

# 2021 Benefits Enrollment Guide





The following overview outlines the rules, expectations and benefits for plan year 2021. The benefit overviews found within this package, do not promise or illustrate a contract of coverage. During the first week of your eligibility period you should receive a welcome email, inviting you to enroll in benefits. You can also access the enrollment site by visiting our landing page or by calling the enrollment call center.

**Premiums for medical (if a client sponsored plan is offered), dental, vision, life insurance (including permanent life) are taken 1 month in advance of your coverage effective date. All other benefit premiums are taken during the month in which coverage begins.**

For medical insurance provided outside of INFINITI HR, you will elect those benefits separately and according to your plan effective date.

### **Eligibility Rules**

*Benefit eligible new hires become eligible for benefits the 1<sup>st</sup> of the month following 1 month of employment.*

#### **Hours (Minimum Required)**

Medical (if offered)	30 hours per week
Minimum Essential Coverage (MEC)	20 hours per week
Dental	30 hours per week
Vision	30 hours per week
FSA/HSA Accounts	30 hours per week
Voluntary Short Term Disability	20 hours per week
Met Law	20 hours per week
Telehealth	20 hours per week
ID Theft Protection	20 hours per week
Guardian Voluntary Life	30 hours per week
INFINITI Guard Protection Plan	20 hours per week
Permanent Life Insurance/Long-Term Care	20 hours per week
Accident Insurance	20 hours per week
Critical Illness Insurance	20 hours per week
Discount Insurance Program	20 hours per week
INFINITI Perks	All employees
Credit Union	All employees
Zayzoon	All employees
IWELL Preventative Health Program	Eligibility varies



## **Qualifying Events**

Changes to benefits, after election, cannot be completed without a qualifying event. Common qualifying life events include loss of employment, marriage, divorce, birth of a child and adoption. Changes to benefits must be consistent with the qualifying event and must be made within 31 days of when the qualifying event occurred. Documentation of the qualifying event must be submitted with the enrollment form upon request of changes.

## **Questions and How to Enroll**

Once you become eligible to enroll, you will make your elections via our self-servicing portal or the preferred method and schedule an enrollment meeting with our licensed enrollment specialist. Due to various carrier rules, some medical plans may require paper applications at time of enrollment.

If you have questions about these benefits, please contact us at [benefits@infinitihr.com](mailto:benefits@infinitihr.com) or contact our client service team at 1-866-552-6360.

**Scheduling Site:** [www.tinyurl.com/InfinitiHRBenefits](http://www.tinyurl.com/InfinitiHRBenefits).

**Online Enrollment: Click this URL**

<https://www.aflacatwork.com/Enroll/Lib/LoginAflac.aspx?Path=InfinitiHRR>

- Your Username will be your full SSN
- Your PIN is the last four digits of your SSN plus the two digit year of your birth. For example, if the last 4 digits your SSN are 1122 and you were born in 1968, your PIN would be 112268. You will be required to change your PIN when you first log in to the website.



## **Minimum Essential Coverage with Highlight Health (MEC)**

Minimum Essential Coverage (MEC) is now available to all benefit eligible employees working over 20 hours per week. **While this benefits is not major medical insurance, it does provide telehealth services and virtual doctor visits with no copay.**

### **What is the Minimum Essential Coverage (MEC)?**

MEC provides 100% coverage for 63 preventive services (outlined by the Affordable Care Act). These services included, but are not limited to, annual physicals, child well-visits, age appropriate preventative screenings, immunizations and more! MEC is **NOT** major medical insurance and is not intended to replace major health insurance.

