



ESG 2023 Open Enrollment

April 3 – 21, 2023



Open Enrollment April 3 – April 21

- Everyone must enroll or you will not have benefits
- Benefits effective June 1 – December 31
 - Unless qualified event occurs (31 days to report)
- Eligible dependents
 - Dependent Certification Form – New!
 - Due by December 31, 2023

**What is
most valuable
to you?**



Today's Topics



Core Benefits

- Medical w/ Rx
- Dental
- Vision

Tax Saving Options

- Healthcare FSA
- Dependent Care FSA
- Health Savings Account (HSA)

Company-Paid Benefits

- Pain/Disease Management
- Life/AD&D
- Disability

Voluntary Benefits

- Supplemental Life
- Critical Illness/Accident
- Legal & more

Exciting News!

Announcing our new
medical & prescription
carriers!



EXPRESS SCRIPTS®

Medical Plan Options



In-Network Medical Benefits



	Like today's plan	New option	New option	Like today's plan
	Enhanced PPO	Basic PPO	Value Care PPO	HDHP with HSA
Preventive Care	\$0	\$0	\$0	\$0
Office Visits	\$0 Teladoc \$25 PCP \$50 Specialist	\$0 Teladoc \$25 PCP \$50 Specialist	\$0 Teladoc \$20 PCP Ded/Coins Specialist	\$49 Teladoc Ded/Coins PCP Ded/Coins Specialist
Urgent Care Emergency Room	\$100 Urgent Care \$350 ER	\$100 Urgent Care \$350 ER	\$75 Urgent Care Ded/Coins ER	Deductible / then Co-insurance
Deductible (Ded) (One person in a family only needs to meet the single limit)	\$1,500 Single \$4,500 Family	\$3,500 Single \$10,500 Family	\$5,000 Single \$12,500 Family	\$4,000 Single \$8,000 Family
Co-insurance (Coins) (The amount you owe after the deductible has been met)	20%	30%	30%	30%
Out-of-Pocket Max (One person in a family only needs to meet the single limit)	\$4,500 Single \$9,000 Family	\$8,150 Single \$16,300 Family	\$8,150 Single \$16,300 Family	\$6,900 Single \$13,800 Family

Telehealth Services – Available 24/7



General medicine

- PPO plan members: FREE
- HDHP members: \$49

Visit teladoc.com/Aetna, or call 1-855-Teladoc

On-call doctors can treat a variety of minor health conditions

Allergies	Colds & Flu	Insect Bites	Sore Throats
Arthritic Pain	Diarrhea	Pharyngitis	Sports Injuries
Asthma	Headaches/ & Migraines	Rashes	Sprains & Strains
Bronchitis	Infections	Respiratory	Vomiting
Cellulitis	Pink eye	Sinusitis	And more

Mental Health and Dermatology visits are also available!
Higher copays apply

Prescription Drug Benefits



- **Required**
 - Use Express Scripts card
 - New mail order scripts
 - Maintenance medications - mail order
- **Verify your current medication is covered:**
<https://www.express-scripts.com/inframark>
to price a medication or locate a pharmacy
- **\$25 max cost on insulin products - New!**



Prescription Drug Benefits



	Enhanced Basic & Value Care	HDHP with HSA
Generic	\$5 Copay	Deductible, then Coinsurance
Brand Formulary	\$40 Copay	Deductible, then Coinsurance
Brand Non-Formulary	\$100 Copay	Deductible, then Coinsurance
Specialty	\$250 Copay	Deductible, then Coinsurance
Mail Order (90-day Supply)	2 Copays for 3 months of medication	Deductible, then Coinsurance



Medical Contributions - Bi-weekly

	Enhanced PPO	Basic PPO	Value Care PPO	HDHP <small>with</small> HSA
Employee Only	\$103.87	\$65.18	\$51.12	\$48.46
Employee + spouse/partner	\$243.56	\$164.53	\$133.66	\$119.52
Employee + Child(ren)	\$209.69	\$129.91	\$108.99	\$102.29
Family	\$385.70	\$250.84	\$188.83	\$178.99

Medical Premium Surcharges

Tobacco Surcharge:
\$57.69 per pay



Spouse Surcharge:
\$69.23 per pay



The tobacco surcharge can be waived upon completion of Health Advocate's **FREE** tobacco cessation program

*Those hired on/before May 31, 2023 will be grandfathered in with the previous surcharge rate of \$25 per pay through December 31, 2023.

