

# Welcome to your benefits.

# 2023



Open Enrollment begins May 1<sup>st</sup> and ends Friday May 19<sup>th</sup>  
New Hires: Enroll within 30 days of hire



# Agenda – Today you'll learn about:

- Benefits eligibility
- Your benefit options
- Health plan costs
- How to enroll
- Questions & answers



# Introduction

- We are happy to announce **NEW** benefit options for 2023!
- Waiting period for new hires to have coverage is now 1st of the month coinciding with or following your date of hire.
- As in the past, LPS continues to offer health plan options through both Cigna and Kaiser.
- When you choose one of the HDHP medical plans, you will receive funds in your HSA account to reimburse for out-of-pocket expenses.



# What's new for 2023?

## Voluntary Benefits – *NEW!*

- Supplemental benefits for Accidents, Hospitalizations and Critical Illness through The Hartford
- Pet Insurance through Nationwide

## Employee Assistance Program – *IMPROVED!*

- Increasing the number of face-to-face visits to 5-sessions per issue, covered at no cost to you
- New Proactive Placement service now available to help you find a provider

## Medical

- Medical premiums increasing by 4% for both Cigna and Kaiser
- Expanded coverage for Infertility beginning July 1<sup>st</sup> for both Cigna and Kaiser
- No other changes to benefits

## Dental

- Dental premiums increasing by 5.9%
- No change to benefits

## Flexible Spending Accounts & Health Savings Accounts

- HSA limits increased to \$3,850 for single and \$7,750 for family
- FSA limits increased to \$3,050 for Healthcare accounts and to \$610 for carryover amounts



# Core Benefits for 2023/2024

## Healthcare Insurance

4 Medical Plans  
2 Cigna - 2 Kaiser

3 Dental Plans

Vision Plan

## Life Insurance

Basic Term Life

Basic AD&D

Dependent Life

Will Preparation and  
Funeral Planning

Beneficiary Assist  
Counseling

## Financial Savings

Flexible Spending  
Accounts

Health Savings  
Accounts

Retirement Plans  
403(b) and 457

## Additional Benefits

Employee Assistance  
Program

Accident

NEW!

Hospital

NEW!

Critical Illness

NEW!

Pet Insurance

NEW!

Travel Assistance

# Benefits eligibility – Who can enroll

- Eligible Employees & Dependents:

Employees regularly scheduled to work *20 hours or more per week*, or *0.5 FTE* in the case of licensed employees

Your legal spouse or civil union partner, and dependent children up to age 26

- Coverage time period: *July 1, 2023 - June 30, 2024*

New elections or benefit changes

Changes must be updated through the LPS Benefit Enrollment page online

- Once you have enrolled, choices that are taken on a pre-tax basis will be in effect for 12 months unless you have a *qualifying life event*

- If you have a qualifying event later in the year, you will have up to 31 days following the event to change your coverage:

Marriage

Birth

Adoption

Death

Spouse  
coverage

Divorce

# Annual enrollment guidelines

May 1<sup>st</sup> through May 19<sup>th</sup>



## Active Enrollment: ALL benefits

- This year you **MUST** actively re-enroll your benefit selections: please review and re-approve your medical, dental, vision, and dependent life insurance coverage carefully.
- Any selections you make will remain in effect for the next 12 months.
- If you'd like to participate in the Healthcare FSA or Dependent Care FSA plans you need elect pre-tax deduction every year.
- HSA contributions must be re-elected this year.

Be sure to review your current benefit selections to ensure you have the coverage you desire

# Health Benefits

## Medical, Dental and Vision Plans





# 2023/24 Cigna medical plans

## Side-by-side plan comparison



	Cigna HDHP*		Cigna OAP	
	In-network	Out-of-network	In-network	Out-of-network
<b>Annual deductible</b>				
Per person/per family	\$2,500/\$5,000	Not Covered	\$1,750/\$3,500	\$3,500/\$7,000
<b>Out-of-pocket maximum</b>				
Per person/per family	\$4,000/\$8,000	Not Covered	\$4,500/\$9,000	\$9,000/\$18,000
<b>Medical coverage</b>				
Doctor's office visits	Ded.+20% coin.	Not Covered	Ded.+20% coin.	Ded.+40% coin.
Specialist visits	Ded.+20% coin.	Not Covered	Ded.+20% coin.	Ded.+40% coin.
Preventive care	Covered at 100%	Not Covered	Covered at 100%	Ded.+40% coin.
Telemedicine	Ded.+20% coin.	Not Covered	Ded.+20% coin.	Not Covered
Outpatient surgery	Ded.+20% coin.	Not Covered	Ded.+20% coin.	Ded.+40% coin.
Inpatient hospital	Ded.+20% coin.	Not Covered	Ded.+20% coin.	Ded.+40% coin.
Emergency room	In-Network Ded.+20% coinsurance		In-Network Ded.+20% coinsurance	
Labs and X-rays	Ded.+20% coin.	Not Covered	Ded.+20% coin.	Ded.+40% coin.
<b>Retail prescription drugs (30-day supply)</b>				
Generic	Ded.+\$15 copay	Not Covered	\$15 copay	Not Covered
Brand Formulary	Ded.+\$35 copay	Not Covered	\$35 copay	Not Covered
Non-formulary	Ded.+\$50 copay	Not Covered	\$50 copay	Not Covered
Specialty	Ded.+\$50 copay	Not Covered	\$50 copay	Not Covered
<b>Mail-order prescription drugs (90-day supply)</b>				
Generic	Ded.+\$30 copay	Not Covered	\$30 copay	Not Covered
Brand Formulary	Ded.+\$70 copay	Not Covered	\$70 copay	Not Covered
Non-formulary	Ded.+100 copay	Not Covered	\$100 copay	Not Covered