### **What additional services are available through Highlight Health in addition to MEC?**

- 24/7 Virtual Telehealth at \$0 copay with a primary care physician that you pick!
- In-Person Office Visits (where applicable)
- Labs
- Immunizations
- Prescription Drug Plan with co-pays (Not a discount plan)
- Health Advocacy Program with Community based program access
- Diabetic Supplies at low co pay
- Mental Health Coverage
- Easy to use mobile app that connects you with all services
- Advocacy Line: 1-833-615-0704

### **Mobile App Download**

Enrolled employees can search the apple app store for BenefitsApp or go to [www.benefitsapp.com/download](http://www.benefitsapp.com/download) to register their accounts. Once registered employees will receive a text message with a verification code. From there you can login using your username (your email address) and chosen password. When registering please use the following:

Company Code: Highlight

Member ID: Your last name and last four digits of your Social Security Number (all lowercase, i.e. smith1234)

### **Monthly Pre-Tax Premium**

Employee Only: \$125.00      Employee + One: \$200.00      Family: \$300.00



## Dental Insurance

Carrier: Guardian Dental  
[www.guardiananytime.com](http://www.guardiananytime.com)

Customer Service: 1-888-600-1600  
 Group ID: 575446

	GUARDIAN High Option		GUARDIAN Low Option	
Deductible	In-Network	Non-Network	In-Network	Non-Network
	\$50 Individual \$150 Family	\$100 Individual \$300 Family	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Maximum Non-Orthodontic Services (per year)	\$1,500 (Per Person Enrolled) (Subject to Max Rollover)		\$1,000 (Per Person Enrolled) (Subject to Max Rollover)	
PREVENTIVE & DIAGNOSTIC	100% (Deductible Waived)	100% (Deductible Waived)	100% (Deductible Waived)	90% (Deductible Applies)
BASIC SERVICES	90%	80%	80%	70%
MAJOR SERVICES	60%	50%	50%	40%
CHILD ORTHODONTIA	50%		50%	
Maximum Child Orthodontic	\$1,500		\$1,000	
COVERAGE LEVEL	MONTHLY PREMIUM		MONTHLY PREMIUM	
Employee Only	\$47.61		\$29.44	
Employee & Spouse	\$89.81		\$55.54	
Employee & Child(ren)	\$117.99		\$74.61	
Family	\$160.18		\$100.74	

### SEARCHING FOR A DENTAL PROVIDER

Go to [www.guardiananytime.com](http://www.guardiananytime.com). On the right side of your screen, under “resources,” click on “Provider Online Search”. On the next screen, under “Find a Provider,” click “Find a Dentist”. Then, in the drop down menu that says “Select your dental plan,” select “PPO”. You will then be able to search for a provider by location.





## **FSA & HSA Accounts**

Carrier: Connect Your Care  
[www.connectyourcare.com](http://www.connectyourcare.com)

Customer Service: 1-410-891-1000

## **Medical FSA and HSA Accounts**

Employees can elect to have pre-tax contributions taken from payroll to help pay for out-of-pocket medical, dental and vision expenses such as:

- Co-payments and deductibles
- Vision exams, eyeglasses, contacts and laser correction surgery
- Hearing exams and aids
- Dental exams and services
- Prescription drug copayments
- Annual Rollover up to IRS threshold for unused funds (\$550 for 2021)

**FSA Annual Max:** \$2,750

**HSA Annual Max:** \$3,600

With this benefit you will receive a healthcare payment card that provides a convenient way to pay for qualified medical expenses. You will also have access to a member website [www.connectyourcare.com](http://www.connectyourcare.com) where you can manage your account and access health information and claims data.

The advantages offered by this benefit include:

- Healthcare account(s) to pay for qualified medical expenses
- Healthcare payment card for easy access to account funds
- Online CDH Portal that puts account and health information at your fingertips
- Advanced claim processing system that minimizes the need for receipts, decreasing the time for reimbursements

## **HSA Eligibility Rules**

- **You must be participating in a qualified high deductible healthcare plan.**
- You cannot be covered by another health plan, including Medicare or another FSA (unless that FSA is a limited use FSA).
- You cannot be claimed as a dependent on another individual's tax return.