Wellness Program – February 1 – August 31, 2023

Eligibility for Rewards?

- All employees and medical covered spouse/partners

Goal:

Earn **225 wellness points**

Rewards:

Choose how you want to receive your reward

I. **\$450 in gift cards** (i.e. Amazon, Visa and more)

OR

I. **\$450 wellness discount** on your **2024 medical premiums**.



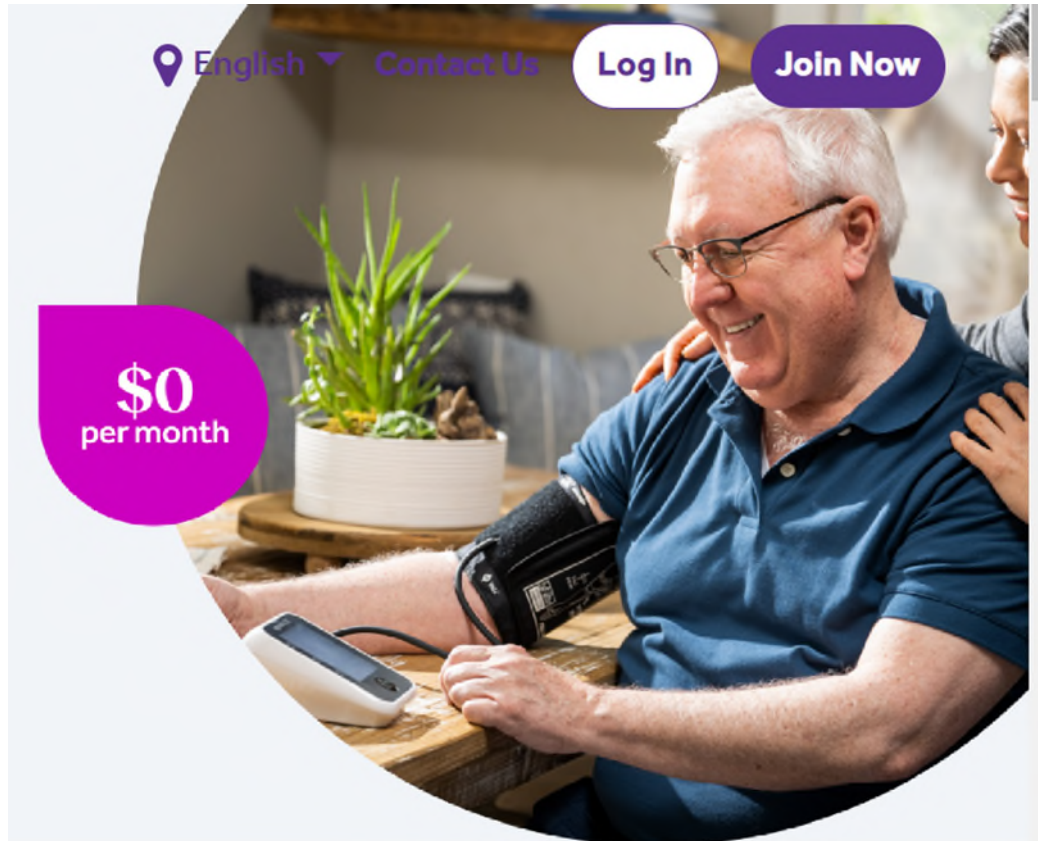
Company Code: Inframark

**All gift cards are required to be taxed as income at your current tax bracket if chosen as a rewards
And must be redeemed by 9/30/2023. Tax will be applied to you pay as soon as administratively feasible.*

A collection of medical supplies is arranged on a light-colored wooden surface. In the upper right, a silver handheld medical device with a blue button and a blue cap is visible. To its left, a grey tube is coiled. In the center, a cluster of pills includes several green capsules, a few red oval tablets, and two white round tablets. To the right of the pills are three orange-tipped syringes. In the foreground, a blue fabric cuff, likely for a blood pressure monitor, is partially visible. The overall scene suggests medical care or health management.

