



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 26, 2023 - July 3, 2023



All benefit elections will be effective August 1, 2023



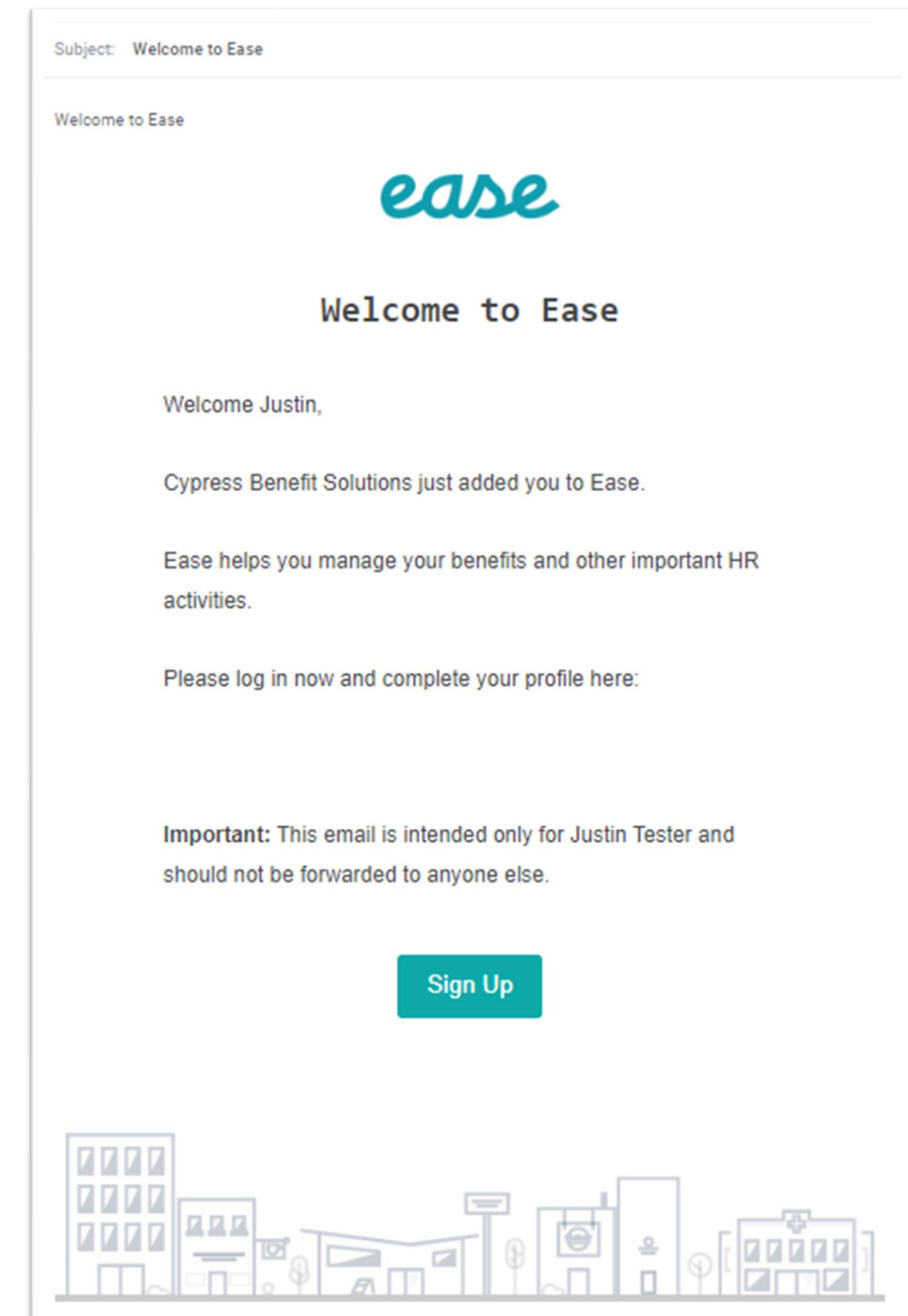
You will receive new insurance cards in the mail. If you make changes to or add other coverage(s), you will receive new cards.



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](#)

