

Open Enrollment

2022



OPEN ENROLLMENT DATES:
November 22 – December 3, 2021

Designed for you!

Helping protect the things that matter most

2022 OPEN ENROLLMENT HIGHLIGHTS - MEDICAL

MEDICAL

- Facing continually rising healthcare costs, we decided to make an innovative change for the 1/1/22 plan year
- This new benefit change keeps us from passing on large increases to our employees
- **An Individual Coverage Health Reimbursement Arrangement (ICHRA) will be replacing the Harvard Pilgrim plans effective 1.1.22**
 - Brand new health insurance platform that allows you the flexibility to choose the carrier, plan, and coverage level that is right for your family while fitting your budget
 - **All benefit eligible employees must enroll or waive coverage**

2022 OPEN ENROLLMENT HIGHLIGHTS – ALL OTHER BENEFITS

Dental

- No changes in insurer or plans
- No increase to weekly deductions
- No action is necessary unless you are:
 - Changing coverage type
 - Enrolling for the first time
 - Adding/removing dependents

Flexible Spending Account

- Vendor change to Benefit Strategies
- Please be sure to make new elections for 2022

Basic Term Life, Voluntary Short-Term Disability, Accident

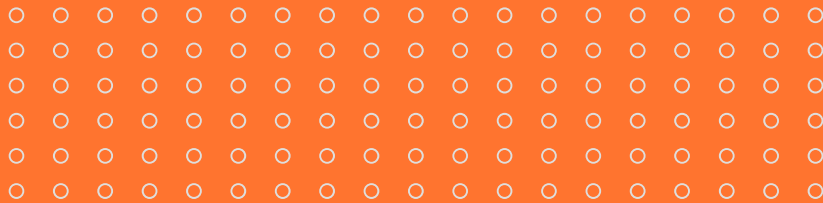
- No changes in plan design
- No changes in rates

Long Term Disability

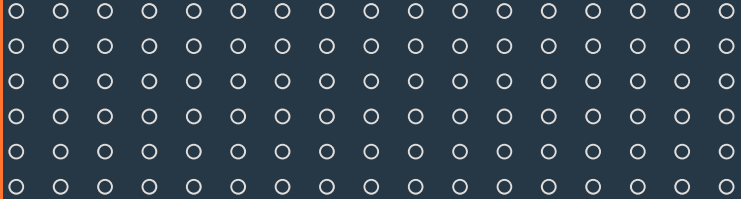


- New voluntary benefit offering for 1.1.22
- **You must complete an enrollment form if you want coverage for 1.1.22**

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Medical Insurance ICHRA – ACTION REQUIRED



INDIVIDUAL COVERAGE HEALTH REIMBURSEMENT ARRANGEMENT (ICHRA)

What is it?

An ICHRA is an arrangement under which your employer reimburses you for your medical care expenses, up to a certain dollar amount for the plan year. If you enroll in an individual coverage ICHRA, you must also be enrolled in individual health insurance coverage or Medicare for each month you are covered by the ICHRA.

The ICHRA offered by Alert Ambulance will reimburse medical premiums only.

How does it work?

- Shop for an individual medical plan through Bavvy with concierge decision support
- Cost will depend on your age, tobacco use and number of dependents you are enrolling
- Alert will contribute a portion of your monthly premiums through the ICHRA
- You will pay the balance via pre-tax payroll deductions

ICHRA – NEXT STEPS

ICHRA – Next Steps:

- Attend a virtual employee meeting designed to support you throughout this process (invitations with links to follow)
- Tune in to the Brainshark presentation, which will walk you through the changes and benefit offerings for 1.1.22. You can listen to the Brainshark anytime, anywhere!
- Be on the lookout for your welcome email from Bavvy's support team (support@bavvy.com), containing a custom link to log into your account
- Once you have successfully logged into your account, you will be able to access your profile, view your Alert premium contribution, and download the e-check to begin your medical plan shopping experience

You must enroll by December 3rd to have medical coverage in 2022

STEP 1: REGISTER

You will receive a one-time use registration link from Bavvy (email address support@bavvy.com). **These links are good for 7 days from the time they are sent.** If your link expires before you can register, please let HR know, and they will request a new link for you.