Medical Support Programs

Hypertension Medical Support Program – FREE!



Hypertension management assistance

- Free connected blood-pressure monitor
- Step-by-step action plans based on your goals
- Tips on nutrition, activity and more
- One-on-one support from expert coaches

Diabetes Medical Support Program – FREE!



Diabetes management assistance

- Free blood glucose meter
- Unlimited strips and lancets delivered to your door
- Digital access to track and share your health progress
- 24/7 one-on-one expert coaching when you need it
- Support immediately after out-of-range device reading

Joint and Muscle Pain Medical Support – FREE!



Digital physical therapy program

- Easy-to-do 15-minute exercises
- Available anywhere at anytime
- No copays, no office visits!



- | | |
|------------|---------------|
| ✓ Neck | ✓ Hand |
| ✓ Shoulder | ✓ Knee |
| ✓ Elbow | ✓ Ankle |
| ✓ Back | ✓ Foot |
| ✓ Hip | ✓ And more... |
| ✓ Wrist | |



Dental Benefits

Dental Plan Options

1 High Plan

	In-Network	Non-Network
Deductible (Individual/ Family)	\$50/ \$150	
Annual Maximum	\$2,000	
Diagnostic & Preventive Services	100%	
Basic Services	80%	
Major Services	50%	
Orthodontia (including adult)	50% Up to \$2,000 lifetime max	

2 Low Plan

In-Network	Non-Network
\$50/ \$150	\$100/ \$300
\$1,500	
100%	80%
80%	60%
50%	30%
Not Covered	



High Plan



Low Plan

Bi-Weekly Paycheck Deductions

Employee	\$7.82	\$5.82
Employee + spouse/partner	\$15.01	\$11.36
Employee + Child(ren)	\$15.76	\$11.93
Family	\$25.80	\$19.20



Vision Benefits

Vision



Benefit Descriptions	Base Plan	Easy Option Plan
Eye Exams	Covered 100%	Covered 100%
Eyeglasses/Contacts	\$15 copay	\$15 copay
Lenses	Covered 100%	Covered 100%
Progressive Lenses	Not Covered	Easy Option
Frames Allowance	Up to \$150	Easy Option (Up to \$250)
Contacts Allowance	Up to \$150	Easy Option (Up to \$250)
Frequency - Lenses/Frames	12/24 (months)	12/12 (months)

*Out-of-network coverage is available at reduced benefit levels.

1 Easy Option

2 Base Plan

Bi-Weekly Payroll Deductions

Employee	\$5.44	\$1.91
Employee + spouse/partner	\$9.14	\$3.20
Employee + Child(ren)	\$9.59	\$3.36
Family	\$13.45	\$4.72



Tax Saving Accounts

Flexible Spending Accounts

Health Care FSA



Eligibility:

Must not be enrolled in a HDHP plan

Eligible expenses:

- Rx and doctor visits co-pays
- Deductible and coinsurance
- Over the counter medicine and women's products
- Dental claims, contacts and glasses

How Funds Are Used

- Full election amount is available June 1 to use
- Rollover up to \$610

IRS 2023 Year Limit

- \$3,050 tax free deduction

Dependent Care FSA



Any employee can enroll that has eligible dependent 12 and under

- Before and after school care
- Summer camp

- Funds are available as they are deducted from your paycheck
- No rollover available

- \$5,000 tax free deduction

Limited Purpose FSA available for those with HSA.
- Covers dental and vision expenses only

Health Savings Account (HSA)

FLEXIBLE

You decide how much to contribute and how you use your funds

PORTABLE

You keep your HSA even if you change jobs, medical plans or become unemployed

OWNED BY YOU

It's your account for as long as you have money in it

HDHP enrollees receive:

- \$250 for Employee only coverage
- \$500 for EE +Spouse/Child/Family
 - Improved benefit!

