

# EMPLOYEE BENEFITS GUIDE

Crawfordsville Union

Dicalite Management Group offers you and your eligible family members a comprehensive and valuable benefits program. This guide has been developed to assist you in learning about your benefit options and how to enroll. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

**Dicalite**®

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# Welcome TO DICALITE!

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## Questions?

If you have questions about your benefits, please contact our Member Advocacy Team at **800.563.9929** (Monday through Friday, 8:30 am to 5:00 pm ET) or go to **[www.connerstrong.com/memberadvocacy](http://www.connerstrong.com/memberadvocacy)**

# What You Need to Know Before Enrolling in Benefits

## When Does Coverage Begin?

The first day of the month following the date of hire.

## Who is Eligible to Elect Benefits?

Full time employees that work 30 hours or more a week, that have met the required waiting period are eligible for benefits.

## Enrollment Timeline

Open Enrollment is from **November 13th** through **November 27th, 2024**.

## Qualifying Life Events

IRS Section 125 prohibits you from changing your enrollment during the plan year unless you experience a qualifying life event, such as: marriage, divorce, death of a spouse, civil union partner or a dependent, birth or adoption of a child, termination or commencement of employment for your spouse/civil union partner, a change in employment status (full-time to part-time or part-time to full-time) for you or your spouse/civil union partner that affects benefits eligibility, or taking an unpaid, medical leave of absence by either you or your spouse/civil union partner.





# Member Advocacy

## CONNER STRONG & BUCKELEW

Employee benefits can be complex making it difficult to fully understand your coverage and use it properly. Member Advocacy allows you to speak to a specially trained Member Advocate who can answer your questions and help you get the most out of your benefits.

### You Can Contact Member Advocacy for Assistance if You:

- Believe your claim was not paid properly
- Need clarification on information from the insurance company
- Have a question regarding a bill from a doctor, lab or hospital
- Are unclear on how your benefits work
- Need information about adding or deleting a dependent
- Need help to resolve a problem you've been working on

Member Advocates are available Monday through Friday, 8:30am to 5:00pm (Eastern Time). After hours, you will be able to leave a message with a live representative and receive a response by phone or email during business hours within 24 to 48 hours of your inquiry.



## How to Contact Member Advocacy?

**You may contact the Member Advocacy Team in any of the following ways:**

- Via phone: **800.563.9929**, Monday through Friday, 8:30 am to 5:00 pm (Eastern)
- Via the web:  
**[www.connerstrong.com/memberadvocacy](http://www.connerstrong.com/memberadvocacy)**
- Via fax: **856.685.2253**



# Online Tools

## BENEPORTAL & ADP

### BenePortal

#### ONLINE BENEFITS INFORMATION

At Dicalite, you have access to a full-range of valuable employee benefit programs. With BenePortal, you are able to review your current employee benefit plan options online, 24 hours a day, 7 days a week!

**By using BenePortal, our online tool that houses our benefit program information, you can:**

- Review medical/prescription drug, vision, and dental plan options
- Explore additional voluntary employee benefit programs available to you
- Find links to insurance carrier websites
- Download plan documents, affidavits, etc.

Simply go to [www.dicalitebenefits.com](http://www.dicalitebenefits.com) to access your benefits information today!

### ADP

#### ONLINE ENROLLMENT SYSTEM

Log onto ADP by visiting

<https://workforcenow.adp.com> and navigate to **Myself > Benefits > Enrollments** and click the **Enroll Now** option. You may choose to click Select Plan for the desired enrollment. If you chose to waive a benefit, you will be required to select a waive reason.

- To add a dependent, click the **Manage Dependents** link in step 2 of the process
- Review your enrollment, costs and covered individuals carefully. Then click **Save and Continue to Next Benefit** to continue making your desired selections
- Continue through each step until all elections are complete and the **Continue to Summary** button is activated.
- Review all selections. When you are ready to confirm your selections, click **Submit Enrollment**.

Please note that your benefit elections will not be processed until you click **Submit Enrollment**. If “Save for later” is selected, these enrollments will not be submitted to your HR team until you fully submit the enrollment.



# Medical Benefits

## INDEPENDENCE ADMINISTRATORS

Below is a summary of the High Deductible Plan and what **you pay**.