Hey Amy Fraser,

Your Employer and Broker has added you to Bavvy - empowering you to shop for your own benefits. Click the button below, register your account, and get started today!

REGISTER NOW

Have questions?

bavvy@support.com

(855) 520-0188

STEP 2: COMPLETE PROFILE

Once your account is created, update your information by clicking on the “complete profile” link.

The screenshot displays the 'bavvy MY COVERAGE' dashboard. The 'THINGS TO DO' section includes 'OPEN ENROLLMENT' with an 'ENROLL NOW' button. The 'COVERAGE' section features 'PROFILE SETUP' at 75% completion, with a red box highlighting the 'COMPLETE PROFILE' button and a green arrow pointing to it. The 'MY ACCOUNT' section includes 'MY FAMILY' (MANAGE DEPENDENTS), 'MY BROKER' (CONTACT HUB INTERNATIONAL), and 'MY EMPLOYER' (VIEW PLAN DOCUMENT). A 'Need Help?' link is in the bottom left, and a help icon is in the bottom right. The footer contains 'TERMS OF USE | PRIVACY POLICY | Copyright © 2020 Bavvy | All Rights Reserved'.

bavvy MY COVERAGE
DASHBOARD

THINGS TO DO

OPEN ENROLLMENT
Boston Ambulance
Congratulations! It's time to enroll in your 2020 medical plan! Please hit the enroll now button below to begin the process and get started with the innovative and personalized new plan Boston Ambulance offering you.
[ENROLL NOW](#)

COVERAGE

PROFILE SETUP
75% complete
You're almost there! Complete your profile to be fully prepared for Open Enrollment.
[COMPLETE PROFILE](#)

MY ACCOUNT

MY FAMILY
Whether it's your spouse or your children, be sure the most important people in your life are covered. Review and manage dependents within minutes.
[MANAGE DEPENDENTS](#)

HUB
MY BROKER
Insurance is overwhelming at times. Our expert, HUB International, is ready to answer your toughest questions and provide expert advice on coverage options. Call or email us today!
[CONTACT HUB INTERNATIONAL](#)

CATALDO
MY EMPLOYER
Cataldo Ambulance Service, Inc. is offering you an individual HRA for your medical option this year. This will give you a wide array of options for you and your family.
[VIEW PLAN DOCUMENT](#)

[Need Help?](#)

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STEP 3A: ENROLL NOW

Next, click on the “enroll now” link to begin the enrollment process or to decline coverage.

The screenshot displays the 'bavvy MY COVERAGE' dashboard. At the top left is the 'bavvy' logo and 'MY COVERAGE' text. Below this is a green navigation bar with 'DASHBOARD' on the left and a user profile icon on the right. The main content area is divided into two columns: 'THINGS TO DO' and 'COVERAGE'. The 'THINGS TO DO' column features a red-bordered box around the 'OPEN ENROLLMENT' section. This section includes the text: 'Boston Ambulance', 'Congratulations! It's time to enroll in your 2020 medical plan! Please hit the enroll now button below to begin the process and get started with the innovative and personalized new plan Boston Ambulance offering you.', and a teal 'ENROLL NOW' button. A green arrow points to this button from the left. The 'COVERAGE' column features a 'PROFILE SETUP' section with a progress indicator showing '75% COMPLETE' and a teal 'COMPLETE PROFILE' button. Below these sections is a 'MY ACCOUNT' section with three placeholder cards.

STEP 3B: WAIVE COVERAGE



If you do not want health insurance, you must register and actively waive coverage through the Bavy site.

