022-2023 Benefits Open Enrollment

May 2022





# Open Enrollment Overview



2021 Benefits Open Enrollment Period is May 23, 2022 – May 27, 2022



All benefit elections will be effective July 1, 2022



You will receive new insurance cards in the mail if you make changes



Open Enrollment is considered a Qualifying Event if you need to leave other coverage(s)

Benefits Website: <https://cypressbenefitsolutions.com/2022-2023-town-of-davidson-employee-benefits-overview/>

# Open Enrollment Overview

Opportunity to make changes to your benefit elections and review which dependents you will cover

Elections made during this period will remain in effect for a 12-month period, unless you experience an IRS-approved “qualifying event”

Approved qualifying events include:

- Marriage or Divorce
- Death
- Birth or adoption of a dependent
- Change in employment status
- Change in dependents eligibility status
- Loss of or significant change to your current coverage
- Judgement, decree or court order

You have 30 days from the date of event to notify Human Resources

# Benefits Enrollment

- You received an email with the subject “Welcome to Ease”
- Click the blue “Sign Up” button to get started with your open enrollment benefits election

**ease**

## Welcome to Ease

Welcome Cypress,

Your Manager just added you to Ease.

Ease helps you manage your benefits and other important HR activities.

Please log in now and complete your profile here:

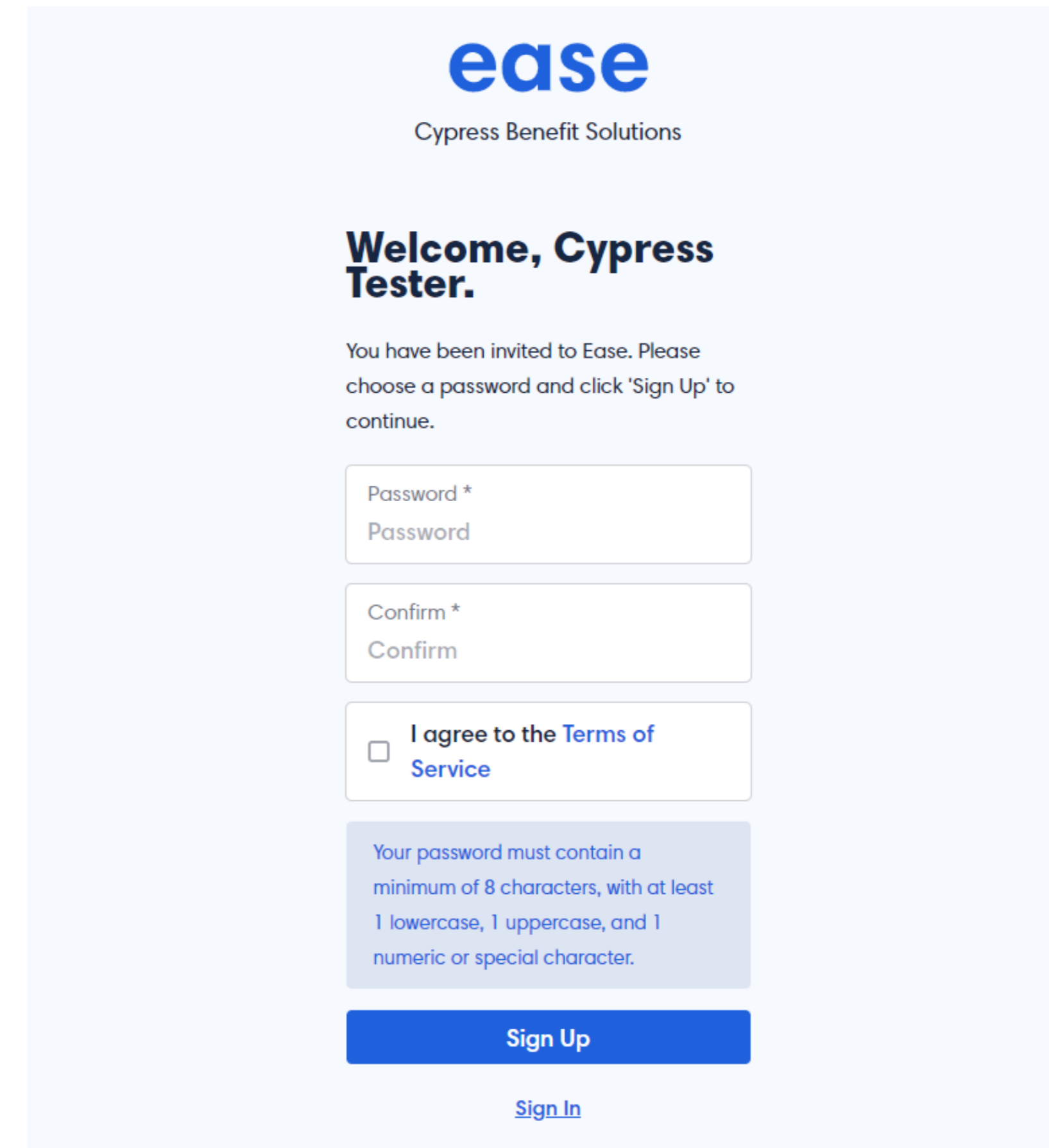
**Important:** This email is intended only for Cypress Tester and should not be forwarded to anyone else.