\*HDHP plan deductibles and out-of-pocket maximums accumulate at the family level.

Deductibles and out-of-pocket maximums for both Cigna and Kaiser accumulate on a Plan Year basis: *July-June*

# Cigna One Guide®

## Ready to answer all your health plan questions. And so much more.

Let's face it, understanding and using your health plan isn't always easy. Well, not to worry. Your Cigna One Guide® team is ready and waiting to help. It's our highest level of personal support available.

Simply call us, click-to-chat on **myCigna.com** or use the **myCigna® App**. You'll automatically be connected with a One Guide representative who will help guide you where you need to go.

**Helping you save money. And stay healthy.** Your Cigna One Guide team can help you:

### Understand your plan

- › Learn how your coverage works
- › Get answers to your health care or plan questions

### Get care

- › Find an in-network health care provider, lab or urgent care center
- › Connect with health coaches, pharmacists and more
- › Connect with dedicated, one-on-one support for complex health situations

### Save and earn

- › Earn incentives (if provided by your employer)
- › Get cost estimates to avoid surprises



**Click, call or chat.** Your personal guide is ready and waiting to help.

**myCigna.com**

**myCigna App**

**800.Cigna24**



**Together, all the way.®**



# HEALTH CARE THAT'S THERE FOR YOU WHEN AND WHERE YOU NEED IT



## Primary Care

### **Preventive care, routine care, and specialist referrals**

- Preventive care checkups/wellness screenings available at no additional cost to identify conditions early
- Routine care visits allow you to build a relationship with the same primary care provider (PCP) to help manage conditions
- Prescriptions available through home delivery or at local pharmacies, if appropriate
- Receive orders for biometrics, blood work and screenings at local facilities

## Urgent Care

### **On-demand care for minor medical conditions**

- On-demand 24/7/365, including holidays
- Care for hundreds of minor medical conditions
- A convenient and affordable alternative to urgent care centers and the emergency room
- Prescriptions available, if appropriate

## Behavioral Care

### **Talk therapy and psychiatry from the privacy of home**

- Access to psychiatrists and therapists
- Schedule an appointment that works for you
- Option to select the same provider for every session
- Care for issues such as anxiety, stress, life changes, grief and depression

## Dermatology

### **Fast, customized care for skin, hair and nail conditions — no appointment required**

- Board-certified dermatologists review pictures and symptoms; prescriptions available, if appropriate
- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Diagnosis and customized treatment plan, usually within 24 hours