[Dashboard](#) > [ICHRA Introduction](#)

Welcome to the future of health coverage, Sean Mathis.

Boston Business is offering an innovative individual coverage health reimbursement arrangement (ICHRA) option for its employees. This will allow you to choose a plan and a carrier that is right for you and your family's needs. Bavy makes it easy and will guide you through the steps.

How does this work?

Boston Business is offering to reimburse you up to \$120.00 per month for you and up to \$600.00 for your family to pay for insurance coverage.

Once you decide to proceed, you'll be able to choose which (if any) of your dependents that will need coverage and choose a plan from an open marketplace of carriers and plan options.

What if the plan or carrier I prefer is not available in this marketplace?

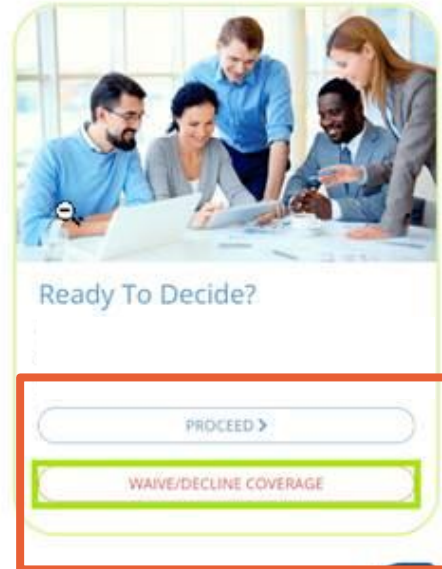
The marketplace has most if not all options available in your market and has a seamless enrollment, payment, and purchase validation process with Bavy making it easy for you.

However, if there is a plan that you know is available that is a better option than any available in this marketplace, please contact the Bavy support staff by phone at [redacted] or via email at support@bavy.com.

We will assist with how to make payment using the supplied method and validate that you have coverage so that you can take full advantage of your employers reimbursement and available payroll deduction of your portion.

How much will this cost me?

The marketplace will have many options available that suit you and your family's needs. With your employer reimbursing a significant portion of the premium, your cost will be minimized and you are able to deduct your portion from your payroll in



Ready To Decide?

PROCEED >

WAIVE/DECLINE COVERAGE

[Need Help?](#)

STEP 4: OBTAIN BAVVY E-CHECK ACCOUNT INFORMATION

Proceed through the Bavy enrollment process and at the end you will be presented with the Bavy checking account information. You will use this information to set up a recurring payments with your insurer of choice.

