

# EXCELSIOR

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◆ *The Excelsior Group*

## 2021 Open Enrollment Guide

It's open enrollment time from November 13<sup>th</sup> – 23<sup>rd</sup>!  
For benefits effective January 1, 2021, please visit  
[access.paylocity.com](https://access.paylocity.com) to make your 2021 benefit elections.

☐ ***Action is due by Monday, November 23rd, 2020.***

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# Inside This Guide

## Table of Contents

Medical Plans .....	3
Medical Plan Contributions.....	4
About the Networks.....	4
Health Savings Account (HSA).....	5
HealthPartners Value Added Services.....	6
Dental Plan.....	7
Vision Plan.....	8
Flexible Benefits Plan .....	9
Life Insurance/AD&D Plans .....	10
Basic Life/AD&D Plan .....	10
Voluntary Life/AD&D Plan.....	10
Disability Plans .....	11
Supplemental Plans.....	12
Legal and ID Theft Plans .....	13
What Should You Do? .....	14



*This Guide is only a summary provided for your information, so please read Summary Plan Descriptions for more detail. In case of error, the Master Contracts/Employee Handbook will be used for clarification and all claim adjudication. The Excelsior Group reserves rights to change, amend, terminate, or otherwise alter any benefit described in this Guide at any time.*

# Medical Plans

The Excelsior Group (TEG) offers several medical plans from HealthPartners, allowing you to select one plan and one network for you and your family, including children up to age 26.

The four health plan options are outlined on this page. Your contributions and the two network options are outlined on the next page.

To view the the preferred (formulary) drug list, medical plan benefit summaries, networks, and costs, visit [healthpartners.com](http://healthpartners.com).

You may change your selections once per year at open enrollment time.

*\*The deductible is embedded. If you choose to cover your spouse/children, no single individual on the family plan will have to pay a deductible higher than the single deductible amount.*

## Medical Plan Benefits

HealthPartners Plans	\$1000-40 Plan	\$2500-45 Plan	\$2800-100 HSA Plan	\$5000-100 HSA Plan
Benefit Coverage	In Network*	In Network*	In Network*	In Network*
Deductible (Calendar Year)	\$1,000 single \$3,000 family	\$2,500 single \$7,500 family	\$2,800 single \$5,600 family	\$5,000 single \$10,000 family
Out-of-Pocket Maximum (Calendar Year)	\$4,250 single \$8,500 family	\$6,000 single \$12,000 family	\$2,800 single \$5,600 family	\$5,000 single \$10,000 family
Health Savings Account (HSA)	N/A	N/A	TEG-funded HSA	TEG-funded HSA
Preventive Care	100% covered	100% covered	100% covered	100% covered
Office Visit	\$40 copay	\$45 copay	100% covered after deductible	100% covered after deductible
Convenience Care Clinic	\$20 copay	\$20 copay	100% covered after deductible	100% covered after deductible
Urgent Care Center	\$40 copay	\$45 copay	100% covered after deductible	100% covered after deductible
ER Hospital	75% covered after deductible	75% covered after deductible	100% covered after deductible	100% covered after deductible
Inpatient and Outpatient Hospital	75% covered after deductible	75% covered after deductible	100% covered after deductible	100% covered after deductible
Prescription Drugs (31 day supply)	Preferred Generic: \$5/\$25 copay Preferred Brand: \$60 copay Non-preferred: \$150 copay Specialty: 75% covered after deductible, maximum \$500 per prescription	Preferred Generic: \$5/\$25 copay Preferred Brand: \$60 copay Non-preferred: \$150 copay Specialty: 75% covered after deductible, maximum \$500 per prescription	Preferred Generic: 100% covered after deductible Preferred Brand: 100% covered after deductible Non-Preferred: no coverage Specialty: 100% covered after deductible	Preferred Generic: 100% covered after deductible Preferred Brand: 100% covered after deductible Non-Preferred: no coverage Specialty: 100% covered after deductible

*In case of error and for all claim adjudication, the Master Contract will prevail.*

Your medical provider is:



(952)-883-5000

(800)-883-2177

[healthpartners.com](http://healthpartners.com)

# Medical Plans (continued)

## Medical Plan Contributions

When you enroll, The Excelsior Group (TEG) pays 80% of your employee-only (single) premium for the \$2500 deductible plan. We pay 70% of your employee-only premium for the other plans. For spouse/child coverage on all plans, we pay 60%. You pay the balance with pre-tax payroll deductions.