# 2023/24 Kaiser medical plans

## Side-by-side plan comparison



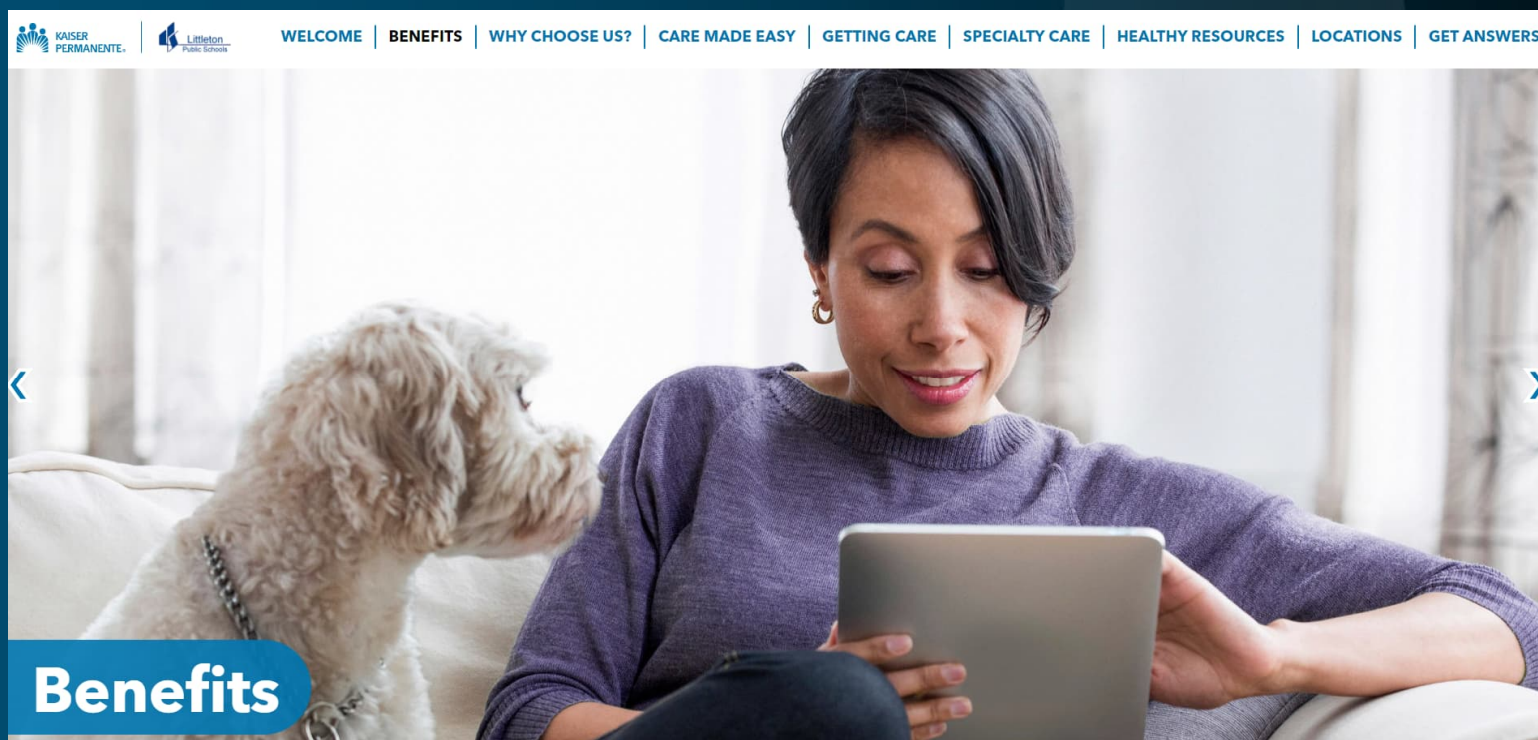
	Kaiser HDHP*		Kaiser HMO	
	In-network	Out-of-network	In-network	Out-of-network
<b>Annual deductible</b>				
Per person/per family	\$2,500/\$5,000	Not Covered	\$1,750/\$3,500	Not Covered
<b>Out-of-pocket maximum</b>				
Per person/per family	\$4,000/\$8,000	Not Covered	\$4,500/\$9,000	Not Covered
<b>Medical coverage</b>				
Doctor's office visits	Ded.+20% coin.	Not Covered	\$25	Not Covered
Specialist visits	Ded.+20% coin.	Not Covered	\$50	Not Covered
Preventive care	Covered at 100%	Not Covered	Covered at 100%	Not Covered
Telemedicine	Deductible	Not Covered	Covered at 100%	Not Covered
Outpatient surgery	Ded.+10% coin.	Not Covered	\$500 copay**	Not Covered
Inpatient hospital	Ded.+20% coin.	Not Covered	Ded.+20% coin.	Not Covered
Emergency room	In-Network Ded.+20% coinsurance		In-Network Ded.+20% coinsurance	
Labs and X-rays	Ded.+20% coin.	Not Covered	Ded.+20% coin.	Not Covered
<b>Retail prescription drugs (30-day supply)</b>				
Generic	Ded.+\$20 copay	Not Covered	\$20	Not Covered
Brand Formulary	Ded.+\$40 copay	Not Covered	\$40	Not Covered
Non-formulary	Ded.+\$60 copay	Not Covered	\$60	Not Covered
Specialty	Ded.+20% coin. up to \$250	Not Covered	20% coin. up to \$250	Not Covered
<b>Mail-order prescription drugs (90-day supply)</b>				
Generic	Ded.+\$40 copay	Not Covered	\$40	Not Covered
Brand Formulary	Ded.+\$80 copay	Not Covered	\$80	Not Covered
Non-formulary	Ded.+\$120 copay	Not Covered	\$120	Not Covered

\*HDHP plan deductibles and out-of-pocket maximums accumulate at the family level.

\*\*Ambulatory surgical center: \$500 / surgery, deductible does not apply. Outpatient hospital: Ded.+20% coinsurance.