Your Name & Address

Michael Poole
45 10th Blvd
Boston, MA 02111

bavy

1001

_____ 20 _____

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

First Premier Bank
400 S. Sycamore Ave.
Sioux Falls, SD 57110

MEMO: Health Insurance Premium Payment

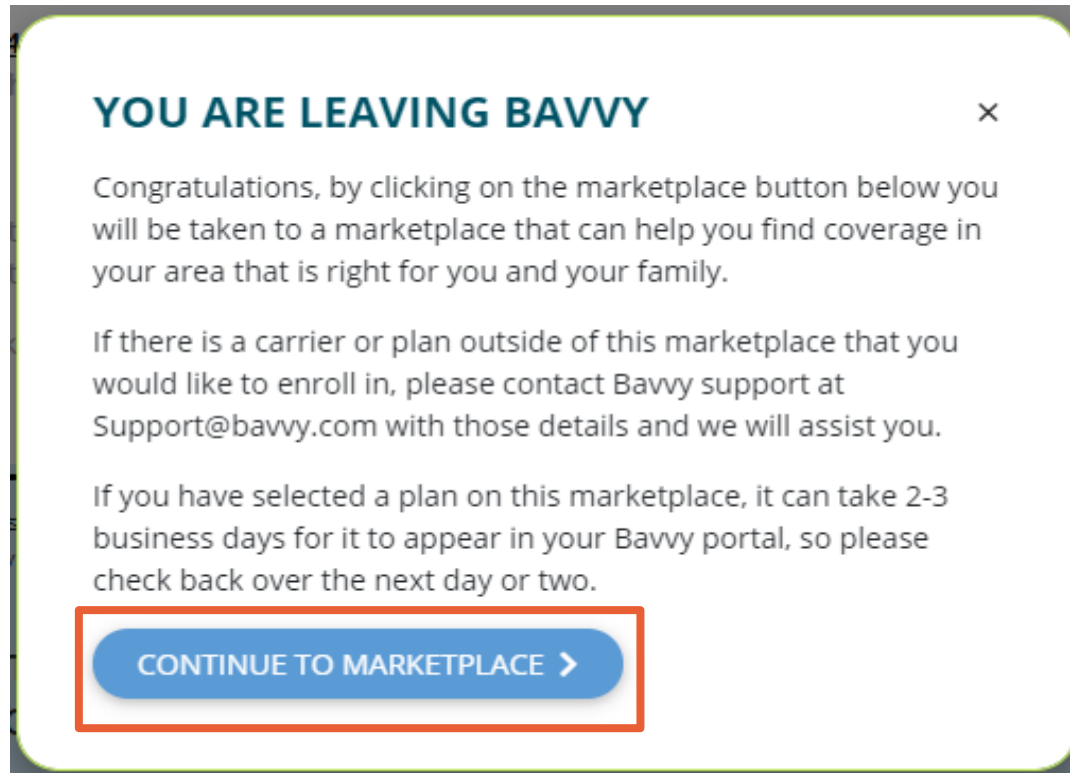
⑆ 091408598 ⑆ ⑆ 2233445566 ⑆ ⑆ 00 ⑆ ⑆

Routing Number Account Number

- ! It is critical that you save this information and use it to set up payment when you select your plan on the insurance marketplace. **DO NOT USE YOUR PERSONAL BANKING ACCOUNT INFORMATION WHEN SETTING UP PAYMENT FOR YOUR HEALTH PLAN.**

STEP 5: SHOP FOR COVERAGE

Now that you have your Bavy banking information, follow the link to the health marketplace:



- MA residents will use the HSA Insurance marketplace (781) 228-2222
- Non-MA residents will use eHealth marketplace (844) 986-2411
- RI residents will use the RI Exchange: <https://healthsourceri.com> or 1-855-840-4774
- NY residents will use their state's exchange

STEP 6: CREATE ONLINE ACCOUNTS

Once payment is set up, Bavy will fund your ICHRA account, and the insurance company will send you ID cards. It is important to create an online account with the insurer and the marketplace so you can confirm your personal information is shown correctly.

- MA residents will use HSA Insurance
- Non-MA residents will use eHealth
- New York and Rhode Island employees will work directly with insurers in those states

IMPORTANT NOTES

Be sure you fully understand the plan's costs before you enroll. For example, in some plans, the deductible can apply to some, or all the prescription medication tiers (these are typically HSA-qualified High Deductible Health Plans).

Plans with limited networks are less expensive and work for many – however, if your doctors and hospitals are important to you and your family, please be sure to check with the insurer before enrolling to be sure they are in-network (limited networks typically exclude high-cost hospitals such as MA General or Brigham & Women's).

Many plans are HMOs which require you to obtain a referral from a Primary Care Physician, (PCP). In this case, make sure you select a PCP. Once enrolled, make sure they are listed properly in your account with your insurer (and are reflected on your ID card).

Be sure to check that all your doctors accept the specific plan that you are considering. The network of accepting physicians can vary from plan to plan, even within the same insurance company.

Marketplaces offer additional types of insurance, besides health insurance. **The ICHRA can only be used for enrolling in health insurance, DO NOT ENROLL IN OTHER TYPES OF INSURANCE ON THE MARKETPLACE (DENTAL, VISION, ETC).**

ICHRA AND MEDICARE

How do I qualify for an ICHRA when Medicare eligible:

- You must have coverage of Part A and Part B together or Part C. Part B by itself doesn't qualify as Minimum Essential Coverage.

