



## 2024 Employee Benefits Presentation





# Agenda

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## ➤ Healthcare Reform

- ACA Updates, Medicare & Children's Health Benefit Program

## ➤ Group Benefit Options

- Review Plans & Coverage Choices

## ➤ Online Enrollment

- How to Enroll & Website Benefit Resources



# Important Information-Affordability

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The plans offered are deemed to be “Affordable and of Minimum Value” which means that the Employee Only Cost for the lowest cost plan offered is not more than 8.39% of your Income.

However, if the family rate\* is more than 8.39% of your family income, your family members may be eligible to receive subsidized coverage on the Exchange. If your spouse or any member of your tax household has access to “Affordable and Minimum Value” through their employer, they also would not be eligible for a subsidy should they decide to go to the Exchange for coverage. This was called the Family Glitch.

\*Family means members of your tax household



# Important Information - Medicare

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- Medicare Creditable Coverage – the Prescription Drug benefits offered to you are deemed Creditable by Medicare.
- This means that the Prescription Drug coverage included in the plans are as good as the plans offered by Medicare.
- If you become eligible for Medicare and continue working, you can choose to stay on your group plan without a penalty.
- If you retire and enroll in Medicare, this means that you may want to move to a Medicare Prescription Drug plan at that time or you may have to pay a penalty.



# Children's Health Insurance Program (CHIP)

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- Designed for employees who are unable to afford the employer group premium costs for their children for the group plans.
  - Contact 1-877-KIDS NOW or
  - [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to see if you qualify.
  
- Qualification for or disqualification from CHIP constitutes a Qualifying Event.



# Open Enrollment

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- Open Enrollment will be held from 02/09/2024 – 02/23/2024.
- Elections made during this time will be effective 4/1/2024.
- Elections made during Open Enrollment will be in place for the entire plan year unless you have a Qualifying Life Event (i.e. Marriage, Divorce, Birth, Death, Change in Spouses coverage).
- If you waive coverage, you will not be able to enroll in any of plans until the next Open Enrollment for 2024.



# Optima Health Name Change

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- You should have received your copy of the new Sentara Health ID cards in January if you were enrolled in any of the plans.
- If you have not already, please destroy your Optima ID cards.



# Preventive Care Services

A full list of Preventive Care Services can be found on your Employee Benefits Website

## Examples of Covered Services:

- Immunizations
- Obesity/Diet Counseling
- Tobacco Cessation
- Cancer Screenings
- Breastfeeding Support
- Annual Physicals
- Alcohol/Drug Use Assessments
- Blood Pressure Screenings
- Hearing Loss Screenings in Children





# Medical Benefits



These benefits are on a Plan Year basis.

Children are eligible to stay on these plans until the end of the month in which they turn 26.

2024 Medical Plans			
	Sentara Vantage HMO 25/50	Sentara Plus PPO 500/20/20%	Sentara Equity Vantage HMO HSA 3200/10%
Preventive Care	Covered in Full	Covered in Full	Covered in Full
IN Deductible	No Deductible	\$500/\$1,500	\$3,200/\$6,400
PCP	\$25	\$20	10% AD
MD Live	\$0	\$0	\$58 BD; 10% AD
TeleHealth with your Doctor	Same as office visit		
Specialist Office Visit	\$50	\$40	10% AD
Urgent Care Visit	\$50	\$40	10% AD
Emergency Room Visit	\$350	20% AD	10% AD
Routine Lab & X-ray	\$50	20% AD	10% AD
CT PET/MRI's	\$150	20% AD	10% AD
Outpatient Services	\$300	20% AD	10% AD
Maternity	\$500	\$450	10% AD
Inpatient Hospital	\$300/day (\$1,500 max)	20% AD	10% AD
Prescription Drugs	\$15/\$40/\$75/20%	\$15/\$40/\$75/20%	\$10/\$40/\$60/20% AD
Preventive Vision	1 Free Annual Exam (PP)	1 Free Annual Exam (PP)	1 Free Annual Exam (PP)
IN Max OOP	\$3,000/\$6,000	\$4,500/\$9,000	\$5,000/\$10,000
OON Deductible	N/A	\$1,500/\$3,000	N/A
OON Coinsurance	N/A	40% AD	N/A
OON Max OOP	N/A	\$9,000/\$18,000	N/A



# Sentara Equity Plans

## HSA - Health Savings Account



- A Health Savings Account (HSA) can be opened when one of the Sentara Equity HSA plans is selected.
- Employee cannot be covered by any other health policy.
  - Including Tricare and Medicare
- HealthEquity is the integrated HSA Administrator.
- Triple Tax Savings opportunity:
  - ✓ Employee contributions to an HSA are tax-free.
  - ✓ Growth in HSA fund value is tax-free.
  - ✓ Withdrawals for qualified expenses are tax-free.
- Use it or keep it! HSA fund is portable: The account belongs to you For LIFE!