2023 IRS Limits

- \$3,850 for single HDHP coverage
- \$7,750 for family HDHP coverage
- \$1,000 above these limits, if you are over age 55
 - ESG and Inframark contributions count toward these limits



401(k) Plan



- Go to empowermyretirement.com to Register for access to your benefit
- If you contribute at least 6% of your salary, you will receive a 3% match.
- Ensure you review and designate beneficiaries
- Check your investment elections and see if you need to make any changes.
- OneDigital is a resource where you can get a free 1:1 financial consultation

FREE MONEY!





Company Paid Benefits

Basic Life / AD&D



- Free benefit!
- 1x annual earnings*
- \$200,000 maximum
- Option to convert to an individual policy if you leave the company

Be sure to list your beneficiaries!

*Any amount exceeding \$50,000 will be subject to taxation as imputed income

Disability Benefits



Short Term Disability

- Now Free!
- Increased benefit
 - 65% of your salary
 - 80% with 5 or more years of service
- Benefits start on 15th day of absence
- 90-day duration
- You can supplement with accrued sick or vacation time



Long Term Disability

- Another Free Benefit!
- 60% of your monthly earnings
- Increased Monthly Maximum: \$10,000
- Elimination Period: 90 Days
 - Starts after Short Disability Ends

Long-Term Disability: Tax Choice Benefit

Unless you opt-out, taxes will be taken out of your LTD benefit

When you enroll, you can choose “*Tax me Now*” instead

- Pay taxes on the premiums while you are working full time (affordable)
- Assures your LTD benefit is tax-free

Based on a \$35,000 annual income amount

Tax Me Later

60% of monthly Income =
\$1,750

Assuming 25% tax rate,
LTD benefit = \$1,312

LTD payout is taxed;
The benefit is closer to
45% of regular earnings

Tax Me Now

60% of monthly Income =
\$1,750

Benefit is NOT taxed,
LTD benefit = \$1,750

LTD benefit when NOT
taxed is worth 60% of
regular earnings

\$438 more per month;
Worth \$105,000
if disabled 20 years

Health Advocate

HealthAdvocate™ EmpoweredHealth™

A Single 800# • **24/7 Access** • All-in-One Benefit Program



Healthcare Help



Chronic Care Support



Wellness Coaching



Personal Health Dashboard



EAP+Work/Life
Assistance



Healthy
Reminders



Pricing Support &
Bill Negotiations



NurseLine



Contact: 855-424-6400 or answers@HealthAdvocate.com



Voluntary Benefits

Supplemental Life Insurance

Purchase extra life insurance for yourself, your spouse/partner or children

- **Employee** – 1x to 5x annual salary up to \$500,000
 - Evidence of Insurability (EOI) required for amounts over \$250,000
- **Spouse** – \$10,000 increments, up to \$50,000
 - EOI required for amounts over \$20,000
- **Child(ren)** – \$2,500, \$5,000 or \$10,000
 - Up to age 26

Term life benefits can help in many ways:

- Pays for everyday expenses – rent or mortgage, groceries, medical bills and others
- Pays off loans
- Covers current and future education costs
- Provides for final expenses
- Protects savings

Critical and Accident Insurance



Critical Illness	High Plan \$10,000	Low Plan \$5,000
<ul style="list-style-type: none"> • Invasive Cancer • Heart Attack • Stroke • Coronary Artery Disease • Kidney Failure • Organ transplant 	100%	100%
<ul style="list-style-type: none"> • Non-Invasive Cancer • 22 Other Conditions 	25%	25%
Health Screening Benefit	\$100	\$50