### **Dependent Care FSA Account**

Employees can put aside pre-tax contributions for out-of-pocket expenses related to care of eligible dependents. Some expenses include, but are not limited to:

- Day care and nursery schools
- Babysitting during working hours
- Adult and/or elder care

**Annual Max:** \$5,000

### **Important FSA Rules**

- Per IRS regulations, elections for Medical and Dependent Care FSA accounts must occur prior to December 31<sup>st</sup> of each year or no later than the last day you become eligible to participate.
- After your election into the FSA account, changes cannot be made without an approved qualifying event.
- Funds remaining in the Medical and Dependent care account at the end of the year are subject to forfeiture if claims have not been submitted for services received within the plan year.





## Voluntary Life Insurance and AD&D

Carrier: Guardian  
[www.guardiananytime.com](http://www.guardiananytime.com)

Customer Service: 1-888-600-1600  
 Group ID 575446

### Coverage Amounts for Voluntary Life

**Employee:** Increments of \$10,000, not to exceed \$500,000. Guaranteed issue amount is \$120,000 up to age 65, \$50,000 65-69 and \$10,000 ages 70 and over.

**Spouse:** Up to 100% of employee amount in increments of \$5,000, not to exceed \$500,000. Guaranteed issue amount is \$25,000 up to age 65, \$10,000 65-69, \$0 ages 70 and over.

**Child:** Up to 100% of employee amount in increments of \$2,000, not to exceed \$10,000.

*To purchase Life coverage for your spouse and/or child, employees must purchase employee Life coverage.*

### Coverage Amounts for AD&D

**Employee:** Up to 5 times salary in increments of \$10,000, not to exceed \$500,000. Employees can purchase AD&D coverage without purchasing Life coverage.

**Spouse:** Up to 100% of employee amount in increments of \$5,000, not to exceed \$500,000.

**Child:** Up to 100% of employee amount in increments of \$2,000, not to exceed \$10,000.

*To purchase AD&D coverage for your spouse and/or child, employees must purchase employee AD&D coverage.*

### Benefit Reductions & Rates

At age 70 benefit reduces by 35% of original face value

At age 75 benefit reduces by 50% of original face value

Benefits cannot be increased after a reduction in benefits

Rates are determined by the age of the employee NOT spouse. Rates increase on plan anniversary for age band adjustments.

<u>Age Band</u>	<u>Employee per \$10,000</u>	<u>Spouse per \$5,000</u>	<u>Child per \$2,000</u>
-30	\$.60	\$.30	\$.34
30-34	\$.80	\$.40	
35-39	\$.90	\$.45	
40-44	\$1.20	\$.60	
45-49	\$1.91	\$.96	
50-54	\$3.30	\$1.65	
55-59	\$4.94	\$2.47	
60-64	\$7.15	\$3.58	
65-69	\$15.03	\$7.52	



## **Voluntary Life Insurance and AD&D**

Carrier: Guardian  
[www.guardiananytime.com](http://www.guardiananytime.com)

Customer Service: 1-888-600-1600  
 Group ID 575446

### **Coverage Amounts for AD&D**

**Employee:** Increments of \$10,000, not to exceed \$500,000

**Spouse:** Up to 100% of employee amount in increments of \$5,000, not to exceed \$500,000.

**Child:** Up to 100% of employee amount in increments of \$2,000, not to exceed \$10,000.

### **AD&D Rates**

<b><u>Coverage</u></b>	<b><u>AD&amp;D Cost Per:</u></b>	<b><u>Monthly Rate</u></b>
Employee	\$1,000	\$.42
Spouse	\$1,000	\$.42
Child	\$1,000	\$.42



## **MetLaw Legal Plan (High & Low)**

Carrier: MetLaw

Customer Service: 1-800-821-6400

<https://members.legalplans.com/Home/>

Unexpected legal questions arise every day and with MetLaw on your side, you will have access to a top-quality consulting 24/7, for covered situations. From real estate to divorce advice, speeding tickets to will preparation and beyond, MetLaw is available to help you and your family.

For less than \$17 per month, MetLaw gives you the ability to talk to an attorney on any matter without worrying about high hourly costs. Under the protection of MetLaw, you and your family can have peace of mind.