# Health Savings Account – Contributions 2024

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- You own the account and select the account administrator.
  
- Maximum 2024 Annual HSA Contributions:
  - ✓ Single- \$4,150
  - ✓ Family- \$8,300
  - ✓ Over age 55, additional \$1,000 annual catch-up provision allc





# OptumRx Mail Order Home Delivery



Mail order home delivery from OptumRx is a convenient and cost-effective way to receive maintenance or long-term medications

- Have your doctor write a mail order prescription; write your member ID number, name, and DOB on back\*
- Complete a New Prescription Mail-In Order Form and mail along with prescription and copayment to OptumRx
- For refills, you can request via [Optimahealth.com](https://www.optimahealth.com), by calling OptumRx, or by mail using the provided medication refill slip

*\*Doctors can also place prescriptions over the phone or by fax directly to OptumRx; they must provide required member information*



# Proprium Pharmacy

## What is a specialty pharmacy?

Specialty pharmacies handle high-cost medications for complex health conditions. These medications often require special handling, disposal, and/or monitoring. Pharmacy team members help to identify and remove barriers so patients are able to take their medications and thus improve their quality of life.

## What service does Proprium Pharmacy provide?

- a live answer by a team member every time you call during business hours
- support with insurance issues and financial assistance program enrollment
- refill reminder calls/text messages to help you refill your medications on time
- Patient Management Program: personalized care for every patient. We will work with you and your healthcare providers to develop a care plan based upon your individual health conditions.

## How much will my medications cost?

Medication costs vary based upon a patient's insurance plan and the medication prescribed. We will be able to determine your out of pocket costs such as deductibles, copayments and coinsurance as soon as we have processed the claim with the insurance company. We will ensure you are aware of your financial responsibility before sending the medication to you.

Call Proprium Pharmacy  
toll-free at **1-855-553-3568**



# Sentara Health Mobile App



## Members and covered family members can:

- View coverage and benefit details, including in-network plan expenses, deductibles, and balances
- Schedule virtual visits
- Get important preventive care reminders
- View and email digital member ID cards
- Access claims information and authorizations
- Find doctors and facilities
- Get healthy with free wellness tools from WebMD Health Services
- Look up costs for over 500 different treatments, surgeries, and other services
- and more!



For more  
information, visit  
[sentarahealthplans.com/app](https://sentarahealthplans.com/app)







# Virtual Visits

**MDLIVE has pediatricians on call 24/7/365.**

## **When should I use MDLIVE?**

- for non-emergency issues that do not require a trip to the ER or an urgent care center
- during or after normal business hours, nights, weekends, and even holidays
- if your primary care doctor is not available
- if you need to request prescription refills (when appropriate)
- if you are traveling and in need of medical care

**MDLIVE** | Exceptional Care, Anywhere



**24/7/365**

on-demand access to quality healthcare. Anytime, Anywhere.

With MDLIVE, you can visit with a doctor 24/7 from your home, or on the go. MDLIVE's network of Board Certified doctors is available by phone or secure video to assist with non-emergency medical conditions.

## **Who are our doctors?**

MDLIVE has the nation's largest network of telehealth doctors and behavioral health providers. On average, MDLIVE's doctors have 15 years of experience practicing medicine and are licensed in the state where patients are located. Their specialties include primary care, pediatrics, emergency medicine, and family medicine. MDLIVE's doctors are committed to providing convenient, quality care and are always ready to take your call.



Register now! Call 1-866-648-3638, or sign in at [sentarahealthplans.com](https://sentarahealthplans.com) and select Virtual Visit.



# Employee Assistance Program (EAP)



A wide range of  
resources are just a click  
away at [sentaraEAP.com](http://sentaraEAP.com)  
1-800-899-8174

Username: SentaraEAP

- 3 FREE visits for each situation.
- Available to All Employees & their household members.