### High Deductible Plan

	IN-NETWORK	OUT-OF-NETWORK
<b>Deductible</b> Individual/Family	\$1,650 / \$3,300	\$5,000/\$10,000
<b>Out-of-Pocket Maximum</b> Individual/Family	\$5,000/\$10,000	\$10,000/\$20,000
<b>Plan Cost Sharing</b>	Deductible, then 20%	Deductible, then 40%
<b>Office</b> Primary Care Specialist	Deductible, then 20% Deductible, then 20%	Deductible, then 40%
<b>Preventive Care</b>	You pay \$0	Mandated Preventive Care Not Covered
<b>Diagnostic Laboratory</b> (Bloodwork)	Deductible, then 20%	Deductible, then 40%
<b>Diagnostic Imaging</b> (MRI/MRA, CT/CTA Scan, PET Scan)	Deductible, then 20%	Deductible, then 40%
<b>Outpatient Procedure</b>	Deductible, then 20%	Deductible, then 40%
<b>Emergency Room</b>	Deductible, then 20%	
<b>Urgent Care</b>	Deductible, then 20%	Deductible, then 40%
<b>Inpatient Visit</b>	Deductible, then 20%	Deductible, then 40%
<b>PRESCRIPTION DRUGS (RETAIL: UP TO A 30-DAY SUPPLY / MAIL-ORDER: UP TO A 90-DAY SUPPLY)</b>		
	<b>EXPANDED PREVENTIVE RETAIL / MAIL ORDER</b>	<b>ALL OTHER PRESCRIPTION DRUGS</b>
<b>Generic</b>	\$10 / \$10	Retail & Mail Order: Deductible, then 20%
<b>Preferred</b>	\$35 / \$50	
<b>Non-Preferred</b>	\$65 / \$100	
<b>Specialty</b>	N/A	

See rate sheets for your contributions.

# Spousal Surcharge

Dicalite makes significant contributions to the premiums for those employees who cover additional family members on our medical/prescription drug plans. To make it possible for Dicalite to continue making contributions to these plans, we are instituting a Spousal Surcharge for those employees whose spouse is offered coverage through their own employer (not Dicalite), yet enroll in Dicalite's program as a covered spouse.

We are asking all medical plan enrollees with covered spouses to attest whether their spouse has access to other coverage (e.g., through their own employment). Any spouse of a Dicalite employee who is eligible for another medical plan but chooses to enroll in a Dicalite plan will be subject to a spousal surcharge of \$100 per month, in addition to the regular payroll deduction. During your Open Enrollment process, you will respond to questions that attest to whether or not your spouse has access to coverage through their own employment. Anyone who covers their spouse under Dicalite's medical/prescription benefits but does not complete the attestation questions will receive the surcharge in their payroll deduction.





# Nutrition Counseling

**AVAILABLE UNDER YOUR MEDICAL PLAN WITH NO VISIT LIMIT**

## Coverage Overview:

- **PPO Plan:**
  - **In-Network:** 100% covered, no deductible, unlimited visits
  - **Out-of-Network:** 60% covered after deductible, unlimited visits

## Good Nutrition is Essential for a Healthy Lifestyle

Forget fad diets and quick fixes—nutrition counseling with a registered dietician or nutritionist provides you with expert advice to make healthy, lasting changes. Here's how eating better can help you feel better:

- **Increased Energy:** Fuel your body for a more energetic day.
- **Improved Health:** Nutrition plays a vital role in managing cholesterol, blood pressure, and overall health, reducing the risk of heart disease and stroke.
- **Weight Loss:** Achieve sustainable weight goals, boosting both confidence and wellness.

## What to Expect

Your initial appointment includes a detailed look at your eating habits, medications or supplements, and any health concerns you may have. Together with your dietician, you'll set realistic goals for healthier living.

## Healthy Habits Start Here

By making smart food choices and incorporating physical activity into your routine, you can protect your health and feel your best every day.

## Take the First Step—Schedule an Appointment

Meet with an in-network registered dietician or nutritionist near you.

- Visit [www.ibxtpa.com](http://www.ibxtpa.com)
- Click **"Find a Doctor"**
- Select **"Dietician"** in the provider search term box

*Feel better by making choices for a healthier tomorrow!*



# Health Savings Account (HSA)

## FLORES

### What is an HSA?

An HSA works with a high deductible health plan (HDHP), and allows you to use before-tax dollars to reimburse yourself for eligible out-of-pocket medical expenses for you, your spouse and your dependents, which in turn saves you on taxes and increases your spendable income.

- HSA is your money and goes with you when changing jobs
- HSA is also earned tax free and may be used for investments
- HSA contribution limits are regulated by the IRS

### HSA Benefits for Employees

- Contributions to your HSA account are not taxed
- Funds in your HSA account are not "use it or lose it" and remain in your account from year to year
- Checking account or debit card
- Mutual plan options (available with \$1,000 minimum deposit)
- Certificates of Deposit (available with \$1,000 minimum deposit)
- Monthly statements for checking accounts and certificates of deposit
- Quarterly performance update
- 24/7 Internet account access

### Employer Contributions

**If you enroll in the High Deductible Health Plan, Dicalite will contribute the following to your HSA:**

- \$900 if employee only coverage, or
- \$1,800 if also enrolling your spouse and/or child(ren)

### IMPORTANT:

HSA benefit contributions need to be elected annually at Open Enrollment. Open Enrollment is your once per year opportunity to enroll or make changes to your benefits, unless you experience a Qualified Life Event.