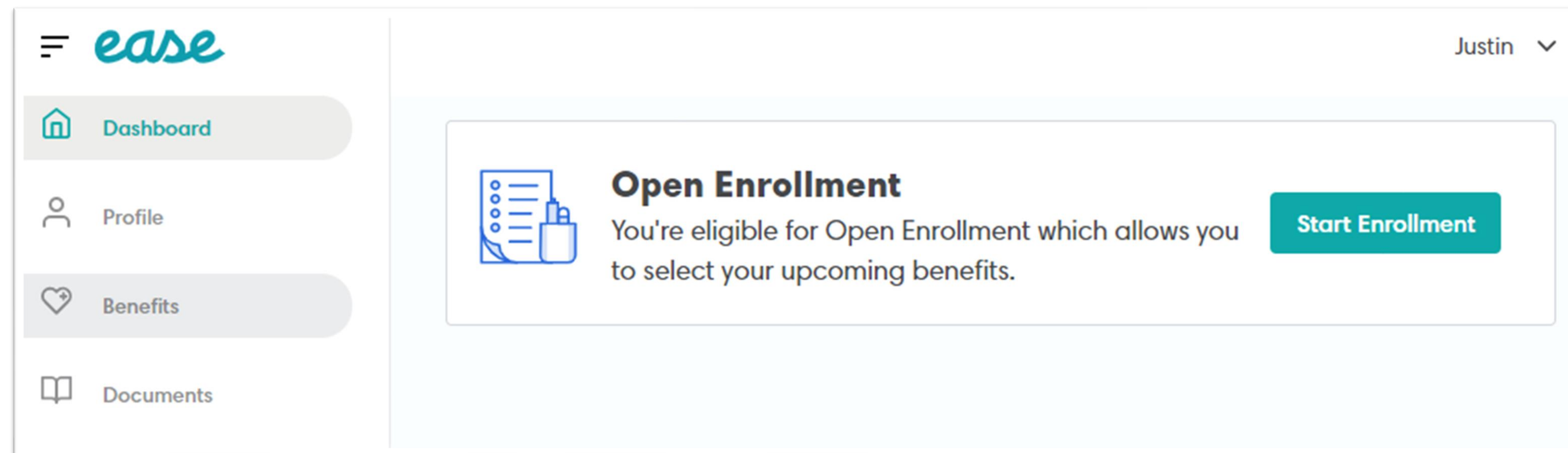
Your password must contain a minimum of 8 characters, with at least 1 lowercase, 1 uppercase, and 1 numeric or special character.

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

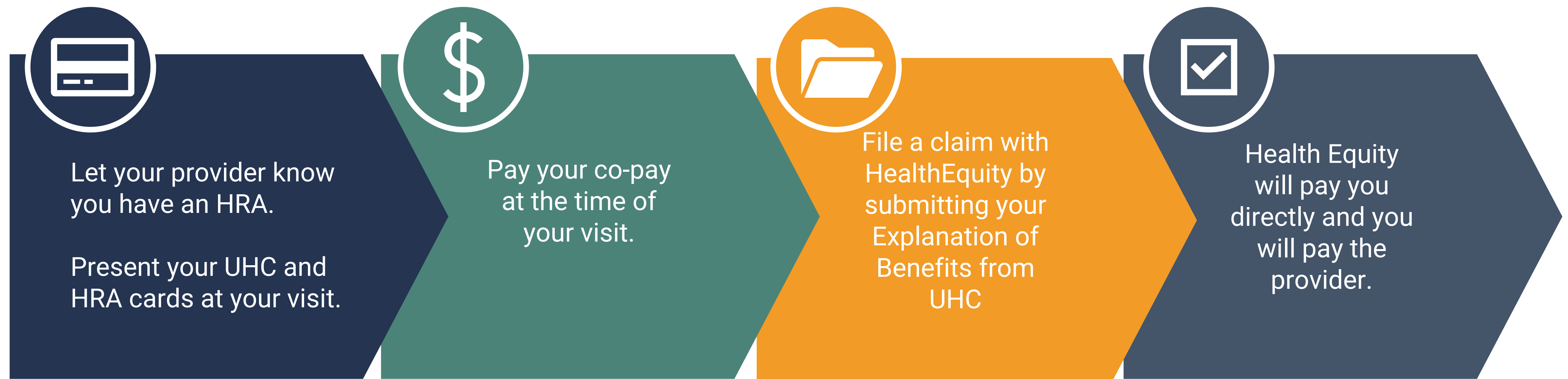


If you have trouble signing up or accessing Ease, please contact Megan Coker (megan@cypressbs.com)

Health Reimbursement Arrangement (HRA)

HealthEquity®

Utility Solutions has a Health Reimbursement Arrangement (HRA) in place with the medical plan for employees. The HRA acts as an underlying plan to assist employees with out-of-pocket costs.



Deductible: HRA pays the full amount
\$5,000 Employee Only
\$10,000 Employee & Dependents

Out-of-Pocket Maximum: HRA pays 20% and UHC pays
80% co-insurance up to OOPM
\$9,000 Employee Only
\$18,000 Employee & Dependents

Health Insurance



In-network Benefits	
Deductible: Individual / Family	\$5,000 / \$10,000
Coinsurance	Insurance Pays 80%
Out-of-Pocket-Max: Individual / Family	\$9,000 / \$18,000
Inpatient / Outpatient Services	20% After Deductible
Preventive Care	Covered at 100%
Primary Care Office Visit	\$25 Copay
Specialist Office Visit	\$75 Copay
Urgent Care	\$50 Copay
Emergency Room	20% After Deductible
RX : Tier 1 / Tier 2 / Tier 3 / Tier 4	\$10 / \$35 / \$75 / \$150

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
26 Annual Pay Periods	\$0.00	\$254.89	\$162.54	\$540.86

Pharmacy Benefits



Accessing your pharmacy benefits:

Register for your online account where you can view the formulary, check medication costs, and manage your prescriptions.