- Stress
- Work-Related Concerns
- Relationships
- Children / Adolescents
- Grief / Loss
- Anger Management
- Domestic Violence
- Eldercare
- Difficult Behavior
- Substance Abuse / Dependency
- Depression
- Personal Development





# New – Sentara Well-being Rewards

## Program Activities Include:

Complete a Personal Health Assessment	\$50
<b>Get Preventive Screenings</b>	
Annual Physical	\$50
Colorectal Cancer Screening	\$25
Mammogram	\$25
Prostate Cancer Screening	\$25
Skin Cancer Screening	\$25
<b>Connect with Condition Management</b>	
Diabetes	\$50
Cardiovascular	\$50
Respiratory	\$50
Partners in Pregnancy	\$50
<b>Explore WebMD ONE (complete all 3)</b>	
Sign Up for a Newsletter	
View Health Topic	\$25
Find a Recipe	

<b>Complete a Daily Habit (max of 4 for up to \$200)</b>	
Asthma	\$50
Back Health	\$50
Balanced Living	\$50
Balance Your Diet	\$50
CAD	\$50
COPD	\$50
Cope with the Blues	\$50
Diabetes	\$50
Enjoy Exercise	\$50
Heart Failure	\$50
High Blood Pressure	\$50
Keep Stress in Check	\$50
Lose Weight	\$50
Maternal Health (1, 2, or 3)	\$50
Pregnant Partner Support	\$50
Quit Tobacco	\$50
Sleep Well	\$50
Stay Connected	\$50
Work Life Balance	\$50





# How do I get started?

## ➤ Only Enrolled Employees are eligible.

This program is administered in partnership with WebMD® Health Services on the WebMD ONE portal. Accessing the WebMD ONE portal is simple. Go to the Sentara Health Plans member website, [sentarahealthplans.com](https://sentarahealthplans.com), or the Sentara Health Plans mobile app.

- Visit [sentarahealthplans.com](https://sentarahealthplans.com) and sign into your member account or register for an account. Once signed into your Sentara Health Plans member account, find the "Get Healthy" menu option, and select "Wellness Tools" to sign into the WebMD ONE portal.
- You will be asked if you have an existing Personal Health Record at [WebMD.com](https://www.webmd.com) (most users do not). Continue to the next page, enter your birthday and email. Customize your experience by answering well-being questions.

### **Where can I track my activities and rewards progress?**

Track your activities and rewards progress on the Rewards Lobby, which can be found on the WebMD ONE portal. Once signed in, members can select "Rewards" from the home page or main menu to view completed activities.



# Dental Benefits

Thermo Trol Systems 2024 Dental		
Policy Year		United Concordia
Deductible (Individual/Family)		\$50/\$150
Type 1 - Diagnostic and Preventive		100%
Type 2 - Basic Services		80% AD
Type 3 - Major Restorative		50% AD
Endodontics and Periodontics		Type 2 - Basic
Implants		Type 3 - Major
Annual Maximum (Per Person)		\$1,500
Orthodontia		50%
Orthodontia Age Limit		To Age 19
Lifetime Ortho Max		\$1,000
Dependent Age Limit		Age 26

Thermo-Trol covers 100% of employee-only coverage



# Vision Benefits



**40% OFF**

additional complete pair of prescription eyeglasses

**20% OFF**

non-covered items, including non-prescription sunglasses

Find an eye doctor  
(Insight Network)

- 866.804.0982
- eyemed.com
- EyeMed Members App
- For LASIK, call 1.800.988.4221

## SUMMARY OF BENEFITS

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
<b>EXAM SERVICES</b>		
Exam	\$10 copay	Up to \$40
Retinal Imaging	Up to \$39	Not covered
<b>CONTACT LENS FIT AND FOLLOW-UP</b>		
Fit and Follow-up - Standard	Up to \$40	Not covered
Fit and Follow-up - Premium	10% off retail price	Not covered
<b>FRAME</b>		
Frame	\$0 copay; 20% off balance over \$130 allowance	Up to \$91
<b>LENSES</b>		
Single Vision	\$25 copay	Up to \$30
Bifocal	\$25 copay	Up to \$50
Trifocal	\$25 copay	Up to \$70
Lenticular	\$25 copay	Up to \$70
Progressive - Standard	\$80 copay	Up to \$50
Progressive - Premium	\$110 - 200 copay	Up to \$50
<b>LENS OPTIONS</b>		
Anti Reflective Coating - Standard	\$45 copay	Up to \$5
Anti Reflective Coating - Premium Tier 1 - 3	\$57 - 85 copay	Up to \$5
Photochromic - Non-Glass	\$75	Not covered
Polycarbonate - Standard	\$40	Not covered
Scratch Coating - Standard Plastic	\$15	Not covered
Tint - Solid or Gradient	\$15	Not covered
UV Treatment	\$15	Not covered
All Other Lens Options	20% off retail price	Not covered
<b>CONTACT LENSES</b>		
Contacts - Conventional	\$0 copay; 15% off balance over \$130 allowance	Up to \$91
Contacts - Disposable	\$0 copay; 100% of balance over \$130 allowance	Up to \$91
Contacts - Medically Necessary	\$0 copay	Up to \$210
<b>OTHER</b>		
Hearing Care from Amplifon Network	Discounts on hearing exam and aids; call 1.877.203.0675	Not covered
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered
<b>FREQUENCY</b>	<b>ALLOWED FREQUENCY - ADULTS</b>	<b>ALLOWED FREQUENCY - KIDS</b>
Exam	Once every plan year	Once every plan year
Lenses	Once every plan year	Once every plan year
Frame	Once every 2 plan years	Once every 2 plan years
Contact Lenses	Once every plan year	Once every plan year
(Plan allows the member to receive either contacts and frame, or frame and lens services)		