[Sign Up](#)



# Benefits Enrollment

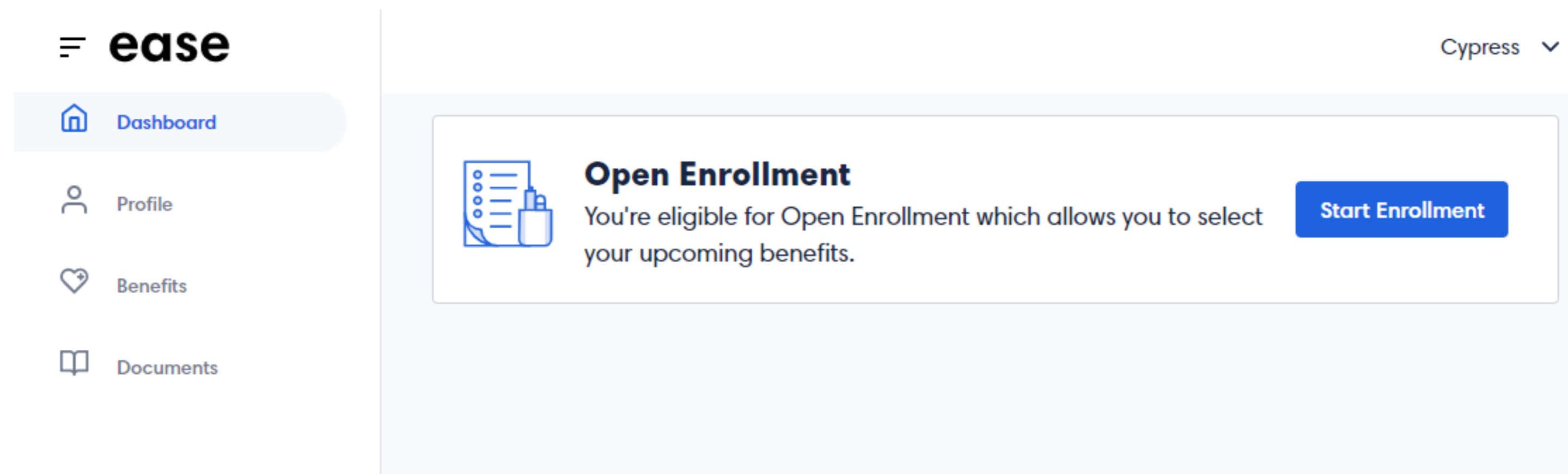
- Create a password
- Click the radio button next to “I agree to the Terms of Service”
- Click blue “Sign Up” button



The screenshot shows the EASE sign-up interface. At the top, the 'ease' logo is displayed in blue, with 'Cypress Benefit Solutions' written below it. The main heading reads 'Welcome, Cypress Tester.' Below this, a message states: 'You have been invited to Ease. Please choose a password and click 'Sign Up' to continue.' The form contains three input fields: 'Password \*' with a placeholder 'Password', 'Confirm \*' with a placeholder 'Confirm', and a checkbox labeled 'I agree to the Terms of Service'. A blue box below the checkbox provides password requirements: 'Your password must contain a minimum of 8 characters, with at least 1 lowercase, 1 uppercase, and 1 numeric or special character.' At the bottom, there is a prominent blue 'Sign Up' button and a smaller blue link for 'Sign In'.

# Benefits Enrollment

- Click blue “Start Enrollment” button
- Ease will guide you step-by-step through the enrollment process and signing your benefit elections summary
- If you do not wish to complete your enrollment using Ease, please contact Maggie Mauney ([maggie@cypressbs.com](mailto:maggie@cypressbs.com)) to walk through your enrollment



# Health Insurance



In-network Benefits	
Deductible: Individual / Family	\$2,500 / \$5,000
Out-of-Pocket-Max: Individual / Family	\$2,500 / \$5,000
Primary Care Office Visit	100% After Deductible
Specialist Office Visit	100% After Deductible
Preventive Care	Covered at 100%
Coinsurance	Insurance Pays 100%
Emergency Room	100% After Deductible
Urgent Care	100% After Deductible
RX : Tier 1 / Tier 2 / Tier 3 / Tier 4	100% After Deductible