How is the ICHRA used?

- The ICHRA will reimburse premiums for Medicare and Medicare supplemental health insurance (Medigap).
- Premiums for Parts A,B, C, D, and Medigap policies are all eligible for reimbursement.

What if I pay for Medicare through Social Security?

- Your Bavvy eCheck will not be accepted as a form of payment. You can continue to pay personally for this coverage and then be reimbursed monthly, or each pay period via check. This is considered a medical expense reimbursement and is not taxed as income.

How can I use my BAVVY eCheck to pay for my Medicare premium?

- You will need to “enroll” and then upload the Medicare policy into Bavvy and provide supporting documentation for approval. Once approved, you can then use the Bavvy eCheck information to purchase the plan.

IF YOU NEED ASSISTANCE

Once you enroll in a health plan, the carrier may reach out to you directly to confirm payment information, even if you entered payment information when you were checking out in the marketplace. If you need assistance with confirming your payment information, you should contact Bavvy support at 855-520-0188 or support@bavvy.com.

There are video and PDF guides available for Bavvy and both marketplaces in the Human Resources section of the Blink Hub (click on the “Benefits” folder and then the “Health Insurance (Bavvy)” folder).



If you have any issues with the enrollment process, or would like further assistance, please contact Bavvy support at 855-520-0188 or support@bavvy.com.

WE ARE HERE TO HELP

When to contact the insurance carrier or intermediary (eHealth or HSA):

- Help choosing your insurance plan
- Questions on which doctors or hospitals are in a specific plan
- Questions on plan and policy details
- Member ID
- Billing
- Set up recurring payments
- Cancelling your insurance policy

eHealth - (844) 986-2411
HSA - (781) 228-2222

Insurance Carrier –
*varies depending on plan
chosen*

When to contact Bavvy:

- Log in/password help
- Technical issues
- Enrollment instructions
- Switching employers but wish to keep insurance coverage

Bavvy – (855) 520-0188

When to contact Alert Human Resources:

- Payroll deduction questions → **Michelle Brule: mbrule@alertems.com**

MEDICAL BENEFIT TERMS

Coinsurance: The percentage the plan or you pay for a covered service or supply. For example, the plan may pay 80 percent while you pay 20 percent.

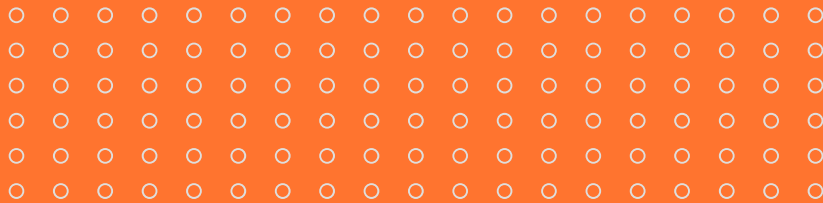
Copayment (Copay): A copay is a flat-dollar amount you pay for specific covered services upon each visit to the provider.

Deductible: The amount you pay each year before the plan begins to pay.

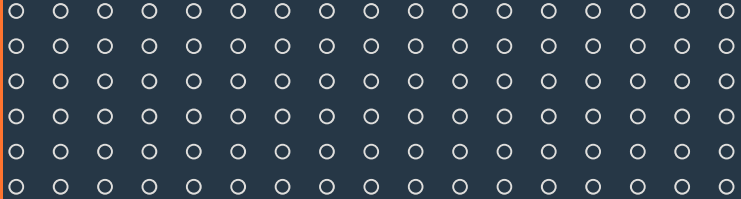
High Deductible Health Plan (HDHP): You pay a lower premium in exchange for a higher deductible, much like car insurance. With a HDHP, all services are subject to the deductible except for preventive care (even prescription drugs). If you select a HDHP, you have the option to open a triple tax advantaged HSA account, in which you can set aside your own money to help you pay for qualified medical expenses.