# Vision Benefits

## DAVIS VISION

Please see below for your vision plan that is offered as part of your medical plan.

	Vision Plan	
	IN-NETWORK	OUT-OF-NETWORK
<b>Vision Exam (Every 12 months)</b>	Covered in full after \$10 copay	Up to \$40 Reimbursement
<b>Lenses (Every 12 months)</b> Single Bifocal Trifocal Lenticular	Covered in full after copayment of \$25	Up to \$40 Reimbursement Up to \$60 Reimbursement Up to \$80 Reimbursement Up to \$100 Reimbursement
<b>Frames (Every 24 months)</b>	Covered in full, Any Fashion or Designer frame from Davis Vision's Collection or \$130 retail allowance toward any frame provider, 20% off balance	Up to \$50 Reimbursement
<b>Elective Contact Lenses (Every 12 months)</b>	\$25 copay, Covered 100%	Up to \$105 Reimbursement
<b>Medically Necessary Contact Lenses (Every 12 months)</b>	None	Up to \$225 Reimbursement





# Dental Benefits

## UNITED CONCORDIA FLEX

Below are the two dental plans available to you.  
Our plans use the advantage plus network.



	Advantage Plan		Base Plan	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Annual Deductible</b> (Individual/Family)	\$0 / \$0		\$0 / \$0	
<b>Preventive Care</b>	100% Class I	100% Class I, Covered at the 90th Percentile	100% Class I	100% Class I, Covered at the 90th Percentile
<b>Basic Procedures</b> (Extractions, fillings, etc.)	80% Class II	80% Class II, Covered at the 90th Percentile	80% Class II	80% Class II, Covered at the 90th Percentile
<b>Major Procedures</b> (Crowns, dentures, etc.)	50% Class III	50% Class III, Covered at the 90th Percentile	50% Class III	50% Class III, Covered at the 90th Percentile
<b>Child Orthodontia</b> (Age 19 Limit)	50% Class IV		N/A	
<b>Calendar Year Maximum Benefit</b>	\$2,000		\$1,500	



### To access information about your dental benefits:

- Go to [www.UnitedConcordia.com/GetMDB](http://www.UnitedConcordia.com/GetMDB)
- Enter the policy holder's SSN and birthdate
- Create username/password
- Access all your United Concordia dental information, including your dental card

# Life & AD&D Benefits

## RELIANCE STANDARD

Basic Life and AD&D Insurance offers protection from life’s unforeseen events, giving you and your family assets to help ensure that immediate expenses and other long-term obligations can be met.

Dicalite offers this plan at no cost to you.

### Life Insurance

PLAN FEATURES	
Employee Benefit Amount	1 X Salary, minimum of \$50,000
Maximum Benefit Amount	\$175,000
AD&D Benefit Amount	1 X Salary, minimum of \$50,000

The following shows how much benefits are reduced at certain ages:

AGE BAND	BENEFIT REDUCTION
65	65%
70	45%
75	30%





# Disability Benefits

## RELIANCE STANDARD

### Short-Term Disability

Short-Term Disability (STD) replaces a portion of your eligible monthly earnings. Payments will begin 8 days after a qualifying illness or injury. **This benefit is voluntary and 100% employee paid.**

Short-Term Disability

PLAN FEATURES	
Employee Benefit Amount	60% Monthly Earnings
Maximum Benefit Amount	\$1,250 per week
Elimination Period	8 Days
Benefit Duration	25 Weeks

### Long-Term Disability

Long-Term Disability (LTD) replaces a portion of your eligible monthly earnings. Payments will begin 180 days after a qualifying illness or injury.

If you have received treatment for a condition within the past three months prior to your effective date, you may not be eligible for benefit payments until the plan has covered you for at least twelve months. **This benefit is voluntary and 100% employee paid.**

Long-Term Disability

PLAN FEATURES	
Employee Benefit Amount	60% Monthly Earnings
Maximum Benefit Amount	\$5,000 Per Month
Elimination Period	180 Days
Benefit Duration	Age 65





# Employee Assistance Program (EAP)

## RELIANCE STANDARD

Employees have access to confidential support for life's challenges. The Employee Assistance Program (EAP) and Work-Life services program gives you access to Licensed Professional Counselors and Work-Life Specialists to help you with personal, family and work-life issues.

### Program Access

- All covered employees and family members eligible, regardless of location or relationship
- Speak to a real person 24/7, 365 days-a-year
- Website, mobile app, instant message, text, chat, email and video chat access to services

### Assessment and Referral Services

- Up to 3 telephonic sessions to help manage stress, anxiety and depression, resolve conflict, improve relationships, overcome substance abuse and address any personal issues.
- Multicultural and multilingual providers available nationwide.
- 24/7 access to clinicians for urgent matters.