### **Services Provided**

- Money Matters
  - ID Theft Defense
  - Negotiations with Creditors
- Home & Real Estate
  - Deeds
  - Mortgages, foreclosures, tenant negotiations
- Estate Planning
  - Simple, complex wills and living wills
- Family & Personal
  - Guardianships, name change, school hearings
- Civil Lawsuits
- Elder Care Issues
  - Medicare, Medicaid, nursing home arrangements, deeds and wills
- Vehicle and Driving

### **Rates (Per Month and covers Spouses and Dependents)**

**\$8.00 Low Plan**

**\$16.50 High Plan**



## **Voluntary Short Term Disability Coverage**

Carrier: Transamerica  
[www.transamerica.com](http://www.transamerica.com)

Customer Service: 1-888-736-7474  
Group Number: G000045306

TransAmerica Short Term Disability insurance can help provide financial security when you are unable to work. With Short Term Disability insurance, you will be paid a monthly benefit if you are unable to work due to illness or injury. You may purchase up to 60% of your salary, in increments of \$100 with a minimum benefit selection of \$300 per month and up to a maximum of \$3,000 per month.. For states with state sponsored disability plans, the benefit amount available will be up to 40%.

### **Short Term Disability**

- Total Disability Benefit
- Partial Disability Benefit
- Waiver of Premium Benefit
- Employees elect their own elimination period
- Guaranteed Issue for all eligible employees during your initial enrollment

**Example Rates (Rates are shown as monthly premium and may vary by elimination period)**

**During your enrolment process, you will be able to elect your specific benefit and the total cost shown will be your cost per pay period.**



## **Voluntary Universal Life (Deductions are taken a month in advance of the effective date of coverage)**

Carrier: TransAmerica  
[www.transamerica.com](http://www.transamerica.com)

Customer Service: 1-888-763-7474  
Group Number: G000045306

Life insurance is necessary for individuals and families, at any age. With a premium that will never increase as long as premiums are paid, Universal Life insurance by Transamerica Life Insurance Company is a financially responsible decision. Another valuable benefit of a Transamerica Life insurance policy is the opportunity to build cash values at a guaranteed interest rate. The interest rate is set to never go down. Participants can access the cash value when they choose.

### **Optional Riders Available**

- Accelerated Death Benefit Rider-Terminal Illness **(Included)**
- Accelerated Death Benefit Rider-Chronic Illness **(Included)**
- Dependent Children Term Life Rider (Optional)

### **Other Features**

- Guaranteed Issue for all eligible employees, spouses/domestic partners and dependent children during your initial enrollment
- 100% Portable
- 100% Convertible
- No reduction in benefits
- Employee must elect coverage for family members to be covered

Employee benefit amounts of \$10k, \$15k, \$25k, \$50k, \$75k, \$100k, \$125k, \$150k  
Spouse benefit amounts of \$10k, \$15k, \$25k, \$50k

### **Rates**

Rates are determined by age and volume amount



## **Critical Illness Insurance**

Carrier: TransAmerica  
www.transamerica.com

Customer Service: 1-888-763-7474  
Group Number: G000045306

Critical Illness insurance offers peace of mind by helping minimize the financial burden and stress associated with a critical illness. TransAmerica Critical Illness insurance provides a lump-sum benefit payment upon diagnosis of any of the 18 covered illnesses and is paid directly to you with no restrictions on its use. This plan also includes an annual \$50 wellness benefit for you and each insured person, which can be used for health screenings, including mammograms, colonoscopies, PAP smears and more. Once enrolled, your rate does not change as you age.

### **Conditions covered at 100%**

Heart attack, stroke, major organ transplant, end-stage renal failure, paralysis, loss of sight, speech, or hearing, coma, major third degree burns, occupations HIV and cancer.

### **Conditions covered at 25%**

Alzheimer's, Parkinson's, Muscular Dystrophy with loss of 3 or more ADL's, bone marrow transplant, benign brain tumor, bypass surgery, cancer in situ.