# Flexible Spending Account



➤ Flexible Spending Accounts are available to you to set aside Pre-Tax *-Dollars to help pay for costs associated with:*

➤ **2024 Flexible Spending Account - Medical** **\$3,200**  
*-Can only rollover up to \$640.*

➤ **2024 Flexible Spending Account - Dependent** **\$5,000**

➤ **2024 Flexible Spending Account – Limited** **\$3,200**  
*-For people enrolled in HSA; Limited FSA for Dental and Vision Expenses Only*

Moving  
to Bank  
of  
America



# LBS FSA Funds

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- If you haven't used all of the funds you contributed to the FSA this year, try to use them up before March 31, 2023.
- If you don't, they'll roll over to your new account at Bank of America but they may not be available until after July 1, 2023.



# Bank of America Education Resources

MyHealth.BankOfAmerica.com



Educational resources - delivered through a multi-channel, integrated approach

MENU

A public, online Learn Center for employees to easily engage on their phone, tablet and computer

Read and watch educational articles and videos

Interact with planning tools and calculators

Watch webinar series

The screenshot displays the website's navigation menu and a grid of educational resources. The navigation menu includes: HSA resources, FSA resources, HRA resources, DCFSA resources, and Commuter Benefits. The grid contains 12 resource cards:

- HSA Brochure**: Set aside tax-free money to save for qualified medical expenses now and in the future. [Learn more](#)
- HSA for Life**: See how the Health Savings Account could benefit you now and in the future.
- Are you an HSA Pro or Rookie?**: Take a quick quiz to find out!
- Is an HSA right for me?**: Here are some things to think about when deciding if an HSA is right for you. [Learn more](#)
- Top reasons to use an HSA**: Here's a quick look at the benefits of an HSA. [Learn more](#)
- Tap into the triple tax advantages of an HSA**: Did you know that an HSA offers three separate tax benefits? [Learn more](#)
- HSA savings calculator**: See how your savings can add up to help pay for medical needs now and in the future. [Calculate](#)
- How much do I put in my HSA?**: If you've decided to save in a health savings account, your next move is to figure out how much. [Learn more](#)
- HSA contribution limits**: See how much you are eligible to contribute each year. [Learn more](#)
- Getting to know your high-deductible health plan**: If your company offers an HDHR, it's a good idea to know how it works. [Learn more](#)
- How do health accounts compare?**: A summary of the main features of each type of health account, and how some accounts can work together. [Learn more](#)
- More smart money tips**: Check out Better Money Habits for easy-to-understand information to help you manage everyday finances. [Visit the site](#)





# FSA Claims Process



Multiple payment options

## Debit card



- Single card for all accounts
- Up to 9 additional cards for dependents per account
- Zero liability

## Bill pay

TREATMENT DATE	FA	DESCRIPTION OF SERVICE	RENDERER	CHARGE	ALLOWED AMOUNT	COMPY AMOUNT	MYT COVERAGE	TOTAL PAYABLE
02/15/19	11	101000000	11	\$ 20.00	\$ 20.00	\$ 20.00	\$ 0.00	\$ 0.00
02/17/19	11	124807999	11	\$ 10.00	\$ 10.00	\$ 10.00	\$ 0.00	\$ 0.00
02/20/19	11	907803212	11	\$ 75.00	\$ 75.00	\$ 75.00	\$ 0.00	\$ 0.00
TOTALS				\$ 105.00	\$ 105.00	\$ 105.00	\$ 0.00	\$ 0.00

- Set up a one-time payment, or recurring automatic payments

## Self reimbursement

- Link your personal bank account to your FSA and receive the funds electronically
- Option to receive the funds by paper check

## 3 ways to pay

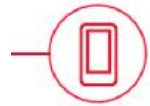
1. **Bank of America Health Visa® debit card** - at the time of purchase, or when your provider sends a bill.
2. **Bill Pay** - Pay a provider directly from the member website or the MyHealth mobile app.
3. **Pay out-of-pocket** - then reimburse yourself on the member website or the MyHealth mobile app.