Formulary: A medical plan's formulary is a preferred brand-name drug list of the most cost-effective outcome-based drugs. You pay less when using a drug on the plan's formulary list. Formularies are typically split into tiers based on drug cost. The amount of money you pay for a particular drug will depend on the tier the drug falls in (which varies by insurer).

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Dental, Life & Disability Insurance, Accident



DENTAL INSURANCE



Key Dental Benefits	Guardian Dental	
	In-Network Only	Out-of-Network
Deductible (Individual/Family)	\$25 / \$75	
Benefit Maximum (per Individual)	\$1,500	
Preventive Services (Exams, X-rays)	Covered in full, no deductible	Covered in full, no deductible
Basic Services (Fillings, Extractions, Root Canal)	20% Coinsurance after deductible	20% Coinsurance after deductible
Major Services (Crowns, Bridges/Dentures)	50% Coinsurance after deductible	50% Coinsurance after deductible



GROUP LIFE / AD&D INSURANCE



Basic Term Life / AD&D:

- **100% paid by Alert Ambulance**
 - Benefit equal to 1 x annual earnings
 - Benefit maximum: \$50,000
 - Benefit reduces to 65% at age 65 and 50% at age 75

NOW is the time to designate or update your beneficiaries!

MASSACUSETTS PAID FAMILY MEDICAL LEAVE

- Employees must meet certain eligibility requirements to qualify for leave benefits
- Employees who earn up to \$743.89 per week will receive 80% of their weekly pay in 2022; employees who earn greater than \$743.89 per week will receive an additional amount at the rate of 50% of earnings
- Benefit is capped at \$1,084.31 per week for 2022

Type of Leave	Leave Duration
Medical (for employee's own serious health condition)	20 weeks
Family (to bond with a new child, or because of a qualifying military exigency)	12 weeks
Family (to care for a family member who is a covered service member with a serious health condition)	26 weeks
Family (to care for a family member with a serious health condition)	12 weeks
MAXIMUM COMBINED MEDICAL / FAMILY	26 weeks in one benefit year

Note: For those people who are unsure if you have enough coverage, please be sure to schedule an appointment with a Colonial Life Benefit Counselor to review supplemental disability coverage options.

VOLUNTARY SHORT TERM DISABILITY BENEFITS



- **100% paid by you**

Short Term Disability (STD) Plan Highlights

Benefit Percentage	60% of weekly earnings
Weekly Benefit Maximum	\$1,000
When Benefits Begin	14 th day for accident or illness
Maximum Benefit Duration	11 weeks

Please note that if you were previously eligible and did not enroll in these benefits, you would be subject to medical underwriting if enrolling at this time. Payroll deductions would not occur until you are approved for coverage.

VOLUNTARY LONG TERM DISABILITY BENEFITS



- 100% paid by you
- New for 2022!



Long Term Disability (LTD) Plan Highlights

Benefit Percentage	60% of monthly earnings
Monthly Benefit Maximum	Available in increments of \$100 up to a maximum of \$7,500
When Benefits Begin	91 st day
Maximum Benefit Duration	Normal Social Security Retirement Age

Please note that if you were previously eligible and did not enroll in these benefits, you would be subject to medical underwriting if enrolling at this time. Payroll deductions would not occur until you are approved for coverage.

ACCIDENT INSURANCE



Accidents happen in places where you and your family spend the most time – at work, in the home and on the playground – and they're unexpected. How you care for them shouldn't be!

- ✓ On & off job coverage
- ✓ Pays a schedule of cash benefits for common accidental injuries, initial treatment, and follow-up care
- ✓ Benefits are paid directly to you, in addition to any other coverage you have
- ✓ No limit to how many claims you can file
- ✓ Helps cover co-pays, deductibles, and other out-of-pocket expenses that result from an injury
- ✓ Great for active families, sports injuries, etc.