## **Benefit Amounts & Dependent Coverage**

- Guaranteed Issue for all eligible employees, spouses/domestic partners and dependent children during your initial enrollment
- \$10,000, \$20,000 or \$30,000
- Dependent coverage available: Spouse covered at 50% of employee amount, Children covered at 25% of employee amount for no additional cost
- 100% Reoccurrence Benefit
- No reduction in benefits based on age
- 100% Portable

## **Rates**

Rates are based on age, tobacco use and volume amount



## Accident Insurance

Carrier: Aflac  
[www.aflac.com](http://www.aflac.com)

Customer Service: 1-800-433-3036  
 Group ID: 03184

Accidents happen and sometimes are expensive. With Aflac accident insurance you can provide you and your family with a safety net to help pay bills if you are temporarily out of commission. Aflac is different from major medical insurance. It's insurance for daily living. If you're sick or injured, Aflac pays cash benefits directly to you (unless otherwise assigned) to help take care out-of-pocket medical costs or everyday expenses—and much more:

- Flexible** - Freedom to choose any provider without deductibles or copayments
- Portable** - Take your plan with you even if you leave your job (with certain stipulations)
- Protective** - Covered routine medical exams for early detection and prevention
- Supportive** - File a claim anytime day or night

From out-of-pocket medical costs and everyday expenses - like car payments groceries rent and mortgages - Aflac helps protect your savings. Regardless of what other insurance you have.

## Rates (shown as monthly premium)

Employee	\$11.42
Employee & Spouse	\$19.74
Employee & Child(ren)	\$27.54
Family	\$35.86



## **Hospital Indemnity**

Carrier: Aflac  
[www.aflac.com](http://www.aflac.com)

Customer Service: 1-800-433-3036  
 Group ID: 03184

Aflac's Hospital Indemnity insurance plan can complement a group's already existing medical coverage by helping to ease the financial impact of a hospitalization. It provides an indemnity benefit that can be used for a variety of reasons such as hospital admission, accident-related inpatient rehabilitation and hospital stays. The benefits will be paid regardless of other major medical benefits.

### **Key Features**

- Guaranteed Issue for all eligible employees during initial enrollment
- Available for family (employee must enroll for dependent coverage)
- No Pre-existing conditions apply
- No waiting period
- No reduction in benefits at any age
- Portable

### **Rates (shown as monthly premiums)**

Employee Only	\$21.72
Employee & Spouse	\$41.64
Employee & Child(ren)	\$33.82
Family	\$53.74





## **Health Discount Program**

Carrier: E3 Solutions

Customer Service: 1-800-800-7616

[www.mymemberportal.com](http://www.mymemberportal.com)

Discount program that can compliment outside coverage such as medical, dental, vision and RX coverage. The program is not intended to replace traditional coverage but may reduce out-of-pocket expenses by 75%. There is a nominal monthly charge for this program.

## **Discount Benefits**

- Pharmacy-Up to 80% off thousands of prescriptions
- Medical Bill Saver-Let experts negotiate the cost of care for you
- Health Advocates
- NurseLine-24/7 access to registered nurses
- Telehealth
- Vision-Save 10% to 605 on glasses, contacts, laser surgery and exams
- Dental
- Alternative Medicine
- MRI & CT Scan-Save 45% to 75% on usual charges
- Lab Testings
- Diabetic Supplies
- Vitamins

## **ID Theft Protection**

Carrier: Privacy Armor

Customer Service: 1-800-789-2720

[www.MyPrivacyArmor.com](http://www.MyPrivacyArmor.com)

Group ID: 3022

The most advanced identity protection available for you and your family! With their operative-sourced dark web monitoring, intelligence, financial transaction monitoring, social media reputation monitoring and more, Privacy Armor finds what others can't. Should fraud or identity theft occur, their in-house Privacy Advocates are always there to fully restore your compromised identity, even if it occurred prior to your enrollment!!