[MyHealth.BankOfAmerica.com](https://www.MyHealth.BankOfAmerica.com)



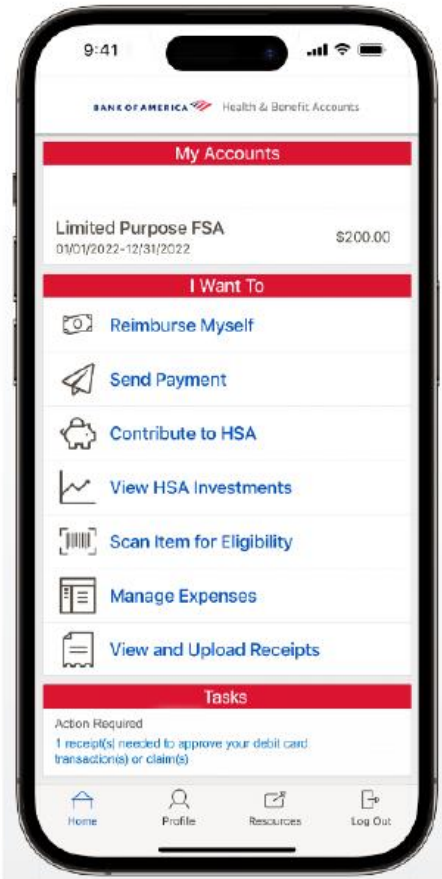


# Bank of America FSA Mobile App



Mobile app - Convenient real-time account management while on the go

MENU ↶



## Stay organized

Snap a picture of your receipts and explanation of benefits with your smartphone to upload digital copies to the Receipt Organizer—so you can store and access them when needed.



## Check before you buy

When shopping at a retail store or pharmacy, scan the bar code to instantly confirm if the product is an eligible expense you can pay for with your health and benefit account.





# Dependent Care

MyHealth.BankOfAmerica.com

## Dependent Care FSA-Eligible Expenses

- Care in your home, someone else's home, or in a daycare center for [child care and/or eldercare](#)
- **Registration fees** for a daycare
- **Before and after school care** for children under age 13
- **Education expenses** for a child not yet in kindergarten, such as nursery school expenses
- **Day camp** (not overnight) expenses if the camp qualifies as a daycare center





# Basic Life Insurance

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Basic Life Insurance is offered to you by Thermo-Trol through Anthem Life

Your basic life coverage will be 1 x your salary to a maximum of \$50,000.

Make sure you update your beneficiary anytime you have a life change.



# Voluntary Life Insurance

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Voluntary Life Insurance is offered to you by Anthem Life

- Employee:      Increments of \$10,000 up to 5 x salary or \$500,000 max.  
Guarantee Issue: \$100,000. Amounts over this require an EOI.
- Spouse:        Increments of \$5,000 up to 50% of employee coverage to a  
maximum of \$250,000.  
Guaranteed Issue: \$30,000. Amounts over this require an EOI.
- Children:      Up to 50% of the Employee's Benefit Amount



# Evidence of Insurability (EOI)












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- Evidence of insurability will be required for all benefit amounts for late entrants who did not elect coverage when they were first eligible and for current insureds electing to increase their benefit amount.



# Legal Resources

Legal Resources gives you access to an on-call attorney, 100 % coverage the most utilized legal services, and a discount on other services for only \$20.00/month.

 GENERAL ADVICE & CONSULTATION	 WILL & ESTATE PLANNING	 PREPARATION & REVIEW OF ROUTINE LEGAL DOCUMENTS
 IDENTITY THEFT PREVENTION & RECOVERY ASSISTANCE	 TRAFFIC COURT REPRESENTATION	 REAL ESTATE TRANSACTIONS
 ELDER LAW	 CIVIL COURT REPRESENTATION	 CONSUMER RELATIONS & CREDIT PROTECTION
 CRIMINAL MISDEMEANOR DEFENSE		 FAMILY LAW



# Identity Theft Insurance

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- Credit Report Monitoring
- Public Record Monitoring
- Bank Account Monitoring
- Credit Card Monitoring
- Online access to your credit report
- Online access to your credit score
- Lost wallet assistance
- Identity Restoration Specialist
- \$1 Million in ID Theft Insurance
- Junk Mail Opt Out

