



2023-2024 Benefits Open Enrollment



Cypress Benefit Solutions



The Cypress Benefit Solutions team works for you and serves as a liaison with insurance companies and other benefit providers.

As your broker, we look forward to assisting with:

- Enrollment assistance
- Insurance questions
- Claims filing
- Claims resolution
- Replacement ID cards
- Demographic updates
- Qualifying events
- Technology assistance

What is Open Enrollment?

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

Important Open Enrollment Details



2023 Benefits Open Enrollment Period is June 5, 2023 - June 12, 2023



All benefit elections will be effective July 1, 2023



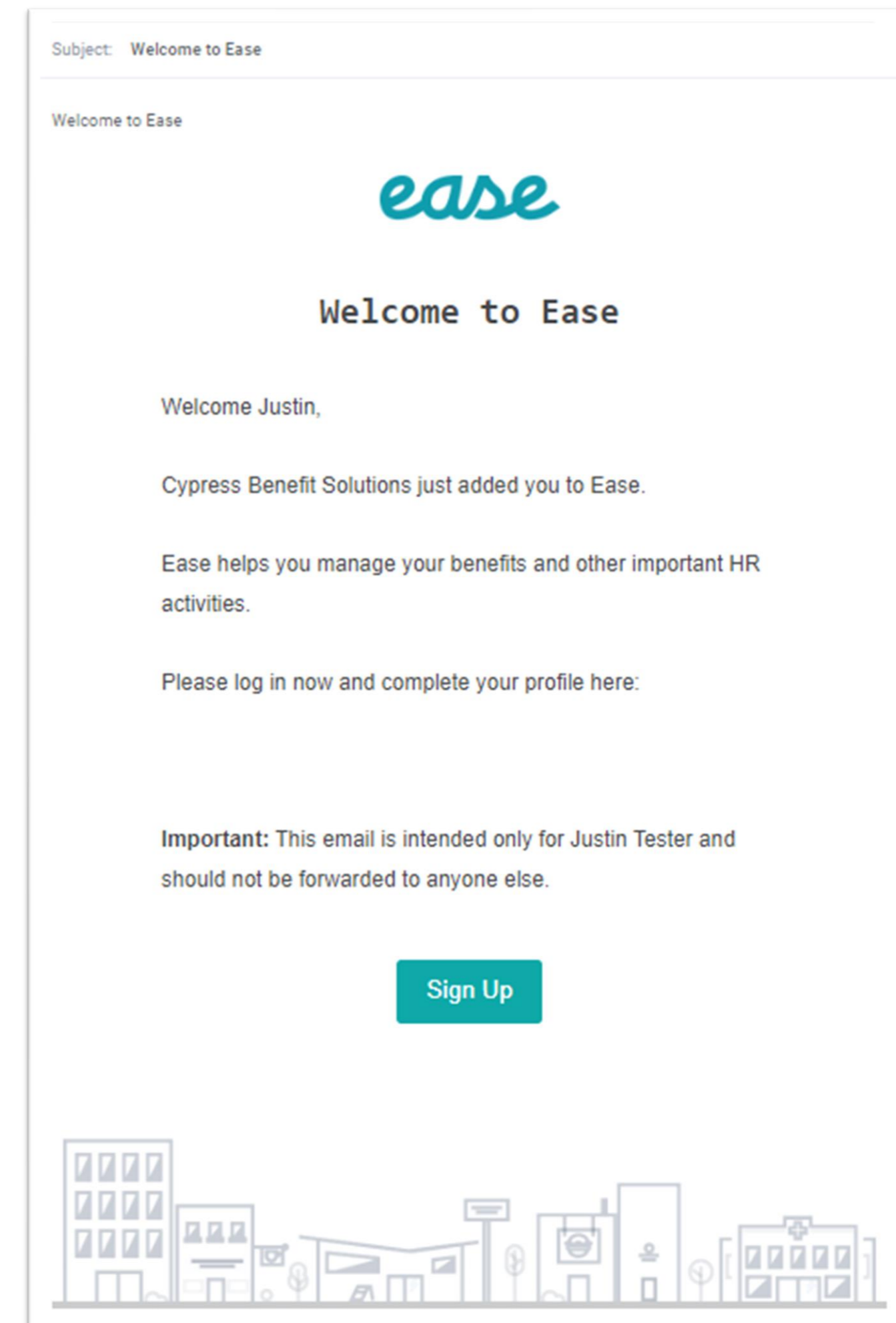
You will receive new insurance cards in the mail. If you make changes to or add other coverage(s), you will receive new cards.



If you are a new hire, you will need to complete two enrollments, your initial onboarding enrollment and an open enrollment

Benefits Enrollment

- Existing users will log in using credentials from onboarding or last year's enrollment
 - If you forgot your password, please click "Forgot?" password button or reach out to the CBS team
- First time users received an email with the subject "Welcome to Ease"
 - Click the blue "Sign Up" button to get started with your open enrollment benefits election



Benefits Enrollment

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

Welcome, Justin Tester.