### Legal and Financial Services

- Financial consultation for unlimited number of issues per year (ex. budgeting, buying a home, paying off debt, managing taxes, preventing identify theft, and saving for retirement or tuition.)
- Legal consultation for unlimited number of issues per year (ex. estate planning, wills, real estate, bankruptcy, divorce, custody, and more)
- Online legal and financial resource center including document preparation

### Work-Life Benefits and Resources

- Unlimited phone assessment and referral for any work-life need
- Unlimited child, elder, and pet care referrals and resources
- Unlimited education, personal services, and health and wellness referrals and resources
- Unlimited veteran resources and support including veteran resource website
- Online resources and tools for 100+ work-life topics

## To Get Started

Contact the EAP toll-free at **855-RSL-HELP** (855-775-4357) or email **Rsl@acieap.com**.

# 401(K)

## ADP RETIREMENT SERVICES

### Contributions

You can take an active part in your financial wellness by contributing as much as you can to your retirement account. Your contribution option(s) are as follows:

- **Before-tax:** 1% to 90%
- **Roth 401(k):** 1% to 90%
- The total maximum amount you may contribute to the Plan is 90%.
- The total dollar amount you may contribute to the Plan is \$20,500.
- If you are considered a Highly Compensated Employee, the total maximum amount you can contribute to the Plan may be limited.
- **Catch-up Contributions:** If you're 50 years of age or older, you may also make a catch-up contribution in excess of Internal Revenue Code or Plan Limits. This year, you can save an additional \$6,500.

### Employer Contributions

- Your Plan offers a Safe Harbor Match. Dicalite will match 100% of your salary deferrals up to the first 3% and 50% of your salary deferrals on the next 2% of your eligible compensation.
- Dicalite may make a profit-sharing contribution each year.
- There may be special requirements for you to receive your company contributions.

### Rollovers

Rollovers from a previous qualified retirement plan or a Rollover Individual Retirement Account (IRA) are accepted into the Plan, even if you have not yet met the Plan's age and service requirements. Additional information is located in the Rollover Form.

### Distribution Options

Planning for your retirement is a long-term commitment and the money you have saved should be considered "untouchable" and used only as income in retirement. In the event of a financial need, you have the following distribution options available to you:

#### Loans

- Number of outstanding loans allowed at any one time: 2
- Minimum loan amount: \$1000.00
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence.
- Loan interest rate information can be obtained by logging into your account > Loans & Withdrawals > View or Request a Loan
- A fee may apply if you take a loan from your retirement plan account. Fee information can be obtained by logging into your account > Plan Information > Participant Fee Disclosure > Individual Expenses.

#### Withdrawals while Employed

- Rollover
- Age 59½
- Hardship

#### Withdrawals after Employment

You may receive a distribution of the vested portion of some or all of your retirement account balances in the Plan for the following reasons:

- Termination of employment
- Normal retirement
- Disability
- Death

Special rules exist for each type of withdrawal. You may be subject to a 10% penalty in addition to federal and state taxes if you withdraw money before age 59½.

# 401(K)

## ADP RETIREMENT SERVICES

### Vesting

- Your contributions and any amounts you rolled into the Plan, adjusted for gains and losses, are always 100% yours.
- Dicalite vests according to the following schedule:

YEARS OF SERVICE	1	2	3	4	5	6	7
Safe Harbor Contribution % invested							Immediately Vested

You can access your retirement savings account anytime, make changes and perform transactions through:

- ADP Mobile Solutions App
- [workforcenow.adp.com](https://workforcenow.adp.com)
- **866.695.7526**

**Questions?** Representatives are available Monday through Friday, 8 AM – 9 PM, Eastern Time



**CONGRATULATIONS ON TAKING THE FIRST STEP TO INVEST IN YOURSELF AND YOUR RETIREMENT.** ONCE ENROLLED IN THE PLAN, BE SURE TO TAKE ADVANTAGE OF SEVERAL FEATURES, SUCH AS:

### Save Smart

This is a plan feature that allows you to automatically increase your retirement plan contribution percentage. You can elect a 1%, 2% or 3% increase to your before-tax contribution. The increase will go into effect each year, on the date you choose.

You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

### Automatic Account Rebalancing

This is an account tool that allows you to keep your current investment mix (balance by investment fund) consistent with your current investment strategy for new contributions. Once you have made an investment allocation election for new contributions, Automatic Account Rebalancing will rebalance your account based on your preference: quarterly, semi-annually, or annually.

Keep in mind that rebalancing your funds, switching out of an investment, when the market is doing poorly means locking in the loss.