## KP's Custom Microsite for LPS





## New for 2023! Enhanced Infertility Benefits Available with Medical plan coverage

### Effective July 1, 2023, covered services include:

- Up to three (3) completed egg retrievals
- Unlimited embryo transfers
- Coverage for IUI, IVF, GIFT, and ZIFT with no dollar limits or other limitations
- Coverage for infertility drugs at the same cost share as other prescription medication
- Coverage for cryopreservation
- ***Subject to applicable copays, deductibles or coinsurance***

According to the World Health Organization, infertility affects up to 15% of reproductive-aged couples worldwide



## New! Video visits with Amwell therapists [@kp.org/getcare](https://www.kp.org/getcare)

Scheduled, one-on-one video counseling sessions provide treatment and support for conditions such as:

- Stress
- Anxiety
- Depression
- Bipolar disorder
- Obsessive-compulsive disorder (OCD)
- Post-traumatic stress disorder (PTSD)



Specialty  
care



Laptop &  
desktop



Cost depends  
on plan coverage



## Digital self-help tools and apps @kp.org/mentalhealth

**An online collection of tools,  
resources, and information – entirely  
on demand:**

Learn about common mental health  
conditions, symptoms, and how  
they're treated.

Download the Calm and myStrength  
apps, for digital mental health  
support – praised by professionals  
and users alike.



Self-care  
& wellness  
resources



All devices



No cost  
to members



**The Ginger app offers  
1-on-1 support for many  
common challenges —  
from anxiety, stress,  
grief, and low mood to  
issues with work,  
relationships, and more.**

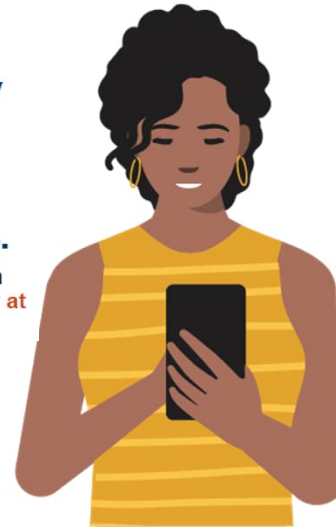
Kaiser Permanente members can  
use the app for **90 days per year at  
no cost.**<sup>1</sup>



For meditation, mental  
resilience, and sleep



For managing depression,  
stress, anxiety, addiction,  
and more



myStrength is  
**82.5%**  
as effective as face-to-face  
therapy, and

**74%**  
of users with depression  
experience fewer symptoms  
within 6 months\*

Ginger  
**47%**  
of users with anxiety saw  
symptoms improve.

\*myStrength 2020. myStrength® is a trademark of  
Livongo Health, Inc., a wholly owned subsidiary of  
Teladoc Health, Inc.

# Medical – A closer look at the HDHP and HSA

- When you enroll in the High Deductible Health Plan (HDHP), you are eligible to receive a company contribution to help pay for out-of-pocket expenses, including qualified medical, dental and vision expenses.
- LPS will contribute:
  - \$1,250 per year for single coverage
  - \$1,700 per year if covering a spouse or child(ren)
- You can contribute up to the annual IRS limit of \$3,850 for individual or \$7,750 for family coverage. The maximums include both your contributions and your employer's contributions
- If you are 55 or older, you can contribute an additional \$1,000 per year



# HSA eligible plans - Advantages of contributing

- ✓ Tax advantages



- ✓ Balances roll over



- ✓ Contributions from you, employer, family member



## Triple Tax Advantage:

Health Savings Account contributions are pre-tax, any distributions for qualified expenses are tax free, and interest earnings are tax free.