You have been invited to Ease. Please choose a password and click 'Sign Up' to continue.

Password *
Password

Confirm *
Confirm

I agree to the [Terms of Service](#)

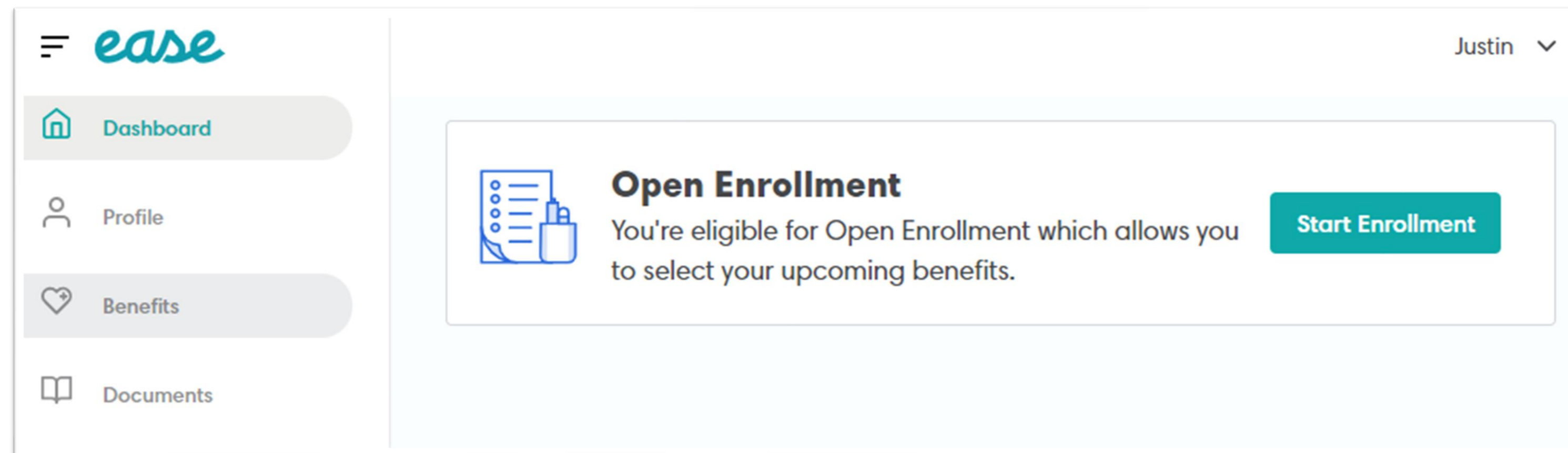
Your password must contain a minimum of 8 characters, with at least 1 lowercase, 1 uppercase, and 1 numeric or special character.

[Sign Up](#)

[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 have trouble signing up or accessing Ease, please contact Megan Coker (megan@cypressbs.com)

Health Insurance



In-network Benefits	
Deductible: Individual / Family	\$2,500 / \$5,000
Coinsurance	Insurance Pays 100%
Out-of-Pocket-Max: Individual / Family	\$2,500 / \$5,000
Inpatient / Outpatient Services	0% After Deductible
Preventive Care	Covered at 100%
Primary Care Office Visit	0% After Deductible
Specialist Office Visit	0% After Deductible
Urgent Care	0% After Deductible
Emergency Room	0% After Deductible
RX : Tier 1 / Tier 2 / Tier 3 / Tier 4	0% After Deductible

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
Full Time (30+ Hours)	\$0.00	\$149.50	\$118.25	\$295.50
Part Time (24-30 Hours)	\$59.13	\$244.51	\$205.76	\$425.55
Part Time (<24 Hours)	\$94.60	\$303.90	\$260.02	\$508.30

Manage Your Healthcare



Your health care benefits are a part of your everyday life. It should be simple to access your account at any time.

Coverage Summary

- See a summary of your coverage and eligibility.

Deductibles and Balances

- Check your progress toward meeting deductibles and out-of-pocket expenses.

Print/Request ID Card

- View your health plan ID card or email an image of the card directly to your health care provider.

Recent Claims

- See your most recent claims and get a detailed view of each one.

Messaging

- See your most recent claims and get a detailed view of each one.

The My MedCost app is available for quick download from the App Store or Google Play and is compatible with Android 4.0 and up.

Health Savings Account



A Health Savings Account, or HSA, is a unique, tax-advantaged account that can be used to pay for current or future healthcare expenses.