## **Key Features**

- Enhanced identity monitoring
- Auto-on alerts
- Dark web monitoring



- High-risk transaction monitoring
- Social media monitoring
- Lost wallet protection
- Solicitation reduction
- Credit alerts
- Data breach notifications
- Credit assistance and credit lock
- Mobile App
- Up to \$1MM in insurance to cover restoration

### **Rates (shown as monthly premiums)**

Employee	\$9.95
Family	\$17.95

### **INFINITI Guard Protection Plan**

Carrier: Ocenture

Employees can maximize these benefits by electing the bundled plan. Protect you and your family at home and on the road with INFINITI Guard Protection Plan. Once enrolled you will receive an email from Ocenture asking you to set up your account so you can begin to use your benefits. We will need your email address during the enrollment process. These products are comparable to the best services on the market today such as AAA Roadside and Geek Squad! Because of our group purchasing power we can bring them to you for 40-50% below public pricing!!

#### **Technology Support (Entire Household)**

- Remote Tech Support
- Onsite Tech Support
- Self-Help Database
- Anti-virus/Anti-spyware Software
- Online Data Backup

#### **Data Backup (Entire Household)**

- State-of-the art encryption
- Cross-platform support (Mac, Windows and Linux)
- Automatic Backup
- Historical versioning
- 500 MB Storage

**Roadside Assistance (Covers two drivers)**

- 24/7
- Roadside Assistance Reimbursement
- 24/7 Dispatch Service
- Lock Out Services & Reimbursement
- Hotel & Auto Rental Discounts

**Rates**

Individual Plans are \$8 per month. All 3 can be bundled for \$20 per month

**Prescription Drug Discount Program**

Carrier: RX Help Centers

Customer Service: 1-866-478-9593

[www.rxhelpcentersinfinitih.com](http://www.rxhelpcentersinfinitih.com)

**Never pay FULL PRICE for Medications AGAIN!**

INFINITI HR and RX Help Centers have partnered to bring you and your family prescription options. This benefits can also be used for family and friends!! RX Help Centers is a drug advocacy program dedicated to helping the consumer get the best price on all of your medications. Our expert team will help you receive the lowest prices for many, if not all, of your name brand medications. Our service will compliment any existing coverage that you already have. Whether you are insured, uninsured, underinsured or on Medicare, we can help.

Our customers receive assistance for a nominal charge with NO LIMIT to the number of medications that we can assist you with. With thousands of name brand and generic medications, RX Help Centers can help you and your family maximize your savings on prescription medications. With Rx Help Centers, never pay full price again! A nominal monthly fee may apply.

Register for free at [www.rxhelpcentersinfinitih.com](http://www.rxhelpcentersinfinitih.com)



## Additional INFINITI HR Benefit Programs

- **INFINITI HR Perks**: Employees can enjoy discounts on items such as movies tickets, sporting events, travel, food and more. The more you spend the more you save and accumulate bonus points for future purchases. No enrollment or annual subscription fees. Create an account and start shopping!!

<https://infinitehrbenefits.benefithub.com/>

Use reference code **Y3XLHR** to register!!

- **NASA Federal Credit Union**: Don't have a bank or credit union? Employees of INFINITI HR can join NASA FCU and gain access to great benefits from one of the largest Credit Unions in the country. To enroll, complete the enrollment form and return completed form to INFINITI HR.
- **ZayZoon Payroll Advance**: Employees have advanced access to their accrued payroll for emergencies. For as little as \$5, employees can have access to cash within minutes!
- **Private Health Exchange**: All INFINITI HR employees have access to a private health exchange if they would like alternative options to marketplace coverage. Employees can apply for on or off exchange coverage on a self-billed basis.
- **Pet Insurance**: All employees have the option to purchase pet insurance for their four-legged loved ones through Nationwide.