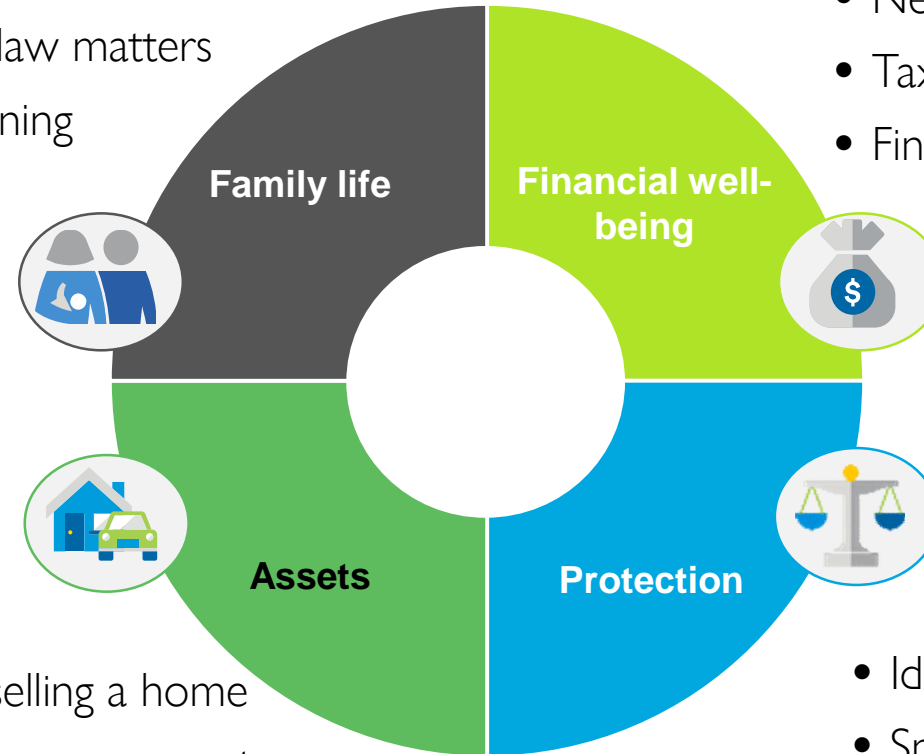
Accident Insurance	High Plan	Low Plan
<ul style="list-style-type: none"> • Fractures • Concussion • Torn Cartilage • Cuts/ Burns • Broken Tooth • And More 	\$50 - \$10,000	\$25 - \$5,000
Medical Services <ul style="list-style-type: none"> • Includes Hospital Admission & per day coverage 	\$25 - \$2,000	\$15 - \$1,000
Cost – Per Pay (Employee Only tier)	\$7.91	\$4.32

Group Legal



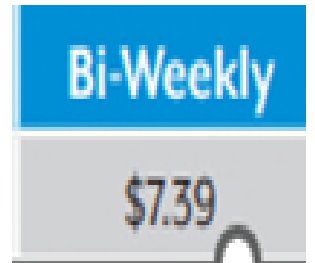
- No copays, deductibles or claim forms when using a network attorney
- Unlimited consultations
- Website access to see coverages, attorneys
- Self-help document library

- Adoption
- Prenuptial agreement
- Elder care law matters
- Estate planning



- Buying or selling a home
- Property tax assessment
- Refinancing
- Foreclosure

- Debt issues, bankruptcy
- Negotiating with creditors
- Tax audit representation
- Financial planning workshops



- Identity theft
- Small claims assistance
- Pet liabilities
- Civil matters

1

Benefit Essential

- Online & Identity Theft Monitoring
- Credit Bureau Application Alerts
- Data Breach Notifications