- Pay for eligible medical expenses as well as deductibles, co-insurance, prescriptions, vision expenses, and dental care
- The potential to build more savings in self-directed investment options, may be required to keep minimum balances
- Unused funds will roll over year to year. There's no "use it or lose it" penalty.
- Additional retirement savings

Town of Davidson contributes:

- **\$500** Annual Contribution
- **\$500** Employer Match
- **\$200** Biometric Screening
- **\$200** Quarterly Health Coaching (4) - Covered Spouse Must Participate
- **\$200** Additional for Family Tiers

2023 Annual HSA Contribution Limits	
Employee Only	\$3,850
Employee + Dependent(s)	\$7,750

* Individuals 55 and over may contribute an extra \$1,000 to their HSA

Health Savings Account



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.
Example: Employees hired in November will receive \$291 in December. ($\$500/12 = 41.66 \times 7 = \291)	Example: 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.

After Town of Davidson’s annual contribution and if you participate in matching, biometric screening, and quarterly health coaching your maximum HSA contribution per year is:

Under Age 55		Over Age 55	
Employee Only	\$1,850	Employee Only	\$2,850
Employee + Dependent(s)	\$5,550	Employee + Dependent(s)	\$6,550

Dental – Base Plan



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

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
Full Time (30+ Hours)	\$0.00	\$14.89	\$31.07	\$46.48
Part Time (24-30 Hours)	\$3.81	\$18.70	\$34.88	\$50.29
Part Time (<24 Hours)	\$6.10	\$20.99	\$37.17	\$52.58

Dental – Buy Up Plan



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

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
Full Time (30+ Hours)	\$4.39	\$23.63	\$38.34	\$58.17

Vision



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 (EE)	EE + Spouse	EE + Child(ren)	EE + Family
Full Time (30+ Hours)	\$0.00	\$5.02	\$5.14	\$10.23
Part Time (24-30 Hours)	\$1.29	\$6.31	\$6.42	\$11.51
Part Time (<24 Hours)	\$2.05	\$7.07	\$7.18	\$12.27

Voluntary Life



In-network Benefits	
Employee Life Amount	\$10K increments up to \$300K or 5x salary
Employee AD&D Amount	\$10K increments up to \$300K or 5x salary
Employee Guaranteed Issue	\$100K if currently enrolled
Spouse Life Amount	\$5K increments up to \$150K or 50% of EE
Spouse Guaranteed Issue	\$25K if currently enrolled
Child(ren) Life Amount	\$10K
Child(ren) Guaranteed Issue	\$10K

- Voluntary Life rates are age banded and your rate will be automatically calculated for you in Ease
- Guaranteed issue amounts are available to employees and spouses who have not previously waived coverage
- If you previously waived Voluntary Life benefits, you will be required to complete an Evidence of Insurability (EOI) to enroll in coverage

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
Pre-existing Conditions	12 Months

Short Term Disability rates are age banded and based on salary; your rate will be automatically calculated for you in Ease

Long Term Disability



Base Plan Benefits	
Benefit Percentages	60% of Gross Monthly Earnings
Maximum Monthly Benefit	\$6,000
Elimination Period	90 Days
Benefit Duration	5 Years or SSNRA

Buy Up Plan Benefits	
Benefit Percentages	60% of Gross Monthly Earnings
Maximum Monthly Benefit	\$6,000
Elimination Period	90 Days
Benefit Duration	SSNRA

Long Term Disability rates are age banded and based on salary; your rate will be automatically calculated for you in Ease

Accident



You never expect an accident to happen. But if it does, your focus should be on recovery – not medical bills. Accident insurance can help cover medical costs. Whether the accident is as simple as a cut hand from a fall or as complex as a car accident, you can count on us to support you.

In-network Benefits	
Coverage Amount	Schedule of Benefits (in Ease)
Coverage Type	On and Off The Job
Contract Chassis	Group
AD&D Benefit	\$40,000

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
Low Plan	\$7.52	\$13.00	\$15.96	\$20.95
High Plan	\$10.52	\$18.18	\$22.47	\$29.16

Critical Illness



Critical Illness with Cancer insurance helps you, and your families to maintain financial security during the lengthy, expensive recovery period of a critical illness or cancer. It provides a lump sum benefit to help with the out-of-pocket medical and non-medical expenses you may incur with a critical illness or cancer.

Critical Illness rates are age banded. Your rate will be automatically calculated in Ease during your benefit selection

Schedule of benefits is in Ease.

Benefits	
Coverage Amount	\$10k or \$20k
Guaranteed Issue	\$20,000
Wellness Benefit	\$50 Per Member
Waiting Period	None

Identity Theft



Your identity is more than your Social Security number and credit score. Allstate Identity Protection helps you protect your identity and finances with comprehensive monitoring and advanced tools designed to help you stay safe. If fraud occurs, you can rely on our full-service remediation and restoration, plus our up to \$1 million identity theft expense reimbursement covers many out-of-pocket expenses, lost wages, and legal fees.

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
24 Annual Pay Periods	\$4.98	\$8.98	\$8.98	\$8.98

Employee Assistance Program (EAP)



CBS provides access to an EAP benefit that 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 per event**).

Help is available **24 / 7 / 365** at **800-633-3353** and **www.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



Megan Coker

(757) 876-9079
megan@cypressbs.com