## **IWELL Preventative Health Program**

Carrier: HealthCues

Customer Service: 1-888-340-4114

<https://Infinitihr.ushealthcenter.com/activate>

### **We are excited to announce a new benefit from Infiniti HR:**

This program may result in an increased paycheck due to tax savings. The benefit includes unlimited 24-7 access to telemedicine, which is an essential resource for you and your family during the COVID-19 pandemic.

#### **Benefits of the Program Includes:**

- ✓ An Indemnity Health Insurance Policy including reimbursement for some out-of-pocket hospital expenses.
- ✓ Health Coaching with a licensed health professional.
- ✓ Unlimited telemedicine for you and your family.
- ✓ Nutrition DNA.
- ✓ Online learning modules: nutrition, fitness, stress management, tobacco cessation and couple's communication. And more resources.

#### **How it Works**

A deduction for the premium will be taken from your paycheck that is offset by a payment for completing a monthly health optimization activity. To complete your first health optimization activity and to see your paycheck increase, follow the directions under Step One. Employees will only be automatically enrolled when there is a paycheck increase with the plan.

#### **How Do I Opt In if I Want This Coverage?**

You may opt in for coverage by setting up an appointment with a benefit enroller by calling (888)-340-4114



Pay Example

	Without Health Management Plan	With Health Management Plan	
Gross Income	\$1,200.00	\$1,200.00	
Pre-Tax iWellness Premium	None	\$547.77	→ Premium payment { Telemedicine Wellness Programs Limited Benefit Health Ins.
Social Security	\$74.40	\$40.44	} Tax savings of: \$125.98 / Bi-Weekly Paycheck
Medicare	\$17.40	\$9.46	
Federal Tax	\$79.17	\$17.52	
State Tax	\$23.72	\$6.78	
SDI	\$12.00	\$6.52	
iWellness Claim Payment	None	\$461.54	→ Claim payment for one (1) monthly Wellness Activity
Net Take home Pay	\$993.30	\$1,033.05	→ Take home pay increases
<div style="background-color: #0056b3; color: white; padding: 2px;">Increase in Take home Pay using iWellness Program</div>		\$39.74	Increase/ Bi-Weekly check (\$86.23 net 'cost' of the plan is offset by \$125.98 tax savings)



The above is an example using bi-weekly sample information. Infiniti HR cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing.



## 2021 IMPORTANT LAWS AND NOTICES

Certain Women’s Preventive Care Services are also expanded under the Affordable Care Act, without cost sharing. Services include:

- Pre/postnatal counseling for pregnant women and coverage for rental of breast-feeding equipment.
- All Food and Drug Administration (“FDA”) approved contraceptive methods (as prescribed), sterilization procedures, and patient education and counseling for all women with reproductive capacity.
- Gestational diabetes screening for all pregnant women during weeks **24** to **28**, and those at high risk during the first prenatal visit.
- HIV screening and counseling.
- HPV DNA testing for women age **30** and older, every **3** years.

Services	<b>Expanded Women’s Preventive Care Services Under the Mandate with No Cost-Share Effective for Plan Years Beginning On or After August 1, 2012</b>
Breast-feeding counseling, rental equipment and supplies	Part of pre/postnatal counseling for pregnant women; coverage for rental of breast-feeding equipment.
Contraception methods and counseling	All Food and Drug Administration-approved contraceptive methods (as prescribed), sterilization procedures, and patient education and counseling for all women with reproductive capacity.
Domestic violence screening and counseling	All women.
Gestational diabetes screening	All pregnant women ( <b>24-28</b> weeks); and those at high risk during the first prenatal visit and screened.
HIV screening and counseling	All sexually active women.
HPV DNA testing for women age <b>30</b> and older	All women <b>30</b> and older; every <b>3</b> years.
Sexually transmitted infections counseling	All sexually active women.
Well-woman exams	As many as necessary to obtain specified preventive services.
Prenatal services	Routine prenatal visits and services explicitly identified in the Department of Health and Human Services rules.