2

Benefit Premier

- Benefit Essential coverage *plus*
- Credit Score Reporting
- 50 GB backup

Bi-Weekly Payroll Deductions

Employee	\$3.52	\$6.92
Employee + Family	\$7.85	\$13.84



Resources Available

We Offer Great Benefits



 INFRAMARK

OPEN ENROLLMENT BENEFITS GUIDE

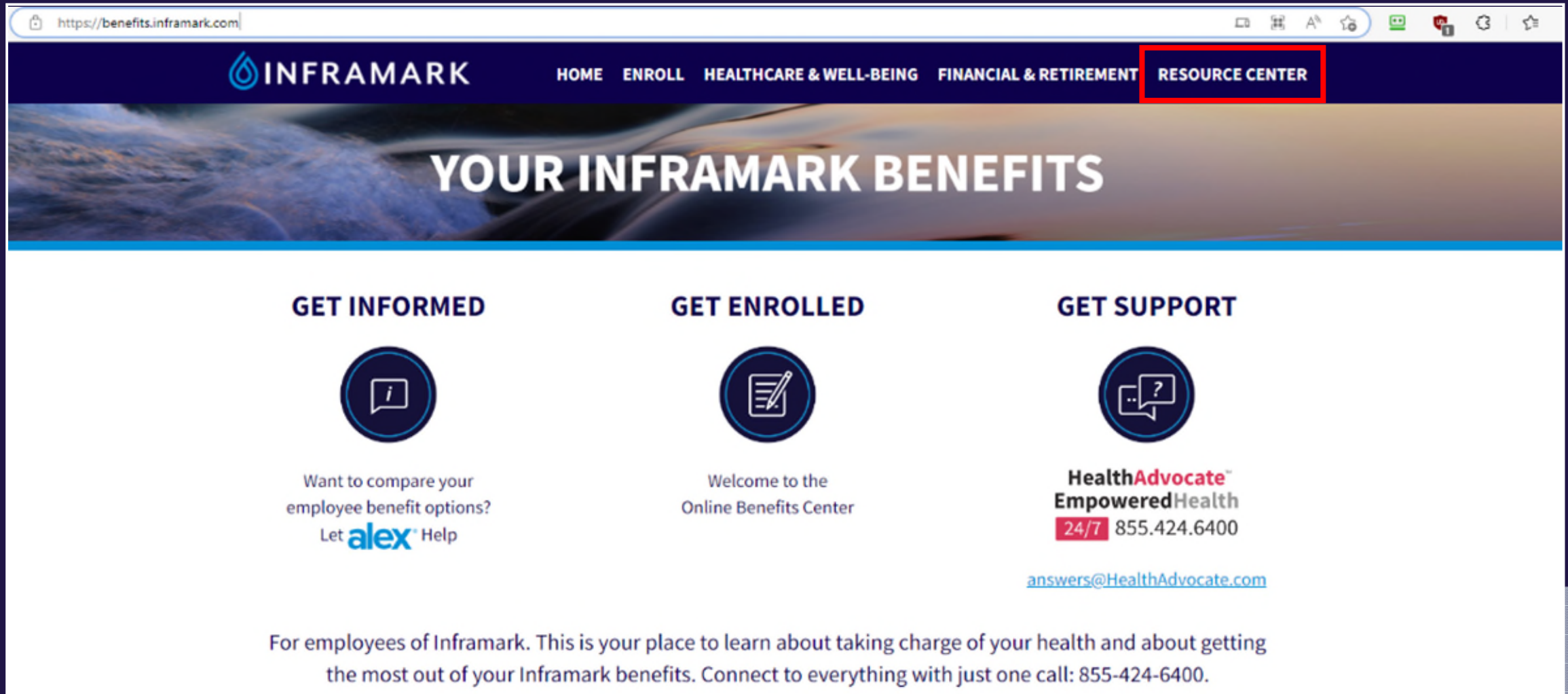
June 1, 2023 - December 31, 2023

Your Inframark benefits play a major role in the health and well-being of you and your family. Explore this easy-to-read booklet filled with important information and step-by-step instructions for enrolling in your Inframark employee benefits.

It's Time to Enroll



myinframarkbenefits.com



The screenshot shows the homepage of the myinframarkbenefits.com website. The browser's address bar displays the URL. The navigation bar includes the Inframark logo and several menu items, with 'RESOURCE CENTER' highlighted by a red box. Below the navigation bar is a large banner with the text 'YOUR INFRAMARK BENEFITS'. The main content area is divided into three columns: 'GET INFORMED' with an information icon, 'GET ENROLLED' with a checklist icon, and 'GET SUPPORT' with a help icon. The 'GET SUPPORT' section features the HealthAdvocate logo and contact information. At the bottom, a footer message provides context for employees and a contact number.


https://benefits.inframark.com

INFRAMARK

HOME ENROLL HEALTHCARE & WELL-BEING FINANCIAL & RETIREMENT **RESOURCE CENTER**


YOUR INFRAMARK BENEFITS

GET INFORMED




Want to compare your employee benefit options?
Let **alex** Help

GET ENROLLED



Welcome to the Online Benefits Center

GET SUPPORT



HealthAdvocate™
EmpoweredHealth
24/7 855.424.6400
answers@HealthAdvocate.com

For employees of Inframark. This is your place to learn about taking charge of your health and about getting the most out of your Inframark benefits. Connect to everything with just one call: 855-424-6400.