# Programs to Support Well-Being

## WELLWORKS & LIVONGO

### Wellworks

Dicalite is pleased to continue our partnership with Wellworks, who is our partner assisting with improving our Health and Claims with the help of primary care physicians and their technology platform. They will be helping us to connect Dicalite members with better care and make health and well-being a priority in our lives. They will be the backbone for helping us address the most significant medical claims that are experienced by a large part of Dicalite's population.

Submit your annual physical and lab work to Wellworks by November 15th to save \$50 per month for health insurance effective January 1st. Employees hired after August 31st are not required to submit a physical and lab work until the following calendar year.

### Livongo

Dicalite is also pleased to continue offering services provided by Livongo for diabetes, which includes a cloud based consumer-first experience, as well as cellular-connected interactive blood glucose meter, unlimited strips and personalized Health Nudges.™

Livongo for hypertension includes a cellular-connected blood pressure monitor that transmits data, as well as Health Nudges for managing blood pressure.



### To Contact Livongo

Visit [join.livongo.com/register](https://join.livongo.com/register)  
or call **800.945.4355**.

### To Contact Wellworks

Visit [www.wellworksforyoulogin.com](https://www.wellworksforyoulogin.com)  
or call **800.425.4657**.

# Telemedicine

## TELADOC

With Teladoc, you can access a doctor from your home, office, or on the go— 24/7/365. Board Certified doctors can visit with you either by phone or secure video to help treat any non-emergency medical conditions. They can diagnose your symptoms, prescribe medication, and send prescriptions to your pharmacy of choice.

Teladoc doctors are trained to treat a wide range of conditions. Some of the most common are:

- Acne
- Allergies
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Fever
- Flu
- Headache
- Insect Bites
- Nausea
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- Urinary problems/UTI
- Vaginitis
- Vomiting

### **The telemedicine benefit also includes behavioral health and dermatology.**

Teladoc Mental Health Care provides convenient, confidential access to trusted psychiatrists, psychologists, and therapists who can help you manage stress, anxiety, grief, depression, and more.

Teladoc Dermatology gives you access to board-certified dermatologists anywhere you are. Whether you have a question about a recent skin change or need help managing a chronic skin condition like acne, rosacea, or psoriasis, Teladoc Dermatology can help.

## To Contact Teladoc

Visit **teladochealth.com** or call  
**1.800.835.2362**



# Tobacco Cessation Program

## ACHIEVE-WELL BEING

Achieve Well-Being from Independence Administrators is a motivating and personalized set of tools and resources that can help you achieve what's important to you in a way that's simple, easy, and fun.

## Quit Tobacco for Good!

Finally, you can conquer your health goal of being tobacco free with the help of our Tobacco Free program — a unique smoking cessation program that teaches you new ways to deal with the urge to smoke.

## Innovative Tools to Help You Quit

### The Tobacco Free program includes:

- A quit plan rooted in the science of behavior change
- Tips to deal with urges, triggers, and cravings
- Messages, reminders, articles, and videos to increase motivation
- Tobacco reduction tracker tool
- Tips and tools to cope with relapse
- Certificate of completion



## How to Get Started

1. Log in to your Independence Administrators Account ([myibxtpabenefits.com](https://myibxtpabenefits.com)). Under the Health & Well-being tab, select Achieve Well-being. Under your Action Plan, choose Add New, select Tobacco Free, then select Next to start a new program.
2. Develop your quit plan and set a goal for what your tobacco-free future looks like.
3. Complete the daily activity and track your progress. The program provides new content every day for seven days. Each tool will prepare you to handle triggers and urges in a mindful way. Sign in every day to complete the daily activity.

## Online and mobile tools

Visit [myibxtpabenefits.com](https://myibxtpabenefits.com) to start your well-being journey today!



# Additional Benefits

## CONNER STRONG & BUCKELEW

### Benefit Perks

This feature provides a broad array of services, discounts and special deals on consumer services, travel services, recreational services and much more. Simply access the site and register and you can begin using it now. Learn more at:

<https://connerstrong.corestream.com>

### HealthyLearn

This resource covers over a thousand health and wellness topics in a simple, straightforward manner. The HealthyLearn On-Demand Library features all the health information you need to be well and stay well.

Learn more at:

[www.healthylearn.com/connerstrong](http://www.healthylearn.com/connerstrong)

### GoodRx

This service offers an easy way to compare prices for prescription drugs at virtually every pharmacy in America. You can find pharmacy coupons, manufacturer discounts, generics, comparable drug choices and savings tips all in one place.

Keep in mind that **using GoodRx means that you're filling prescriptions outside of our health plans.**

Members who are on the High Deductible Health Plan must **satisfy their deductible** before prescription drugs are covered by our plan.

While GoodRx may offer a lower price (because it is using a coupon), it's important to find out if those claims can be applied to your deductible. If so, you would need to **submit a claim form** to Independence Administrators and request that they credit your single or family deductible.