**Health Insurance Portability & Accountability Act of 1996 (“HIPAA”) Enrollment Rights.**

HIPAA requires that you be informed of your **Special Enrollment** rights when you and/or your eligible dependents decline health care coverage during an initial enrollment period.

If you are declining coverage for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself and/or your dependents in client sponsored Health Plan(s) provided that you request coverage within **30** days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption or a court order, you may be able to enroll yourself and/or your dependents, provided that you request enrollment within **30** days after the marriage, birth, adoption or placement for adoption or the court order.

If you are declining health coverage for yourself or your dependents (including your spouse) and you are not currently covered under a health plan, you will be considered a late applicant. HIPAA allows a late applicant to enter a health plan only during an open enrollment period.

**HIPAA Privacy Notice Reminder.** The Privacy Rules under HIPAA require the Infiniti HR clients offering Health Plan(s) to periodically send a **reminder** to participants about the availability of the Plan(s) Privacy Notice and how to obtain that notice. The Privacy Notice explains your rights and the Health Plan(s) legal duties with respect to **protected health information** (“PHI”) and how the Plan(s) may use and disclose PHI.

Infiniti HR clients will reissue the Privacy Notice every **3** years, or more frequently as required. The last Privacy Notice was issued in September, 2019. If you wish to receive a copy of the HIPAA Privacy Notice, contact the individual indicated at the end of these Notices.

**Mental Health Parity Act of 1996 (“MHPA”).** The MHPA requires health plans to satisfy minimum standards regarding mental health benefits. The standards set forth by the Act require parity between mental health benefits and other health benefits with respect to lifetime and annual dollar limits. Thus, the Infiniti HR health plans offer coverage for both medical/surgical benefits and mental health benefits, but cannot impose different lifetime or annual dollar limits on the two classes of benefits the plan can reimburse. The Act also requires that mental health benefits not be subject to day or visit limitations unless all other benefits are subject to equal treatment.

**Newborn & Mothers’ Health Protection Act.** Under Federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than **48** hours following a vaginal delivery, or less than **96** hours following a delivery by cesarean section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g., your physician, nurse midwife or physician’s assistant) after consultation with the mother, discharges the mother or newborn earlier.

Plans and issuers may not select the level of benefits or out-of-pocket costs so that any later portion of the **48**-hour (or **96**-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay. In addition, a health plan or issuer may not require that a physician or





other health care provider obtain authorization for prescribing a length of stay of up to **48** hours (or **96** hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain precertification.

**Your Prescription Drug Coverage and Medicare.** If you have Medicare or will become eligible for Medicare in the next **12** months, a 2006 Federal law gives you **more choices** about your prescription drug coverage. Infiniti HR has determined that the prescription drug coverage offered to its employees is, on average for all Health Plan(s) participants, expected to pay out **as much as** standard Medicare prescription drug coverage pays and is **considered Creditable Coverage**. Please note that the **new** Medicare Part D enrollment period begins on **October 15, 2020** and ends on **December 7, 2020**.

**Children's Health Insurance Program ("CHIP")**. Medicaid and the Children's Health Insurance Program ("CHIP") offer **free** or **low-cost** health coverage to children and families.

If you are eligible for health coverage from Infiniti HR, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP Programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed in a separate attachment, you may contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are not currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, you may ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, the Infiniti HR Health Plan(s) are required to permit you and your dependents to enroll in the Health Plan(s) – as long as you and your dependents are eligible, but not already enrolled in the Health Plan(s). This is called a **"special enrollment"** opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**.

**Marketplace Health Plans.** Infiniti HR clients may provide affordable health coverage to all employees working **30** hours or more during the ACA look back period generally from approximately November 1, 2019 to October 31, 2020. Infiniti HR does not anticipate any employees seeking coverage under a Marketplace health plan. However, please realize the annual open enrollment period for Marketplace coverage begins for 2021 on **November 1, 2020** and ends on **December 15, 2020**.

For more information regarding any notices, contact [benefits@infinitih.com](mailto:benefits@infinitih.com)



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