## Identity Theft Pricing:

Gold	1 Credit Bureau	\$11.95
Platinum	3 Credit Bureaus	\$19.95

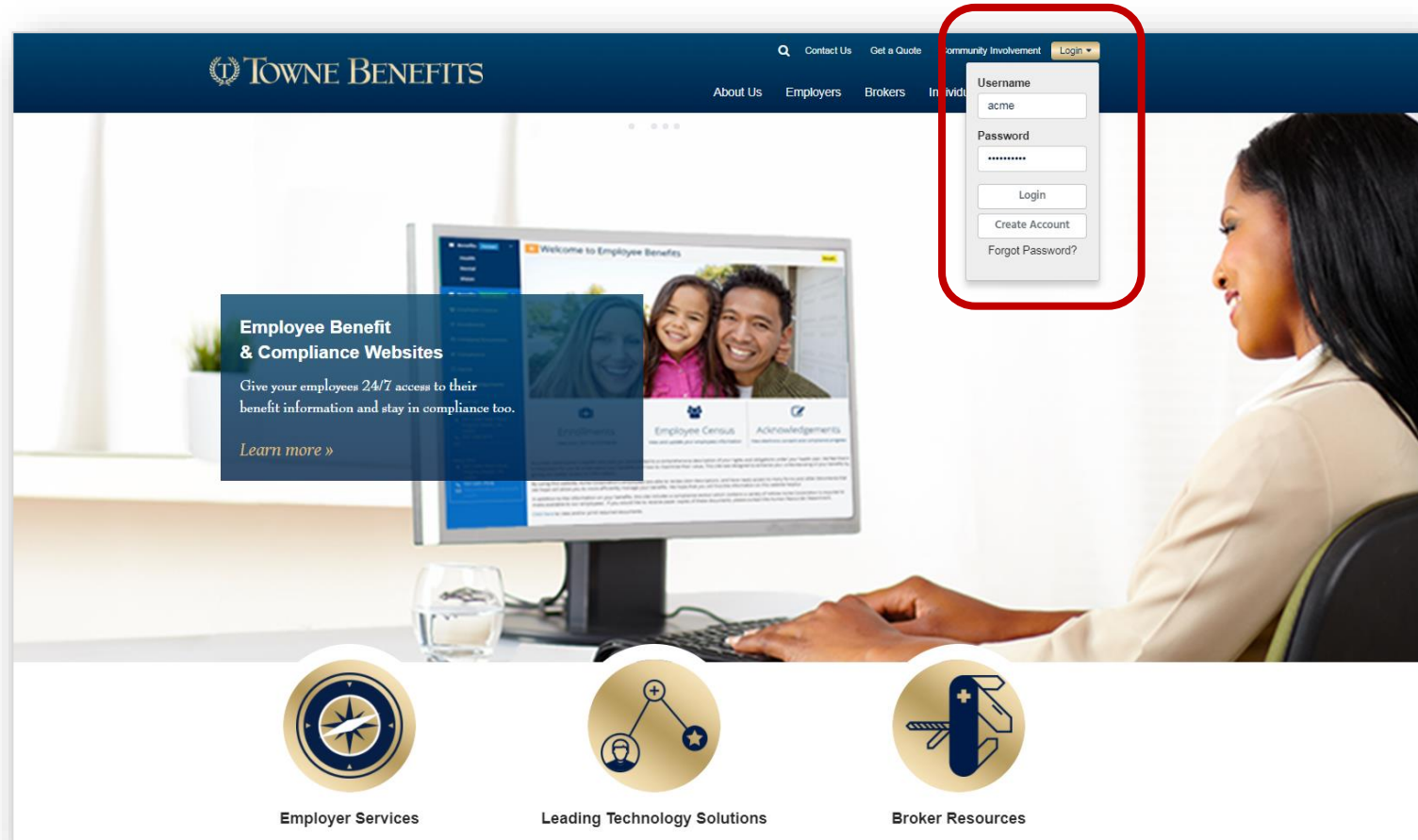




# Benefit Sign-Up Process

To access your benefit information:

- 1) Go to TowneBenefits.com
- 2) To simply view your benefits, login with your company username and password:
  - Username: **Thermo**
  - Password: **Trol**







# Your Benefits Website

All your benefits are in one place.

The screenshot shows the THERMO-TROL SYSTEMS Employee Benefits website. The header includes the company logo, language options (English | Español), and buttons for Login, Create Account, and Guest. A navigation menu on the left lists various benefits: Health, Dental, Vision, Health Savings Account (HSA), Basic Life, Voluntary Life and AD&D, Legal, ID Theft, Flexible Spending Account (FSA), and Voluntary Benefits. Below the menu are links for Enrollments, Company Documents, Compliance, and Forms & Documents. The main content area features a large image of a smiling woman and two primary action buttons: 'Benefits' (View/Change your benefits) and 'Required Tasks' (Complete required tasks). The page also includes logos for MDLIVE and GoodRx.