RESOURCE CENTER

RESOURCE CENTER

Where you can find all of the details about Inframark's benefit programs.



2023 ESG OPEN ENROLLMENT

BENEFITS
FOR
NEW
INFRAMARK
EMPLOYEES

NEW INFRAMARK EMPLOYEES



2023 BENEFITS SUMMARY

2023 ESG OPEN ENROLLMENT

2023 ESG Open Enrollment

Welcome to Inframark!

Your Inframark benefits play a major role in the health and well-being of you and your family. Explore this easy-to-read electronic guide that is filled with important information and step-by-step instructions for enrolling in your Inframark employee benefits. [Click on the image below](#) to view the 2023 ESG open enrollment benefits guidebook ([click here](#) for the Spanish version).



- Attend an in-person benefits meeting to learn more! [Click here](#) for the Benefits Team tour schedule to see when they will be presenting at your location. *Onsite enrollers will be available to assist at select locations.*
- Not sure which plans to enroll in? No problem, ALEX can help you! [Click here](#) to meet ALEX and he will recommend plan options that best meets your or your family's needs.
- Need to find an in-network provider? [Click here](#) to see how!
- Don't Forget! Sign up for employee benefits messages, text "INFRAMARK" to 877-799-4635.
- Become a healthier you by participating in Inframark's wellness program. [Click here](#) to check out the wellness brochure.

FAQs:

1. When is open enrollment?

- Open enrollment for ESG employees starts on April 3 and ends on April 21, 2023. Your current benefits with ESG will end on May 31, 2023.

So many options – What to chose?

Want to compare your
employee benefit options?

Let **alex**® Help



alex®

**Pick a medical plan in 10
minutes.**

[Log in \(or sign up\) to get started](#)

[Get started as a guest](#) (without saving your progress)

[Obtenga ayuda en español.](#)

ALEX provides a summary of your benefits and is accurate to the best of our knowledge. This is not an application for enrollment. By clicking "Log in (or sign up) to get started" or "Get started as a guest" you acknowledge that you understand this and agree to the [Terms of Service](#) and [Privacy Policy](#).

 **INFRAMARK**



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 **INFRAMARK**

Help is a Phone Call Away....

HealthAdvocateSM

Quickly reach us any way
you like — by phone, email,
online or our mobile app.



855.424.6400

Email: answers@HealthAdvocate.com



Web: HealthAdvocate.com/members

- Benefit Questions
- Find In-Network Providers
- Make Appointments
- Explain Diagnoses & Treatment
- Resolve Claim Issues
- Work through relationship issues, stress, depression, substance use, more
- Provide Work/Life Resources
- Work with a Wellness Coach
- Tobacco Cessation, Workshops