**Action is due by Monday, November 23rd, 2020**

visit [access.paylocity.com](https://access.paylocity.com) to elect or waive health insurance coverage effective January 1, 2021

Network	Monthly Contributions							
	Open Access				Achieve			
Coverage	\$1000-40 Plan	\$2500-45 Plan	\$2800-100 HSA Plan	\$5000-100 HSA Plan	\$1000-40 Plan	\$2500-45 Plan	\$2800-100 HSA Plan	\$5000-100 HSA Plan
Employee	\$164.64	\$102.88	\$149.66	\$127.83	\$154.76	\$96.70	\$140.68	\$120.16
Employee + Spouse	\$406.11	\$329.20	\$369.16	\$315.30	\$381.74	\$309.45	\$347.01	\$296.38
Employee + Child/ren	\$428.06	\$349.78	\$389.12	\$332.35	\$402.38	\$328.79	\$365.77	\$312.40
Family	\$669.53	\$576.10	\$608.62	\$519.82	\$629.36	\$541.54	\$572.10	\$488.64

Your medical provider is:



(952)-883-5000

(800)-883-2177

[healthpartners.com](https://healthpartners.com)

## About the Networks

When you enroll in a HealthPartners health plan, you must also choose a provider network:

### A. Open Access

The Open Access network lets you choose your favorite doctor from one of our largest networks.

### B. Achieve

Choose a great doctor near you by choosing from the highest quality local options. Choose from the best local doctors, clinics and hospitals in the Twin Cities and St. Cloud areas, featuring Park Nicollet, HealthPartners and other high-quality, low-cost providers. Plus more across the country. Search the Achieve network at [healthpartners.com/achieve](https://healthpartners.com/achieve).

## Find the best plan with Plan for Me

Enter some information about yourself – age, gender, medicines, conditions – to get an estimate of your out-of-pocket costs and compare available plans. You can also check to see if your doctor, clinic, or hospital is in network. View your Summary of Benefits and Coverage (SBC), and print out or email yourself a summary.

Go to [healthpartners.com/planforme](https://healthpartners.com/planforme) and use the following information:

- Group number **34609**
- Site number **ALL**
- Effective date (plan start date) **1/1/2021**

# Medical Plans (continued)

## Health Savings Account (HSA)

While you are enrolled in the 2800 or 5000 HSA plans, The Excelsior Group makes the following deposits to a Health Savings Account (HSA) for you at Further, our HSA administrator:

Coverage	HSA Contributions for You
Employee Only	\$31.25/pay period (Up to \$750/year)
Employee + One or More	\$50/pay period (Up to \$1,200/year)

- Contributions are pro-rated from your medical plan effective date.
- The Excelsior Group HSA contributions are always yours, even if you change jobs.
- Balances may roll over each year with no limit.

### You May Also Contribute to Your HSA

While you are enrolled in the HSA Medical Plan, you may make tax-deductible contributions to your Health Savings Account (HSA) using payroll deduction. Your funds also go to Further and may be used to pay for qualified medical, dental, and vision expenses. HSA funds initially earn tax-free interest. When the balance reaches \$1,000, you may choose to invest it using the mutual funds available through your Further Thrift Saver HSA.

### 2021 Limits

- The IRS limits HSA contributions for 2021 to \$3,600/single and \$7,200/family.
- After The Excelsior Group contributions, you may deposit an additional \$2,850/year for employee only coverage or \$6,000/year for Employee + One or More coverage.
- Ages 55 and older may contribute up to an additional \$1,000.

### Establishing Your HSA

Your HSA must be established before it can be used to pay eligible expenses. To open an HSA, or to begin or change your contribution amount, please complete your online enrollment at [access.paylocity.com](https://access.paylocity.com). To learn more about HSAs visit [hellofurther.com/learn](https://hellofurther.com/learn).

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visit [access.paylocity.com](https://access.paylocity.com) to make your benefit elections effective January 1, 2021

Your HSA provider is:

FURTHER<sup>+</sup>

Formerly SelectAccount

(800)-859-2144

[hellofurther.com](https://hellofurther.com)



# Medical Plans (continued)

## HealthPartners Value Added Services

As a health plan member, you have access to many services, including these:

### CareLine Service (800)-551-0859

Get 24/7 telephone advice from registered nurses. TTY (952)-883-5474

### myHP Mobile App

The myHP app lets you view your member ID card, read about your coverage, refill a prescription, find healthy living tips, and more. Visit [healthpartners.com](https://healthpartners.com), the Apple Store or Google play.

### MyMailRx

Using mail order for your maintenance medications can save you money. Learn more at myHealthPartners, call (800)-591-0011, or visit [healthpartners.com/hp/pharmacy/refill/mail-order/index.html](https://healthpartners.com/hp/pharmacy/refill/mail-order/index.html).

### Behavioral Health Navigator

Talk to trained representatives about finding a mental or chemical health care professional at (888)-638-8787.

### Convenience Clinics

HealthPartners has joined with many retail clinics, like MinuteClinic, to provide lower-cost care for common illnesses and vaccinations without an appointment.



### E-Visits 24/7 at Virtuwell

Virtuwell is an online clinic offering diagnoses, treatment and prescriptions for 60 common conditions 24 hours a day. Visit [Virtuwell.com](https://Virtuwell.com).



### BabyLine Service

Get advice 24 hours a day if you're an expectant or new parent at (800)-845-9297.