# Your Benefits Website



English | Español [Login](#) [Create Account](#) Guest ▾

Benefits [Current](#) ▾



MDLIVE

GoodRx

- Health
- Dental
- Vision
- Health Savings Account (HSA)
- Basic Life
- Voluntary Life and AD&D
- Legal
- ID Theft
- Flexible Spending Account (FSA)
- Voluntary Benefits

- Enrollments
- Company Documents
- Compliance
- Forms & Documents

## Health (Effective 04/01/2023)

Print

Your Health benefits are provided by Optima Health. The information below is a brief summary of your plan's benefits. Additional information and forms can be found by going to the "Forms" page of this website.

	Optima Vantage 20/40	Optima Plus 500/25/20%	Optima Vantage Equity HSA 3000/10%	SelmanCo TRICARE Supplement Insurance
Carrier				Selman Co.
<b>Coverage</b>				
Medicare Creditable?	Yes	Yes	Yes	Yes
Network	Optima Vantage HMO	Optima Plus PPO	Optima Vantage HMO	N/A
<b>Benefits</b>				
Preventive Care	Covered In Full	Covered In Full	Covered In Full	\$0
In-Network Deductible	No Deductible	\$500 / \$1,000	\$3,000 / \$6,000	N/A
PCP	\$20	\$25	10% AD	N/A
Virtual Visit	Telehealth: Same co-pay as office visit Virtual Visit: No Charge	Telehealth: Same co-pay as office visit Virtual Visit: No Charge (No OON coverage)	Telehealth: 10% AD Virtual Visit: 0% AD	N/A
Specialist Office Visit	\$40	\$40	10% AD	N/A

View detailed summaries of each plan offered.



# Forms & Docs

All your forms in one place!

- ☰ Benefits Current ▾
  - Health
  - Dental
  - Vision
  - Health Savings Account (HSA)
  - Basic Life
  - Voluntary Life and AD&D
  - Legal
  - ID Theft
  - Flexible Spending Account (FSA)
  - Voluntary Benefits
- ✍ Enrollments
- 📁 Company Documents
- ☑ Compliance



## Forms

Forms effective 04/01/2023

### Optima Health Forms

- [EAP - Optima Health - Brochure.pdf](#)
- [Health - Optima - Employee Enrollment Form \(2023\).pdf](#)
- [Rx - Optima - Express Scripts Program.pdf](#)
- [Rx - Walmart \\$4 Prescriptions.pdf](#)
- [Rx - Walmart Medicamentos de \\$4.pdf](#)

### United Concordia Forms

- [Dental - United Concordia - Claim Form.pdf](#)
- [Dental - United Concordia - Dependent Certification Form.pdf](#)
- [Dental - United Concordia - Employee Enrollment Form.pdf](#)
- [Dental - United Concordia - Mobile App Guide.pdf](#)
- [Dental - United Concordia - Online Resource Guide.pdf](#)
- [Dental - United Concordia - Preventive Incentive Benefits.pdf](#)



# Benefit Sign-Up Process

- Review Eligible Benefits
- Access/Update Your Employee Profile
- Review Company Documents, Compliance Documents and Forms

Once you are ready to enroll in your benefits, simply click on “Enroll in Benefits” and make your elections.

ACME CORPORATION

Contact HR Sharon Jones

Benefits As of 10/1/16

- Health
- Dental
- Vision
- Legal
- ID Theft

My Profile

Enrollments

Company Documents

Compliance

Forms

Provided By:

Stacy Viles  
397 Little Neck Road  
Virginia Beach, VA  
23452  
757-531-7516  
stacyviles@townebenefits.com

Welcome to Employee Benefits

MDLIVE GoodRx

Enroll in Benefits  
Start your 2016 benefits enrollment now

My Profile  
View and update your personal information

Required Tasks  
Complete required tasks



# Benefit Sign-Up Process

This will take you to your Employee Navigator site where you will login and make your elections.

- If you have logged into Employee Navigator before then you simply enter your username and password.
- If this is your first time logging in to Employee Navigator then click on “Register as a new user” and enter:
  - First Name
  - Last Name
  - Company Identifier: **thermo**
  - Last 4 digits of SSN
  - Birth Date
- Click on Next and create a username and password.
- Now you should be able to see your employee profile and make your benefit elections.

employee NAVIGATOR

Username

Password

Login

[Reset a forgotten password](#)

[Register as a new user](#)

[Privacy Policy](#) | [Terms of Use](#) | [Legal Notice](#)

© 2017 Employee Navigator, LLC

Create Your Account

First, let's find your company record

First Name

Last Name

Company Identifier  
*(provided by HR)*

PIN  
*(Last 4 Digits of SSN / ID)*

Birth Date  
*(mm/dd/yyyy)*

Next »





# Start Benefit Elections

Enroll Now

[Home](#) [Tara Test](#) [Profile](#) [Benefits](#) [Required Tasks](#) [Resources](#)



You have 2 items to complete.