Sample injury & schedule of benefits

Imagine you fell from a ladder while cleaning the gutters at home and broke your arm. Or, perhaps a child fell off the swing and broke their arm. Here are the cash benefits you would receive:

Broken Arm = **\$770**

ER visit = **\$125**

X-Ray = **\$30**

3 Follow-up Dr. Visits = **\$150**

TOTAL = \$1,075 tax-free check paid to you by Unum

EMPLOYEE ASSISTANCE PROGRAM (EAP)

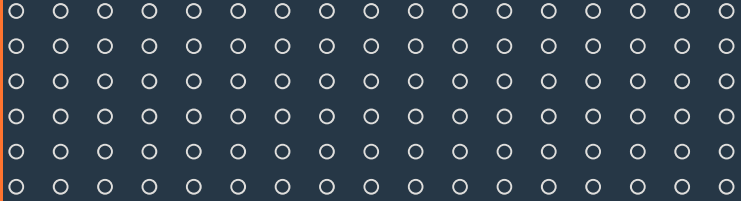
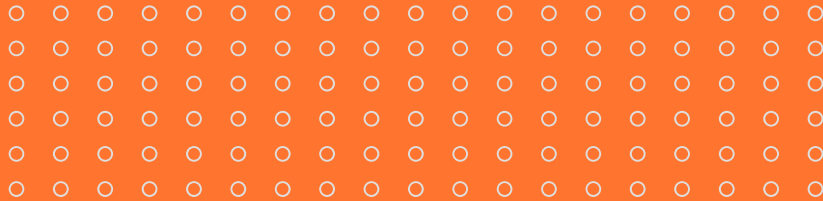


A FREE PROGRAM AVAILABLE TO ALL EMPLOYEES

This program provides immediate, **confidential**, 24 / 7 support, guidance and resources to help you tackle life's challenges including:

- Stress, anxiety, depression
 - Relationships
 - Parenting
 - Substance abuse
 - Legal Issues
 - Child Care / Elder Care
 - Financial Planning / Debt Resources
 - Moving
 - Vacation Planning
 - Pet Care
- Assistance for you or a household family member
 - Unlimited toll-free phone access **24/7: 800-854-1446**
 - Online resources **24/7: unum.com/lifebalance**
 - Up to **3 face-to-face sessions** with a behavioral counselor

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Next Steps for Open Enrollment

NEXT STEPS FOR ENROLLMENT – MEDICAL

MEDICAL ICHRA

- Attend a virtual meeting or tune in to a Brainshark presentation
- Enrollment is active – **you must take action to avoid loss of medical coverage!**
- Be on the lookout for an email invitation with a link to register on the Bavy platform
- In the Bavy platform you can:
 - Access your profile
 - View your Alert premium contribution
 - Download the e-check
 - Enroll in your plan
 - Waive coverage for 2022
- Enrollment must be completed no later than December 3rd, 2021



NEXT STEPS FOR ENROLLMENT

Dental, Life & Short-Term Disability

- No plan changes
- No rate changes
- Enrollment is passive
- If no action is taken, your current elections will roll over for 2022

Flexible Spending Account

- Vendor changing to Benefit Strategies; be sure to complete new enrollment form



Long-Term Disability

- **New benefit offering for 1.1.22**
- Enrollment is active
- An enrollment form must be completed to enroll

*** Enrollment forms for any changes must be completed, signed and returned to your Supervisor and/or Human Resources no later than Friday, December 3rd, 2021, to be effective January 1, 2022 ***

Per IRS regulations, all pre-tax benefit elections (dental & vision) will be in effect for the entire year unless you experience a qualifying event (i.e. change in family status such as marriage, birth, adoption, etc.)

QUESTIONS

Contact HR at:

Michelle Brule – mbrule@alertems.com