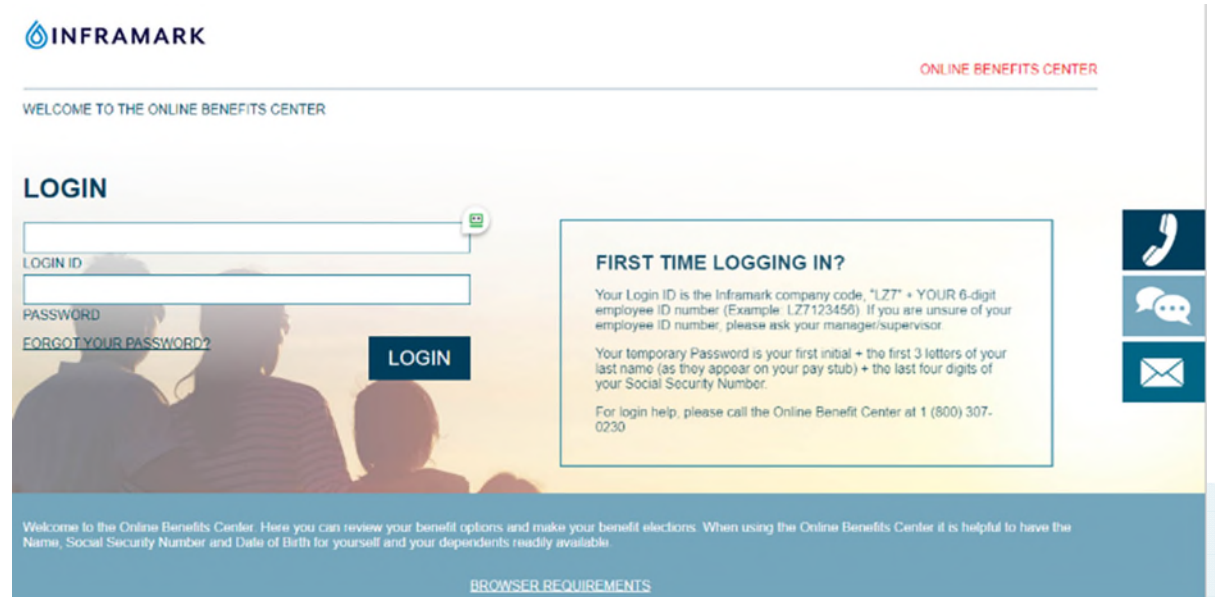
Your Open Enrollment Responsibilities

Next Steps

1. Look for in-network doctor, urgent care, **dentist** and eye doctor
2. **You MUST ENROLL by April 21** or you will not have benefits starting June 1.
 - Even if you plan to waive all benefits, you still need to **enter your beneficiary** information
 - Review and save your **benefit confirmation statement** after you hit “**Submit**”
 - Elections are effective June 1 and will go through December 31 – this is a **short plan year!**
3. **Dependent verification** – must submit required documents by **December 31**
4. **Mail order is REQUIRED** for those that have **daily medications** – sign up in June

How To Enroll

1. Visit the Online Benefits Center at myinframarkbenefits.com > Enrol
12. By Telephone at 800-307-0230



The screenshot shows the Inframark Online Benefits Center login page. At the top left is the Inframark logo, and at the top right is the text "ONLINE BENEFITS CENTER". Below the logo is a welcome message: "WELCOME TO THE ONLINE BENEFITS CENTER". The main section is titled "LOGIN" and contains two input fields: "LOGIN ID" and "PASSWORD". Below the password field is a link that says "FORGOT YOUR PASSWORD?". To the right of the input fields is a blue "LOGIN" button. Further right is a box titled "FIRST TIME LOGGING IN?" which contains instructions for new users: "Your Login ID is the Inframark company code, 'LZ7' + YOUR 6-digit employee ID number (Example: LZ7123456). If you are unsure of your employee ID number, please ask your manager/supervisor." and "Your temporary Password is your first initial + the first 3 letters of your last name (as they appear on your pay stub) + the last four digits of your Social Security Number." It also provides a phone number for login help: "For login help, please call the Online Benefit Center at 1 (800) 307-0230". On the far right, there are three icons: a telephone, a speech bubble, and an envelope. At the bottom of the page, there is a footer with a welcome message and a link to "BROWSER REQUIREMENTS".

INFRAMARK

ONLINE BENEFITS CENTER

WELCOME TO THE ONLINE BENEFITS CENTER

LOGIN

LOGIN ID

PASSWORD

[FORGOT YOUR PASSWORD?](#)

LOGIN

FIRST TIME LOGGING IN?

Your Login ID is the Inframark company code, "LZ7" + YOUR 6-digit employee ID number (Example: LZ7123456). If you are unsure of your employee ID number, please ask your manager/supervisor.

Your temporary Password is your first initial + the first 3 letters of your last name (as they appear on your pay stub) + the last four digits of your Social Security Number.

For login help, please call the Online Benefit Center at 1 (800) 307-0230.

Welcome to the Online Benefits Center. Here you can review your benefit options and make your benefit elections. When using the Online Benefits Center it is helpful to have the Name, Social Security Number and Date of Birth for yourself and your dependents readily available.

[BROWSER REQUIREMENTS](#)