- 1 Enroll in your benefits
- 2 Complete HR Tasks

Good Afternoon, Tara!

Grab a cup of coffee and let's get some work done.

You have 4 days left to complete your open enrollment.

Start Enrollment

Start Enrollment



# Verify your Personal Info

**Personal Information**

First Name	<input type="text" value="Class 1"/>
Middle Name	<input type="text"/>
Last Name	<input type="text" value="Test"/>
Suffix	<input type="text" value="--Select--"/>
Preferred Name	<input type="text"/>
Sex	<input type="radio"/> Male <input checked="" type="radio"/> Female
Gender Identity	<input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Non-Binary
Date of Birth	<input type="text" value="January"/> <input type="text" value="31"/> <input type="text" value="1967"/>
SSN	***-**-0002
Tobacco User	<input type="radio"/> Yes <input type="radio"/> No
Phone Number	<input type="text" value="7573902051"/>
Work Email Address	<input type="text" value="KimSetzer@TowneBenefits.com"/>
Personal Email Address	<input type="text" value="KimSetzer@TowneBenefits.com"/>
Primary Email Type	<input type="text" value="Work"/>



# Add your Dependents

**THERMO-TROL**  
SYSTEMS  
Equipment & Control Systems Integrator

← Class 1 Test

### Dependent Information

[Add dependent +](#)

	Name	Sex	DOB	SSN	Relationship
<a href="#">Edit</a>	Ryan Test	M	02/26/2002	***-**-2222	Child

[Save & Continue](#)





# Enroll or Waive Each Benefit

## Medical

Enrolling in Medical insurance can protect you from paying the full cost of medical services when you're injured or sick. Select a plan below to safeguard your financial security in the event of a health care emergency.

### Who am I enrolling?

- Myself
- Ryan Test (Child)

### Which plan do I want?

	<b>2023 Optima Vantage 20/40</b>	Effective on 04/01/23 Employee
	<b>\$0.00</b>	
	Cost per pay period	
<a href="#">Compare</a>	<a href="#">Details</a>	<a href="#">Select</a>
	<b>2023 Optima Plus PPO 500/25/20%</b>	Effective on 04/01/23

Progress: 13 of 15



[View steps](#) ▼

- ✓ 1. Personal Information
- ✓ 2. Address
- ✓ 3. Dependent Information
- 4. Medical
- ✓ 5. Health Savings Account
- ✓ 6. Dental
- ✓ 7. Vision
- ✓ 8. Flexible Spending Account
- ✓ 9. Limited Purpose FSA
- ✓ 10. Dependent Care Spending Account
- ✓ 11. Group Life
- ✓ 11a. Group Life Beneficiary
- ✓ 12. Voluntary Life
- ✓ 13. Legal Resources and Identity Theft Plan Options
- 14. TRICARE Supplement
- 15. 2023 Aflac Insurance Interest Survey



# Don't forget Acknowledge and sign!

### Enrollment Summary Print


Below is a summary of your elections and cost for the upcoming plan year. If you have any questions about your enrollment or would like to make changes, please contact HR.

✓ **Acknowledged and Submitted**  
Enrollment completed on 2/2/2024

**Keep it up!** To Next Task

### Enrolled Plans

**Medical** Collapse



**2024 Sentara Plus PPO 500/20/20%**  
Coverage: Employee + Family      Effective: 04/01/2024  
Cost Per Pay: \$338.56



# Enrollment Deadline 02/23/2024

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1. Check your personal information.
2. Update dependents for cost comparisons.
3. Enroll or Waive each benefit option.
4. Print/Email Your Enrollment Summary



# Benefit Questions?

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Contact:

Tracy Reynolds at [treynolds@thermo-trol.com](mailto:treynolds@thermo-trol.com)

or

[askus@townebenefits.com](mailto:askus@townebenefits.com)

Please include: [Thermo Trol](#) in the subject line.

Visit your benefits website:

[www.townebenefits.com](http://www.townebenefits.com)

Username: [Thermo](#)

Password: [Trol](#)

**Open Enrollment Ends at Midnight on 23<sup>rd</sup> !**



Thank You