For more information, visit

<https://connerstrong.goodrx.com>



# Additional Benefits

## CONNER STRONG & BUCKELEW

### HUSK Wellness

Achieving optimal health and wellness doesn't have to be complicated or expensive. Access exclusive best-in-class pricing with some of the biggest brands in fitness, nutrition, and wellness with HUSK Marketplace (formerly GlobalFit).

#### Gyms and Fitness Centers

HUSK Marketplace members can access exclusive savings and flexible membership options to a variety of facilities. From national chains to specialty studios, HUSK has something for every workout.

#### Husk Nutrition

HUSK Nutrition provides evidence-based virtual health and nutrition programs. You will meet with a Registered Dietician who will implement a complete 1-on-1 nutrition program specifically designed to answer your nutrition related questions, meet your health goals, individual needs and buy lifestyle.

#### Home Equipment and Tech

Whatever your fitness level is, HUSK has exclusive equipment and wearable technology to help support you on your wellness journey. Whether you want to monitor an everyday activity or start a new fitness routine, find the best products and deals here.

#### On-Demand Fitness

Take advantage of all the benefits of group exercise classes in the comfort of your own home. HUSK's streaming membership options will take your wellness and workouts to the next level.

#### Mental Health

We all need help sometimes. We all go through difficulties and struggles. HUSK Mental Health connects you with licensed therapists through technology. Our therapists empower you through guidance and support using evidence-based practices.

To get started, simply visit <https://marketplace.huskwellness.com/connerstrong>



# Carrier Contacts

BENEFIT	VENDOR	PHONE	WEBSITE
<b>Medical and Vision</b>	Independence Administrators	844.864.4352	<a href="http://www.myibxtpabenefits.com">www.myibxtpabenefits.com</a>
<b>Prescription</b>	FutureScripts	888.678.7013	<a href="http://www.futurescripts.com">www.futurescripts.com</a>
<b>Dental</b>	United Concordia	800.332.0366	<a href="http://www.unitedconcordia.com">www.unitedconcordia.com</a>
<b>Health Savings Account (HSA)</b>	Flores	800.532.3327	<a href="http://www.flores247.com">www.flores247.com</a>
<b>Voluntary Benefits</b>	Colonial Life	800.325.4368	<a href="http://www.coloniallife.com">www.coloniallife.com</a>
<b>Life &amp; Disability</b>	Reliance Standard	800.351.7500	<a href="http://www.reliancestandard.com">www.reliancestandard.com</a>
<b>Employee Assistance Program</b>	Reliance Standard	855.775.4357	<a href="http://www.myassistanceprogram.com/rsl">www.myassistanceprogram.com/rsl</a>
<b>PCP/Physician Engagement</b>	Wellworks	800.425.4657	<a href="http://www.wellworksforyoulogin.com">www.wellworksforyoulogin.com</a>
<b>Diabetes/Hypertension Management</b>	Livongo	800.945.4355	<a href="http://join.livongo.com/register">join.livongo.com/register</a>
<b>Member Advocacy</b>	Conner Strong & Buckelew	800.563.9929	<a href="http://www.connerstrong.com/memberadvocacy">www.connerstrong.com/memberadvocacy</a>
<b>Telemedicine</b>	Teladoc	800.835.2362	<a href="http://teladochealth.com">teladochealth.com</a>





# Legal Notices

## Availability of Summary Health Information

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

Dicalite offers a series of health coverage options. You should receive a Summary of Benefits and Coverage (SBC) during Open Enrollment. These documents summarize important information about all health coverage options in a standard format. Please contact Human Resources if you have any questions or did not receive your SBC.

## Notice Regarding Special Enrollment

**Loss of other Coverage (excluding Medicaid or a State Children's Health Insurance Program)** If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the Company stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

## Loss of coverage for Medicaid or a State Children's Health Insurance Program

If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program (CHIP).

## New dependent by marriage, birth, adoption, or placement for adoption

If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. If you request a change due to a special enrollment event within the applicable timeframe, coverage will be effective the date of birth, adoption or placement for adoption. For all other events, coverage will be effective the first of the month following your request for enrollment.

## Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, 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 cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a

manner determined in consultation with the attending physician and the patient, for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; prostheses; and
- treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other benefits. If you have any questions, please speak with Human Resources.

## Important Notice from Dicalite Management Group, Inc. About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Dicalite Management Group, Inc. and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Dicalite Management Group, Inc. has determined that the prescription drug coverage offered by the Dicalite Management Group is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

## When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

## When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Dicalite Management Group, Inc. and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

## For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Dicalite Management Group, Inc. changes. You also may request a copy of this notice at any time.