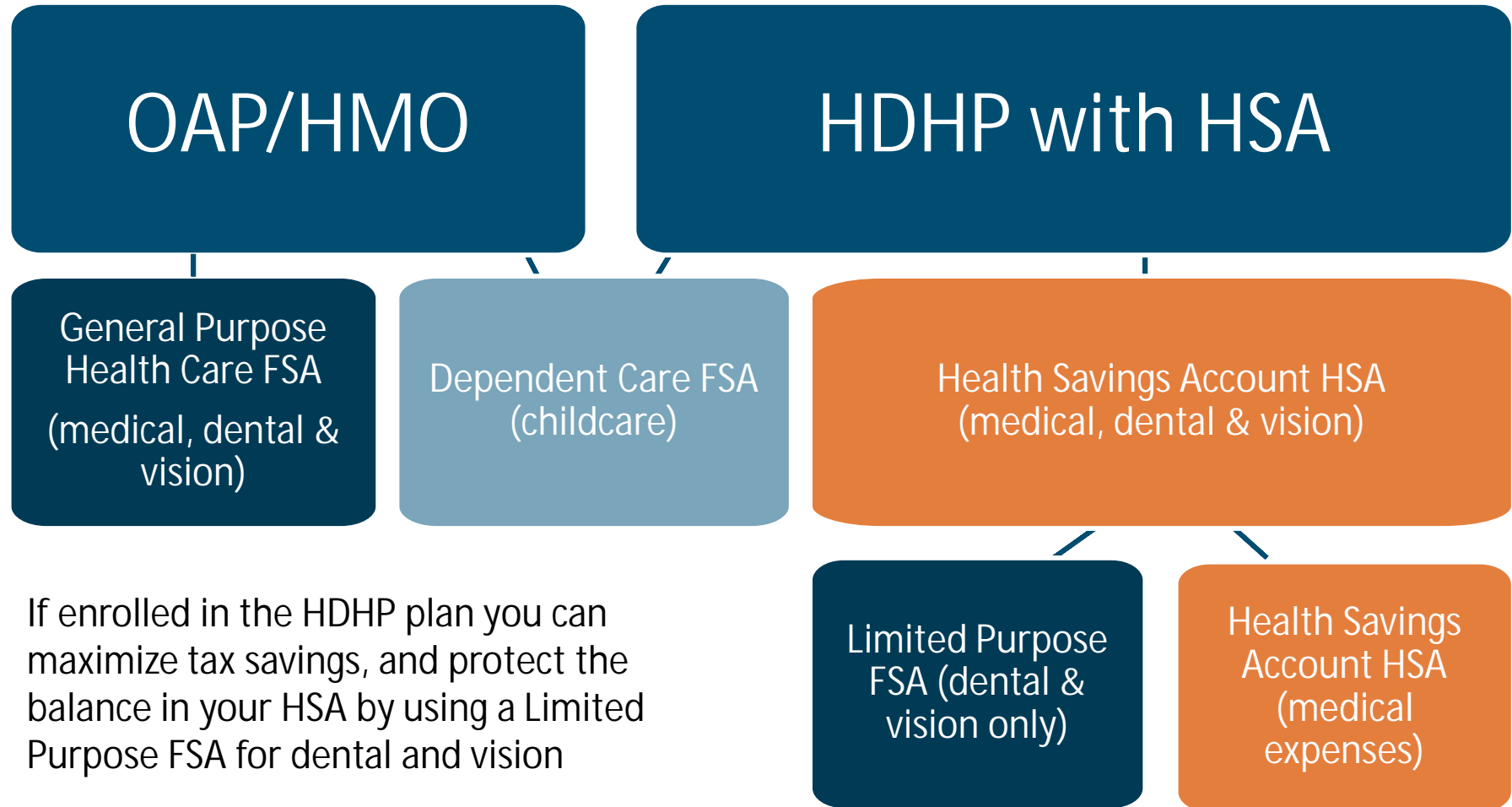


# Flexible Spending Accounts (FSAs)

- **Health Care FSA**
  - Contribute up to \$3,050 in 2023.
  - Use for plan deductibles, copays, and other medical expenses.
- **Limited Purpose Health Care FSA**
  - Contribute up to \$3,050 in 2023.
  - Can be used with an HSA.
  - Use for dental and vision expenses only.
- **Dependent Care FSA**
  - Contribute up to \$5,000 in 2023.
  - Use for child and elder day care and related expenses.
- **'Use it or lose it' Rule**
  - Expenses need to be incurred during plan year, you will forfeit any remaining amounts
  - Carryover for the 2023/2024 Plan Year increased to \$610



# How do FSAs and HSAs work together?



# Dental plan options



Dental Plan Comparison	Dental High Plan	Dental Low Plan	Dental HMO
Annual deductible (per person / per family)	\$50 / \$100	\$50 / \$100	Not applicable
Calendar-year maximum	\$2,000	\$1,000	100% no deductible
Preventive / Diagnostic Services	Covered at 100%	Covered at 100%	Covered at 100%
Basic Services	You pay 20% After Deductible	20% After Deductible	See Copay Schedule
Major Services	You pay 50% After Deductible	50% After Deductible	See Copay Schedule
Orthodontia	You pay 50% No Deductible	Not Covered	See Copay Schedule
Orthodontia Lifetime Max	\$3,000	Not applicable	Not applicable

# Vision coverage



VSP Vision	Frequency	Preferred Provider
Eye Exam	Every 12 months	Covered 100% for a standard eye exam
Lenses: Single, Bifocal, Trifocal	Every 12 months	Covered 100% for standard lenses
Lenses: Premium Progressives	Every 12 months	Up to \$80 - \$90 copay for progressive lenses
Frames	Every 24 months	\$200 allowance for most brands \$220 allowance featured brands
Contacts: Conventional & Disposable	Every 12 months	\$150 Allowance Up to \$60 copay for fitting and evaluation

# Health plan costs

## 2023/2024 monthly contributions

Cigna Medical	Cigna Medical		
	OAP	HDHP with HSA	HDHP Cost after District HSA Contributions
Employee Only	\$73.42	\$68.14	(\$36.03)
Employee + Spouse	\$863.84	\$822.73	\$681.06
Employee + Child(ren)	\$781.58	\$744.38	\$602.71
Family	\$1,234.06	\$1,175.32	\$1,033.65