Payroll Deductions	Employee	+ Spouse	+ Child(ren)	+ Family
Full-time (40 hours/week)	\$0.00	\$149.50	\$118.25	\$295.50
Part-time (30 hours/week)	\$59.13	\$244.50	\$205.76	\$425.55
Part-time (24 hours/week)	\$94.60	\$303.90	\$260.15	\$508.30

# Health Insurance Resources



<https://www.medcost.com/members>

(800) 217 - 5097



<https://mdlnext.mdlive.com/>

(800) 400 - MDLIVE



# Health Savings Account (HSA)

## What Is A Health Savings Account?

- A health savings account (HSA) is an account that includes contributions from both you and the Town of Davidson. You use funds from your HSA to pay for eligible healthcare expenses, such as your deductible, co-insurance and prescription medications.
- Money in your HSA is not taxed when you put it in or when you take it out for healthcare-related expenses
- The money in your HSA is yours - what you do not use will roll over year after year
- Your HSA is portable. If you separate employment with the Town of Davidson, you will take your HSA funds with you
- Your HSA is also an important component of retirement savings

# Health Savings Account (HSA)

## Who is eligible to enroll in an HSA?

- Covered under a High Deductible Health Plan (HDHP)
- Not covered by any other health plan
- Not enrolled in Medicare. For help understanding how Medicare and your healthcare costs fit into your retirement goals, call your local NC Senior's Health Insurance Program (SHIIP) at 855-408-1212
- Not be claimed as a dependent on another person's tax return
- To participate in the Town of Davidson HSA, you must be enrolled in the town's health plan

# Health Savings Account (HSA)



IRS Maximum Contributions for 2022	
Individual	\$3,600
Family	\$7,300

- If you are age 55 or older, you can contribute an additional catch-up contribution of \$1,000 per year.

Town of Davidson Annual Contribution	Town of Davidson Matching Contribution
To help fund your account, you will receive an annual contribution of \$500 in July of each year.	If you choose to contribute to your HSA, the Town of Davidson will make matching contributions up to a total of \$500 per fiscal year.
Newly eligible employees will receive a prorated amount based on the effective date of their medical plan.	Matching contributions are made on the second pay period of the month and are prorated for new employees.
<b>Example:</b> Employees hired in November will receive \$291 in December. ( $\$500/12 = 41.66 \times 7 = \$291$ )	<b>Example:</b> Employees who elect to contribute at least \$20.83 per pay period will receive \$41.66 contributed by the town into their HSA each month.



# Davidson Strong Wellness Program



## Davidson Strong By SweatNET

- The Town of Davidson cares about the health and wellbeing of you and your family. We are partnering with SweatNET to offer the Davidson Strong Wellness Program to all employees.
- As a town employee you will receive the following at no cost:

Incentive	Reward
Initial Health Screening	\$100
Health Coaching	\$1,000
*Family Health	\$200

**JULY**  
 JULY 19TH & 20TH  
 5:30AM-12PM  
 ONSITE BLOOD DRAW  
 \*\* @ FIRE STATION #1

**AUGUST**  
 ONSITE GUIDED MEDITATION  
 ONSITE WORKOUT @ STATION #1  
 QUARTER 1 HEALTH COACHING - LAB REVIEWS

**SEPT**  
 ONSITE GUIDED MEDITATION  
 ONSITE WORKOUT @ STATION #2  
 TEAM STEP CHALLENGE LAUNCH

**OCT**  
 ONSITE GUIDED MEDITATION  
 ONSITE WORKOUT @ STATION #2

**NOV**  
 ONSITE GUIDED MEDITATION  
 ONSITE WORKOUT @ STATION #1  
 QUARTER 2 HEALTH COACHING

**DEC**  
 HEALTHY HOLIDAY POTLUCK  
 2 WEEK GUIDED MEDITATION CHALLENGE

**JAN**  
 ONSITE GUIDED MEDITATION  
 NEW YEAR NEW YOU CHALLENGE LAUNCH

**FEB**  
 QUARTER 3 HEALTH COACHING  
 NEW YEAR NEW YOU CHALLENGE WRAP UP

**MARCH**  
 ONSITE GUIDED MEDITATION  
 ONSITE WORKOUT @ STATION #2

**APRIL**  
 ONSITE GUIDED MEDITATION  
 ONSITE WORKOUT @ STATION #1  
 EMPLOYEE WELLNESS DAY

**MAY**  
 ONSITE GUIDED MEDITATION  
 ONSITE WORKOUT @ STATION #2  
 QUARTER 4 HEALTH COACHING

**JUNE**  
 ONSITE GUIDED MEDITATION  
 ONSITE WORKOUT @ STATION #1

\*\*ALL GUIDED MEDITATIONS WILL TAKE PLACE IN THE BOARD ROOM  
 \*\*BE ON THE LOOKOUT FOR WELLNESS CHALLENGES IN SEPT AND JAN!!