## For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

## For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

Date:	September 25, 2024
Name of Entity/Sender:	Dicalite Management Group, Inc.
Contact:	Barbara Hladik
Address:	100 Four Falls, Suite 500 Conshohocken PA 19428
Number:	Phone 610-660-8835

## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

# Legal Notices

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, 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, 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, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your State for more information on eligibility –

**ALABAMA – Medicaid**  
Website: <http://myalhipp.com/>  
Phone: 1-855-692-5447

**ALASKA – Medicaid**  
The AK Health Insurance Premium Payment Program  
Website: <http://myakhipp.com/>  
Phone: 1-866-251-4861  
Email: [CustomerService@MyAKHIPP.com](mailto:CustomerService@MyAKHIPP.com)  
Medicaid Eligibility: <https://health.alaska.gov/dpa/Pages/default.aspx>

**ARKANSAS – Medicaid**  
Website: <http://myarhipp.com/>  
Phone: 1-855-MyARHIPP (855-692-7447)

**CALIFORNIA – Medicaid**  
Health Insurance Premium Payment (HIPP) Program  
<http://dhcs.ca.gov/hipp>  
Phone: 916-445-8322  
Fax: 916-440-5676  
Email: [hipp@dhcs.ca.gov](mailto:hipp@dhcs.ca.gov)

**COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)**  
Health First Colorado Website: <https://www.healthfirstcolorado.com/>  
Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711  
CHP+: <https://hcpf.colorado.gov/child-health-plan-plus>  
CHP+ Customer Service: 1-800-359-1991/State Relay 711  
Health Insurance Buy-In Program (HIBI): <https://www.mychibi.com/>  
HIBI Customer Service: 1-855-692-6442

**FLORIDA – Medicaid**  
Website: <https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html>  
Phone: 1-877-357-3268

**GEORGIA – Medicaid**  
GA HIPP Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>  
Phone: 678-564-1162, Press 1  
GA CHIPRA Website: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>  
Phone: 678-564-1162, Press 2

**INDIANA – Medicaid**  
Health Insurance Premium Payment Program  
All other Medicaid Website: <https://www.in.gov/medicaid/http://www.in.gov/fss/dfr/>  
Family and Social Services Administration  
Phone: 1-800-403-0864  
Member Services Phone: 1-800-457-4584

**IOWA – Medicaid and CHIP (Hawki)**  
Medicaid Website: <https://dhs.iowa.gov/ime/members>  
Medicaid Phone: 1-800-338-8366  
Hawki Website: <http://dhs.iowa.gov/Hawki>  
Hawki Phone: 1-800-257-8563  
HIPP Website: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>  
HIPP Phone: 1-888-346-9562

**KANSAS – Medicaid**  
Website: <https://www.kancare.ks.gov/>  
Phone: 1-800-792-4884  
HIPP Phone: 1-800-967-4660

**KENTUCKY – Medicaid**  
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: <https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>  
Phone: 1-855-459-6328  
Email: [KIHIPP.PROGRAM@ky.gov](mailto:KIHIPP.PROGRAM@ky.gov)  
KCHIP Website: <https://kynect.ky.gov>  
Phone: 1-877-524-4718  
Kentucky Medicaid Website: <https://chfs.ky.gov/agencies/dms>

**LOUISIANA – Medicaid**  
Website: [www.medicaid.la.gov](http://www.medicaid.la.gov) or [www.ldh.la.gov/lahipp](http://www.ldh.la.gov/lahipp)  
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

**MAINE – Medicaid**  
Enrollment Website: [www.mymaineconnection.gob/benefits/s/?language=en\\_US](http://www.mymaineconnection.gob/benefits/s/?language=en_US)  
Phone: 1-800-442-6003 TTY: Maine relay 711  
Private Health Insurance Premium Webpage: <https://www.maine.gov/dhhs/ofi/applications-forms>  
Phone: 800-977-6740 TTY: Maine relay 711

**MASSACHUSETTS – Medicaid and CHIP**  
Website: <https://www.mass.gov/masshealth/pa>  
Phone: 1-800-862-4840 TTY: 711  
Email: [masspremassistance@accenture.com](mailto:masspremassistance@accenture.com)

**MINNESOTA – Medicaid**  
Website: <https://mn.gov/dhs/health-care-coverage/>  
Phone: 1-800-657-3672

**MISSOURI – Medicaid**  
Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>  
Phone: 1-573-751-2005

**MONTANA – Medicaid**  
Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>  
Phone: 1-800-694-3084  
Email: [HHSHIPProgram@mt.gov](mailto:HHSHIPProgram@mt.gov)

**NEBRASKA – Medicaid**  
Website: <http://www.ACCESSNebraska.ne.gov>  
Phone: 855-632-7633  
Lincoln: 402-473-7000  
Omaha: 402-495-1178

**NEVADA – Medicaid**  
Medicaid Website: <http://dhcfp.nv.gov>  
Medicaid Phone: 1-800-992-0900

**NEW HAMPSHIRE – Medicaid**  
Website: <https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>  
Phone: 603-271-5218  
Toll free number for the HIPP program: 1-800-852-3345, ext 15218  
Email: [DHHS.ThirdPartyLiabi@dhhs.nh.gov](mailto:DHHS.ThirdPartyLiabi@dhhs.nh.gov)