Kaiser Medical	Kaiser Medical		
	DHMO	HDHP with HSA	HDHP Cost after District HSA Contributions
Employee Only	\$50.95	\$42.81	(\$61.36)
Employee + Spouse	\$656.22	\$556.12	\$414.45
Employee + Child(ren)	\$594.71	\$503.63	\$361.96
Family	\$911.14	\$773.66	\$631.99



# Dental & Vision plan costs

## 2023/2024 monthly contributions

Dental	Cigna Dental		
	Dental PPO High	Dental PPO Low	Dental HMO
Employee Only	\$20.69	\$13.64	\$1.77
Employee + Spouse	\$64.57	\$26.05	\$4.86
Employee + Child(ren)	\$99.18	\$42.95	\$10.00
Family	\$143.06	\$65.34	\$18.10

Vision	VSP Vision
	Vision Plan
Employee Only	\$11.29
Employee + 1	\$21.28
Employee + Family	\$28.94

# The Hartford

## Supplemental health benefits

Accidental Injury – High/Low (2 options)

Hospital Care – High/low (2 options)

Critical Illness - \$20,000 of coverage



# Accident Insurance

## Example High plan:

Mark is an avid runner. He pays \$8.02 per month for employee only coverage, or *\$96 per year*

He falls while trail running and suffers a broken leg and dislocated wrist

COVERED BENEFIT	Sample Payment Schedule	Amount Paid to Employee
Leg fracture	\$2,000	\$2,000
Wrist dislocation	\$1,000	\$1,000
Emergency room visit	\$300	\$300
Hospital Admission	\$2,000	\$2,000
Hospital Confinement	\$300 per day	(2 days) \$600
Ambulance ride	\$750	(ground) \$750
Follow-up visits	\$150	(2 visits) \$300
Physical therapy	\$75 up to 10 treatments	(6 visits) \$450
Medical device	\$200	(crutches) \$200
Cash benefit paid directly to Mark:		\$7,600

# Hospital Care

- Illness
- Accidents
- Pregnancy
- Newborn complications
- Mental/Behavioral health

COVERED BENEFIT	Payment Schedule
First day hospital confinement <i>This benefit pays the first day you stay in a regular hospital bed</i>	\$2,000 Once per benefit year
Daily Hospital Confinement	\$200 up to 30 days per benefit year
Daily ICU Confinement	\$400 up to 30 days per benefit year
Wellness Benefit for routine wellness	\$50 reimbursement

## Example High plan:

Susan pays \$27.87 per month for employee only coverage, or \$334 per year

She has a hospital stay for a scheduled shoulder surgery

Covered benefits paid by Hospital Care plan	
Hospital admission	\$2,000
Hospital stay (3 days)	\$600
<b>Benefits paid directly to Susan</b>	<b>\$2,600</b>

# Critical Illness

- Invasive Cancer
- Heart Attack
- Stroke
- Kidney Failure
- Organ Failure
- Alzheimer's and more

COVERED BENEFIT	Payment Schedule
Employee Amount Options	\$20,000 of coverage
Spouse Amount	100% of employee benefit
Child(ren) Amount	100% of employee benefit

## Example:

Julie age 45 pays \$19.60 per month for \$20,000 of coverage, or \$235 per year

She is diagnosed with invasive breast cancer and needs help paying for living expenses

Covered benefits paid by Critical Illness	
Invasive Cancer	\$20,000
<b>Benefits paid directly to Julie</b>	<b>\$20,000</b>



# Voluntary benefit plan costs

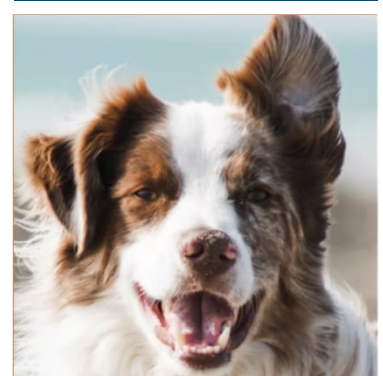
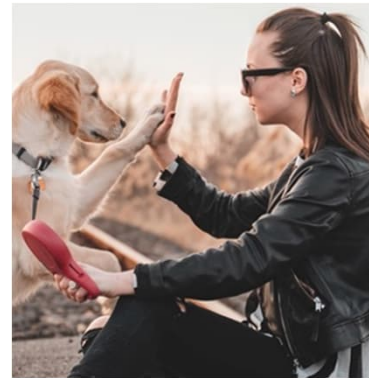
## 2023/2024 monthly contributions

The Hartford	Supplemental Health Premiums				
	Accident Low Plan	Accident High Plan	Hospital Low Plan	Hospital High Plan	Critical Illness
Employee Only	\$4.83	\$8.02	\$14.47	\$27.87	Age banded
Employee + Spouse	\$7.70	\$12.77	\$27.47	\$52.83	Age banded
Employee + Child(ren)	\$8.51	\$13.80	\$25.54	\$49.38	Age banded
Family	\$13.24	\$21.60	\$40.37	\$77.90	Age banded