# Dental Insurance (Base Plan)



In-network Benefits	
Deductible: Individual / Family	\$50 / \$150
Annual Maximum	\$1,000
Preventative Care	100%
Basic Care	80%
Major Care	50%
Orthodontia Care	50%
Orthodontia: Age Limit	Up to Age 26
Orthodontia: Lifetime Max	\$1,000

Payroll Deductions	Employee	+ Spouse	+ Child(ren)	+ Family
Full-time (40 hours/week)	\$0.00	\$13.60	\$28.37	\$42.45
Part-time (30 hours/week)	\$3.48	\$17.08	\$31.85	\$45.93
Part-time (24 hours/week)	\$5.57	\$19.17	\$33.94	\$48.02

# Dental Insurance (Buy Up Plan)



In-network Benefits	
Deductible: Individual / Family	\$50 / \$150
Annual Maximum	\$1,500
Preventative Care	100%
Basic Care	80%
Major Care	50%
Orthodontia Care	50%
Orthodontia: Age Limit	No Limit
Orthodontia: Lifetime Max	\$1,000

Payroll Deductions	Employee	+ Spouse	+ Child(ren)	+ Family
Full-time (40 hours/week)	\$4.01	\$21.58	\$35.02	\$53.13



# Vision Insurance



In-network Benefits	
Routine Eye Exam	\$10 Copay
Materials Copay	\$15 Copay
Hardware Allowance	\$215 Allowance
Exams	Every 12 Months
Lenses	Every 12 Months
Frames	Every 12 Months
Contacts	Every 12 Months

Payroll Deductions	Employee	+ Spouse	+ Child(ren)	+ Family
Full-time (40 hours/week)	\$0.00	\$4.57	\$4.67	\$9.30
Part-time (30 hours/week)	\$1.17	\$5.73	\$5.84	\$10.46
Part-time (24 hours/week)	\$1.86	\$6.43	\$6.53	\$11.16

# Voluntary Life



In-network Benefits	
Employee Life Amount	Up to \$300,000 of 5x salary
Employee AD&D Amount	Up to \$300,000 of 5x salary
Employee Guaranteed Issue	\$100,000 requires EOI for new enrollees
Spouse Life Amount	Up to \$150,000 of 50% of EE
Spouse Guaranteed Issue	\$25,000 requires EOI for new enrollees
Child(ren) Life Amount	Up to \$10,000 in \$5,000 lots
Child(ren) Guaranteed Issue	\$10,000 requires EOI for new enrollees

The cost of Voluntary Life insurance is based on the employee's age and will be calculated for you automatically in Ease during your enrollment.

# Short Term Disability



In-network Benefits	
Benefit Percentages	60% of Gross Weekly Earnings
Maximum Weekly Benefit	60% of Gross Weekly Earnings
Elimination Period	7 Days Illness / 7 Days Accident
Benefit Duration	Up to 26 Weeks

Short-term disability coverage is provided by The Town of Davidson for employees working 30+ hours per week at no additional cost for employees.



# Long Term Disability (Base Plan)



In-network Benefits	
Benefit Percentages	60% of Gross Monthly Earnings
Maximum Weekly Benefit	\$6,000
Elimination Period	90 Days
Benefit Duration	5 years or Social Security Retirement Age

The cost of Voluntary Long Term Disability insurance is based on the employee's age and salary, rates will be calculated for you automatically in Ease during your enrollment.

# Long Term Disability (Buy Up Plan)



In-network Benefits	
Benefit Percentages	60% of Gross Monthly Earnings
Maximum Weekly Benefit	\$6,000
Elimination Period	90 Days
Benefit Duration	Social Security Retirement Age

The cost of Voluntary Long Term Disability insurance is based on the employee's age and salary, rates will be calculated for you automatically in Ease during your enrollment.

# Employee Assistance Program



Your EAP benefit offers the support and resources you need to address personal or work-related challenges and concerns. It's confidential and free to you and your household family members (up to 6 sessions). Help is available 24/7/365 at [800-633-3353](tel:800-633-3353) and [mygroup.com](http://mygroup.com)

Assessment and Counseling

Online Services

Legal Services

Financial Services

# Contact Us



**Zach Brock**

(704) 641-9018  
zach@cypressbs.com



**Justin Romero**

(704) 622-6679  
justin@cypressbs.com



**Maggie Mauney**

(252) 571-3919  
maggie@cypressbs.com