**NEW JERSEY – Medicaid and CHIP**  
Medicaid Website: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>  
Phone: 800-356-1561  
CHIP Premium Assistance Phone: 609-631-2392  
CHIP Website: <http://www.njfamilycare.org/index.html>  
CHIP Phone: 1-800-701-0710 (TTY: 711)

**NEW YORK – Medicaid**  
Website: [https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)  
Phone: 1-800-541-2831

**NORTH CAROLINA – Medicaid**  
Website: <https://medicaid.ncdhhs.gov/>  
Phone: 919-855-4100

**NORTH DAKOTA – Medicaid**  
Website: <https://www.hhs.nd.gov/healthcare>  
Phone: 1-844-854-4825

**OKLAHOMA – Medicaid and CHIP**  
Website: <http://www.insureoklahoma.org>  
Phone: 1-888-365-3742

**OREGON – Medicaid and CHIP**  
Website: <http://healthcare.oregon.gov/Pages/index.aspx>  
Phone: 1-800-699-9075

**PENNSYLVANIA – Medicaid and CHIP**  
Website: <https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html>  
Phone: 1-800-692-7462  
CHIP Website: <https://www.pa.gov/en/agencies/dhs/resources/chip.html>  
CHIP Phone: 1-800-986-KIDS (5437)

**RHODE ISLAND – Medicaid and CHIP**  
Website: <http://www.eohhs.ri.gov/>  
Phone: 1-855-697-4347, or 401-462-0311 (Direct Rlte Share Line)

**SOUTH CAROLINA – Medicaid**  
Website: <https://www.scdhhs.gov>  
Phone: 1-888-549-0820

# Legal Notices

**SOUTH DAKOTA – Medicaid**  
Website: <http://dss.sd.gov>  
Phone: 1-888-828-0059

**TEXAS – Medicaid**  
Website: <https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program>  
Phone: 1-800-440-0493

**UTAH – Medicaid and CHIP**  
Utah's Premium Partnership for Health Insurance (UPP)  
Website: <https://medicaid.utah.gov/upp/>  
Email: [upp@utah.gov](mailto:upp@utah.gov)  
Phone: 1-888-222-2542  
Adult Expansion Website: <https://medicaid.utah.gov/expansion/>  
Utah Medicaid Buyout Program Website: <https://medicaid.utah.gov/buyout-program/>  
CHIP Website: <https://chip.utah.gov/>

**VERMONT – Medicaid**  
Website: <https://dvha.vermont.gov/members/medicaid/hipp-program>  
Phone: 1-800-562-3022

**VIRGINIA – Medicaid and CHIP**  
Website: <https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select>  
<https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs>  
Phone: 1-800-432-5924

**WASHINGTON – Medicaid**  
Website: <https://www.hca.wa.gov/>  
Phone: 1-800-562-3022

**WEST VIRGINIA – Medicaid and CHIP**  
Website: <http://mywvhipp.com/> and <https://dhhr.wv.gov/bms/>  
Medicaid Phone: 304-558-1700  
CHIP Toll-free phone: 1-855-MyWVHIP (1-855-699-8447)

**WISCONSIN – Medicaid and CHIP**  
Website: <https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>  
Phone: 1-800-362-3002

**WYOMING – Medicaid**  
Website: <https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>  
Phone: 800-251-1269

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

## Insurance Marketplace Notice

**PART A: General Information**  
When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

**What is the Health Insurance Marketplace?**  
The Marketplace is designed to help you find health insurance that meets our needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

**Can I Save Money on my Health Insurance Premiums in the Marketplace?**  
You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

**Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?**

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution, as well as your employee contribution to employer-offered coverage, is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

## How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact the insurance carrier's customer service number located on your ID card. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area. To get information about the Marketplace coverage, you can call the government's 24/7 Help-Line at 1-800-318-2596 or go to <https://www.healthcare.gov/marketplace/individual/>.

## PART B: Information about Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name Dicalite Management Group, Inc.		4. Employer Identification Number 80-0423777	
5. Employer Address 100 Four Falls, Suite 500		6. Employer phone number (610)-660-8809	
7. City Conshohocken	8. State Pennsylvania	9. Zip Code 19428	
10. Who can we contact about employee health coverage at this job? Barbara Hladik	11. Phone number (if different from above) 610.660.8809	12. Email <a href="mailto:bhladik@dicalite.com">bhladik@dicalite.com</a>	

<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.









Dicalite Management Group reserves the right to modify, amend, suspend or terminate any plan, in whole or in part, at any time. The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. If you have any questions about your Guide, contact Human Resources.