# Nationwide

Pet insurance

## Nationwide



Your 2023 Benefits

# Choose your My Pet Protection level of reimbursement

	My Pet Protection
Accidents, including poisonings and allergic reactions	●
Injuries including cuts, sprains, and broken bones	●
Common illnesses, including ear infections, vomiting and diarrhea	●
Serious/chronic illnesses, including cancer and diabetes	●
Hereditary and congenital conditions	●
Surgeries and hospitalizations	●
X-rays, MRIs and CT scans	●
Prescription medications and therapeutic diets	●

Choose from two levels of coverage

70%  
reimbursement

50%  
reimbursement

Certain coverages may be excluded due to pre-existing conditions.  
See policy documents for a complete list of exclusions.

# Enroll in pet insurance in just four steps

1

## Go online

Go to your company's custom landing page or search for your company on [www.PetsNationwide.com](http://www.PetsNationwide.com) to start a quote.

2

## Answer a few questions

Answer just a few questions on your pet including name, species and state.

3

## Choose a product

Select your desired plan and add any additional pets.

4

## Enter payment

Enter your employee ID for payroll deduction or payment information to complete your purchase.

Enrollment available by phone at 877-738-7874

Benefit enrollment open year-round

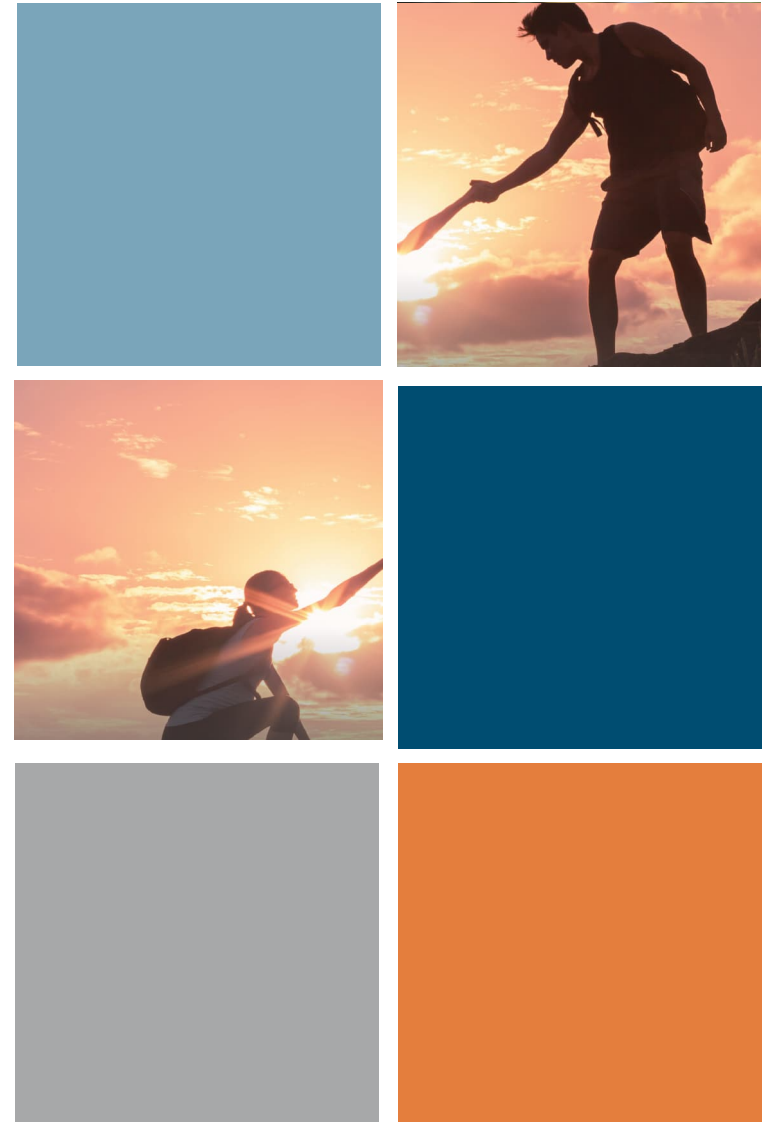
Each pet issued an individual policy

Multiple-pet discount available

# Resources for Living

Employee Assistance Program

**Resources**  
*for Living*®



# Anytime support

## Emotional wellbeing support



You can access up to 5 counseling sessions per issue each year. You can also call us 24 hours a day for in-the-moment emotional well-being support.