Prior Authorization:

Some medications require Prior Authorization or additional information from your provider. This is to ensure the medication is being prescribed appropriately and patients receive the most cost-effective treatment first.

If you are currently on any medications, please check with your doctor about prior authorizations and refills on your new plan year.

Medications requiring Prior Authorization are listed on the Prior Authorization List.

Manage Your Healthcare



myuhc.com® Member Website

Get 24/7 access to your health plan account

- When you sign in, you'll have access to manage your health plan online anytime:
 - Find doctors, dentists, vision providers, hospitals, labs or mental health providers
 - Get estimates for treatments and procedures
 - View covered services
 - See a list of covered prescription drugs, get estimates and manage your medications if OptumRx is your pharmacy care provider
 - Get a digital or printable health plan ID card
 - Review claims, costs and charges
 - See how to earn rewards by completing health actions
 - Learn about health programs and discounts

Flexible Spending Account (FSA)

Healthcare FSA

A Healthcare Flexible Spending Account (HC-FSA) is an employer-sponsored account letting employees set aside pre-tax dollars to pay for eligible healthcare expenses.

- Control - Employees decide how much to contribute and control how best to spend their healthcare dollars.
- Tax savings - Pre-tax contributions lower taxable income for employees.
- Flexibility - Employees can plan for out-of-pocket expenses they know they'll have, such as orthodontia or other major dental work, eyeglasses, and prescriptions.

2023 Healthcare FSA Contribution Limits	
Maximum Contribution	\$3,050
Maximum Carryover	\$610

Flexible Spending Account (FSA)

Dependent Care FSA

A Dependent Care Flexible Spending Account (DC-FSA) covers qualified daycare expenses for children younger than age 13 and adult dependents who are incapable of caring for themselves.

- Pre-tax funds are deducted from each paycheck and automatically deposited into the employee's account.
- There is no annual rollover with a Dependent Care FSA

2023 Dependent Care FSA Contribution Limits	
Maximum Contribution, filing taxes individually	\$2,500
Maximum Contribution, filing taxes jointly	\$5,000

Dental



In-network Benefits	
Deductible: Individual / Family	\$50 / \$150
Annual Maximum	\$2,250
Preventative Care	100%
Basic Care	80%
Major Care	50%

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
26 Annual Pay Periods	\$0.00	\$17.43	\$23.75	\$45.41

Vision



In-network Benefits	
Routine Eye Exam	\$15 Copay
Materials Copay	\$15 Copay
Hardware Allowance	\$300 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
26 Annual Pay Periods	\$0.00	\$5.20	\$3.61	\$9.30

Basic Life and AD&D



In-network Benefits	
Life Benefit Amount	\$25,000
AD&D Benefit Amount	\$25,000
Reduction Schedule	35% at age 65, 50% at age 70

Utility Solutions pays for the full cost of this Basic Life and AD&D benefit for employees.

Voluntary Life



In-network Benefits	
Employee Life Amount	\$10K increments up to \$300K
Employee AD&D Amount	\$10K increments up to \$300K
Employee Guaranteed Issue	\$50K if currently enrolled
Spouse Life Amount	\$5K increments up to \$150K
Spouse Guaranteed Issue	\$25K if currently enrolled
Child(ren) Life Amount	\$5K or \$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 all employees and dependents
- If you elect coverage above guaranteed issue amounts, 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	\$1,000
Elimination Period	7 Days Illness / 7 Days Accident
Benefit Duration	Up to 13 Weeks
Pre-existing Conditions	12 Months

Utility Solutions pays for the full cost of this Short Term Disability benefit for employees.

Long Term Disability



In-network Benefits	
Benefit Percentages	60% of Gross Monthly Earnings
Maximum Monthly Benefit	\$7,000
Elimination Period	90 Days
Benefit Duration	Social Security Retirement Age

Long Term Disability rates are age banded and based on salary, rates will be automatically calculated 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.

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
Low Plan	\$5.90	\$9.49	\$13.59	\$17.41
High Plan	\$8.51	\$13.64	\$19.71	\$25.08

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

Whole Life



Let Allstate Benefits help you prepare for the unexpected with Group Whole Life Insurance. Now you can provide your family with financial peace of mind for the future and the journey to get there. Not only do you get protection for your lifetime, but you also have the ability to build cash value as you go. Give yourself and your loved ones a gift of love with Good Hands® protection from Allstate Benefits.

Here's How It Works

With Group Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

Whole Life premium is determined by your age and election amount. Rates will be automatically calculated for you in Ease when you enroll.

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

