



The Power in Personnel®



2018 Benefits Enrollment Guide

We are pleased to be able to provide the best benefits to our hard working employees. Please read this Benefit Guide carefully so you understand the value our benefits offer you as you decide what levels of protection best meet your needs.



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Minimum Essential Coverage

Minimum Essential Coverage (MEC) is self-funded and will cover 100% of the 63 CMS listed preventive services. The MEC pays for preventive services only.

An employee can avoid being taxed the "Individual Mandate" coverage penalty by purchasing Minimum Essential Coverage through his/her employer. Employees will face a tax, the greater of 2.5% of adjusted household income or \$695 per adult plus \$347.50 per child.



	Network	Non-Network
17 Preventative Services for Adults	100%	Not covered
22 Preventative Services for Women	100%	Not covered
26 Covered Preventative Services for Children	100%	Not covered
PPO Network	Multiplan	

Minimum Essential Coverage

What are the Covered Services in Minimum Essential Coverage?

17 Covered Preventive Services for Adults (ages 18 and older)

1. Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked
2. Alcohol Misuse screening and counseling
3. Aspirin use to prevent cardiovascular disease for men and women of certain ages
4. Blood Pressure screening for all adults
5. Cholesterol screening for adults of certain ages or at higher risk
6. Colorectal Cancer screening for adults over 50
7. Depression screening for adults
8. Diabetes (Type 2) screening for adults with high blood pressure
9. Diet counseling for adults at higher risk for chronic disease
10. Hepatitis C screening for adults at increased risk, and one time for everyone born 1945 – 1965
11. HIV screening for everyone ages 15 to 65, and other ages at increased risk
12. Immunization vaccines for adults — doses, recommended ages, and recommended populations vary: Hepatitis A, Hepatitis B, Herpes Zoster, Human Papillomavirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, Varicella
13. Lung cancer screening for adults 55 - 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years
14. Obesity screening and counseling for all adults
15. Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk
16. Syphilis screening for all adults at higher risk
17. Tobacco Use screening for all adults and cessation interventions for tobacco users

22 Covered Preventative Services for Women, Including Pregnant Women

1. Anemia screening on a routine basis for pregnant women
2. Breast Cancer Genetic Test Counseling (BRCA) for women at higher risk for breast cancer
3. Breast Cancer Mammography screenings every 1 to 2 years for women over 40
4. Breast Cancer Chemoprevention counseling for women at higher risk
5. Breastfeeding comprehensive support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women
6. Cervical Cancer screening for sexually active women
7. Chlamydia Infection screening for younger women and other women at higher risk
8. Contraception: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers."
9. Domestic and interpersonal violence screening and counseling for all women
10. Folic Acid supplements for women who may become pregnant
11. Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes
12. Gonorrhea screening for all women at higher risk
13. Hepatitis B screening for pregnant women at their first prenatal visit
14. HIV screening and counseling for sexually active women

15. Human Papillomavirus (HPV) DNA Test every 3 years for women with normal cytology results who are 30 or older
16. Osteoporosis screening for women over age 60 depending on risk factors
17. Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk
18. Sexually Transmitted Infections counseling for sexually active women
19. Syphilis screening for all pregnant women or other women at increased risk
20. Tobacco Use screening and interventions for all women, and expanded counseling for pregnant tobacco users
21. Urinary tract or other infection screening for pregnant women
22. Well-woman visits to get recommended services for women under 65

26 Covered Services for Children

1. Alcohol and Drug Use assessments for adolescents
2. Autism screening for children at 18 and 24 months
3. Behavioral assessments for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
4. Blood Pressure screening for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
5. Cervical Dysplasia screening for sexually active females
6. Depression screening for adolescents
7. Developmental screening for children under age 3
8. Dyslipidemia screening for children at higher risk of lipid disorders at the following ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
9. Fluoride Chemoprevention supplements for children without fluoride in their water source
10. Gonorrhea preventive medication for the eyes of all newborns
11. Hearing screening for all newborns
12. Height, Weight and Body Mass Index measurements for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
13. Hematocrit or Hemoglobin screening for children
14. Hemoglobinopathies or sickle cell screening for newborns
15. HIV screening for adolescents at higher risk
16. Hypothyroidism screening for newborns
17. Immunization vaccines for children from birth to age 18 — doses, recommended ages, and recommended populations vary: Diphtheria, Tetanus, Pertussis, Haemophilus influenzae type b, Hepatitis A, Hepatitis B, Human Papillomavirus, Inactivated Poliovirus, Influenza (Flu Shot), Measles, Meningococcal, Pneumococcal, Rotavirus, Varicella
18. Iron supplements for children ages 6 to 12 months at risk for anemia
19. Lead screening for children at risk of exposure
20. Medical History for all children throughout development at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
21. Obesity screening and counseling
22. Oral Health risk assessment for young children Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years.
23. Phenylketonuria (PKU) screening for this genetic disorder in newborns
24. Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents at higher risk
25. Tuberculin testing for children at higher risk of tuberculosis at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
26. Vision screening for all children.

Accident Insurance

You have the opportunity to purchase Compass Accident Insurance for yourself and your family. Accident Insurance can help relieve some of the financial stress that goes along with an accidental injury.

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after the effective date of coverage. Benefits can be used however you choose – for example, to help offset copays, coinsurance or to cover lost time from work. Accident Insurance is a limited benefit policy. This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Who is eligible for Accident Insurance?

- You
- Your spouse - under age 70. Coverage is available only if employee coverage is elected.
- Your children – to age 26. Coverage is available only if employee coverage is elected.

Below are highlights of the plan:

- Coverage is Guaranteed Issue, meaning there are no medical questions you need to answer or medical tests you need to take to get coverage.
- Benefits are paid directly to you.
- You may keep your Accident coverage if you leave your current employer or retire.



You may qualify to receive benefits for items listed below if they are the result of a covered accident:

- Accident Hospital Care, such as
 - Hospital Admission
 - Hospital Confinement, per day up to 365
 - Critical Care Unit Confinement, per day, up to 15 days
 - Surgery
- Follow up Care, such as
 - Physical therapy (per treatment, up to 6)
 - Medical Equipment
- Common Injuries, such as
 - Burns
 - Lacerations
 - Emergency Dental Work
 - Concussion
 - Eye Injury
- Fractures
- Dislocations
- Emergency Care Benefits, such as
 - Emergency Room Treatment
 - Ground Ambulance
 - Air Ambulance
 - Initial Doctor Visit and Follow up Treatment
- Accidental Death and Dismemberment

This is a brief summary of the product. See the product brochure and certificate and riders for complete provisions, conditions on benefit determination, exclusions and limitations. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Accident Insurance is issued by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Home and Administrative Office: 20 Washington Avenue South, Minneapolis, MN 55401. Compass Accident Policy form # RL-ACC2-POL-12. Compass Accident Certificate form # RL-ACC2-CERT-12. Spouse Accident Rider Form #RL-ACC2-SPR-12, Children's Accident Rider Form #RL-ACC2-CHR-12, Wellness Benefit Rider Form #RL-ACC2-WELL-12. Policy provisions and product availability may vary by state. EB0726-26388-0717

Accident Insurance

Benefit	Carrier	Phone Number	Website
Minimum Essential Coverage (MEC)	Loomis	800-346-1223	www.loomisco.com
Accident Insurance	Voya	877-236-7564	www.voya.com
Enrollment Resources Group		866-286-8756	



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