Counseling sessions are available face to face, via televideo or chat therapy. Services are free and confidential. We're always here to help with a wide range of issues including:

- Anxiety
- Relationship support
- Depression
- Stress management
- Work/life balance
- Family issues
- Grief and loss
- Self-esteem and personal development
- Substance misuse and more

## Legal services



You can get a free 30-minute consultation with a participating attorney for up to three new legal topics related to:

- General
- Family
- Civil/Criminal law
- Elder law and estate planning
- Divorce
- Wills and other document preparation
- Real estate transactions
- Mediation services

## Daily life assistance



Competing day-to-day needs can make it tough to know where to start. Call us for personalized guidance. We'll help you find resources for:

- Child care, parenting and adoption
- Care for older adults
- Caregiver support
- School and financial aid research
- Special needs
- Pet care
- Community resources/basic needs
- Home repair and improvement
- Summer programs for kids
- Household services and more

## Financial services



Simply call for a free 30-minute consultation for up to three new financial topics related to:

- Budgeting
- Retirement or other financial planning
- Mortgages and refinancing
- Credit and debt issues
- College funding
- Tax and IRS questions



# Anytime support

## Online resources



Your member website offers a full range of tools and resources to help with emotional wellbeing, work/life balance and more. You'll find:

- Articles and self-assessments
- Adult care and child care provider search tool
- Stress resource center
- Video resources
- Live and recorded webinars
- Mobile app

### Employee Assistance Program

To access services:

**1-866-252-4468 / TTY: 711**  
**resourcesforliving.com**

**Username: lps**

**Password: eap**

## Additional services



**Chat therapy** — Send secure text messages to your counselor, who will respond within one working day up to five days a week. A week of texting counts as one session. You can also schedule to meet online for 30-minute televideo sessions. Each televideo session counts as one visit. Work on the same kinds of issues you'd see a counselor face-to-face to talk about.

**Proactive placement** — We partner with you to assist in finding a counselor by calling providers in your area to ensure they have open appointments. We'll send you a list of providers within five business days for routine requests or two business days for urgent situations.

**Identity theft services** — One hour fraud resolution phone consultation or coaching about ID theft prevention and credit restoration. Services include a free emergency kit for victims.

**MindCheck** — Online tools that make it easy to improve your emotional wellbeing. Measure your mindset and get feedback and resources to maintain a positive outlook.

# Open enrollment

Complete your enrollment through Employee Online



# Open enrollment checklist

## Open Enrollment

- May 1<sup>st</sup> through May 19<sup>th</sup>
- Review the 2023 Benefits Guide
- All changes must be submitted no later than May 19<sup>th</sup>

## ACTIVE ENROLLMENT

- You MUST actively enroll or waive ALL benefits this year including coverage for medical, dental, vision, dependent life insurance and re-elect your FSA and HSA pre-tax contributions
- Take advantage of the new voluntary benefit options available

## Enrollment elections

- Verify your enrollment selections on Employee Online
- Waiving coverage? Please re-certify your decision to waive enrollment
- Review your selections carefully and submit your elections online

**Reminder:** The choices you make during Open Enrollment will remain in effect until the next open enrollment period unless you have a qualifying event such as marriage, birth, divorce, death or change in you or your spouse's employment status

# Enrollment elections

## Employee Online

- Click on Benefit Enrollment under Quick Links or under Benefits
- Click on the desired Coverage Type link
- Chose the plan you desire to be enrolled in (your current plan will be displayed)
- Click the Right Arrow to move on to the next coverage type and repeat step 3
- When you are done with all of your elections click Finish
- This will take you to a summary. Make sure you click [Confirm All](#) to finalize your request.



Benefit selections will be effective for July 1, 2023

# Enrollment elections

## Tips and reminders

### Address information

Update your address/contact information in self service by May 19<sup>th</sup>

### Medical ID Cards

If you need a new ID Card, mail service delivery generally takes 5-7 days

Even if you don't have your Medical ID card, enrollment can be verified by your medical/pharmacy provider over the phone or print a temporary ID card

### Medical Plan Accumulators

Deductibles and out-of-pocket maximums accumulate on a Plan Year basis

Amounts will reset again as of July 1, 2023

### Prescription Drugs

If you are new to LPS or changing plans, Cigna or Kaiser may need a new mail order form and prescription from your doctor

Most pharmacists can resubmit a prescription to your insurance within 7-10 business days without charging up front

# Questions

## OPEN ENROLLMENT SUPPORT:

### Cigna Pre-Enrollment

888-806-5094

24 hours a day, 7 days a week

### Kaiser Permanente

800-514-0985

Monday – Friday 8am to 7pm MST

### HSA Bank

800-357-6246

24 hours a day, 7 days a week

### Alerus

877-661-4727

Monday – Friday 6am-6pm MST

### VSP

800-877-7195

Monday – Friday 5am-6pm PST

Saturday – Sunday 7am – 5pm PST

### Aetna EAP

866-252-4468

### The Hartford

(800) 523-2233

### Nationwide

(877) 738-7874



# Questions & answers