### Wellbeats (New!)

Wellbeats is a digital fitness solution that offers fitness classes anytime, anywhere on-demand. It includes fitness videos led by certified instructors and offers 29 channels accessible on a computer, smartphone, or tablet.

Two other great fitness programs were also added for 2020. GlobalFit offers discounts from 5% up to 20% on gym memberships at more than 9,000+ fitness facilities, weight loss programs, and wellness brands. And Active&Fit Direct™ is a gym discount program offered through American Specialty Health Fitness Inc. – for a one-time \$25 enrollment fee and a monthly \$25 fee, members can use this program to access more than 9,000+ fitness centers nationwide.



(952)-883-5000

(800)-883-2177

Visit [healthpartners.com](https://healthpartners.com) to learn more about these and additional offerings.



# Dental Plan

The Excelsior Group offers a voluntary Dental plan through Standard Insurance for you and your family members, including children up to age 26.

## Dental Plan Highlights

Plan Service/Feature	Plan Benefit
Network Name	Classic PPO You may see any licensed provider, but benefits are highest when you visit a Classic PPO provider. Balance billing may apply for costs over allowed amounts for services from non-network providers.
Maximum Annual Benefit Per calendar year	\$1,000 per person
Deductible Per calendar year	\$25 per person \$75 per family Does not apply to Type 1 Services
Type 1 Services Cleanings, Exams, X-Rays, Fluoride to age 14, Sealants to age 16	100% covered with no deductible
Type 2 Services Fillings (amalgam & resin), Extractions, Other Oral Surgery, Periodontal Maintenance, Endodontics	80% covered after deductible
Type 3 Services Crowns, Inlays, Onlays, Periodontic Surgery, Prosthetics	50% covered after deductible
Orthodontics 12-month waiting period from start of insurance to receive orthodontic benefits	Up to age 19 only. No deductible applies. Eligible services covered at 50%. Lifetime maximum benefit of \$1,000.

**Action is due by Monday, November 23rd, 2020**

visit [access.paylocity.com](https://access.paylocity.com) to elect or waive dental insurance coverage effective January 1, 2021

Your dental provider is:



(800)-547-9515  
[standard.com](https://standard.com)

## Dental Plan Contributions

If you enroll, The Excelsior Group pays 70% of your total premium. These are your contributions, paid pre-tax through payroll deductions:

Monthly Rates	TEG Pays	You Pay
Employee Only	\$27.45	\$11.77
Employee + One or More	\$76.34	\$44.37

*In case of error and for all claim adjudication, the Master Contract will prevail.*

## Find a Provider

Although you may see any dentist you wish, you receive the greatest benefit when you see a Standard Classic PPO provider. To find a provider at [standard.com](https://standard.com):

- Go to the Insurance tab
- Click on Group Dental
- Select Find a Dentist

# Vision Plan

The Excelsior Group offers the EyeMed Balanced Vision Care plan for you and your family. You pay 100% of the premium if you enroll.

## Find a Vision Provider

To find a participating provider, search the ACCESS Network at [eyemed.com](http://eyemed.com) or call (866)-939-3633.

## Vision Plan Highlights

Balanced Vision Care Plan II	ACCESS Network Member Cost	Out of network Reimbursement
Eye Exams	<i>(every 12 months)</i> \$10 Copay	<i>(every 12 months)</i> Up to \$35
Frames	<i>(every 24 months)</i> Lesser of \$110 or provider's charge	<i>(every 24 months)</i> Up to \$45
Standard Lenses	<i>(every 12 months)</i>	<i>(every 12 months)</i>
Single Vision	\$25 Copay	Up to \$25
Bifocal	\$25 Copay	Up to \$40
Trifocal	\$25 Copay	Up to \$55
Contact Lenses	<i>(every 12 months)</i>	<i>(every 12 months)</i>
Elective	Lesser of \$115 or provider's charge	Up to \$100
Medically Necessary	\$0 copay, covered in full	Up to \$200
Laser Vision Correction	Not covered	Not covered

## Vision Plan Contributions

If you enroll, you pay 100% of your total premium, through pre-tax payroll deductions:

Monthly Rates	You Pay
Employee Only	\$7.48
Employee + Spouse	\$16.12
Employee + Child(ren)	\$13.00
Employee + Spouse + Child(ren)	\$21.64

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**Action is due by Monday, November 23rd, 2020**

visit [access.paylocity.com](http://access.paylocity.com) to elect or waive vision insurance coverage effective January 1, 2021

Your Vision provider is:



(866)-939-3633

[eyemed.com](http://eyemed.com)





# Flexible Benefits Plan

The Excelsior Group sponsors a calendar year flexible benefits plan through Further to help you pay less tax in these ways:

## Premiums

Use pre-tax deductions for the TEG medical, dental, and vision plan premiums if you participate in our plans.

## Medical Care

### Full Medical Flex Spending Account (FSA)

Use pre-tax deductions for medical, dental, and vision expenses not paid by insurance plans up to \$2,750 depending upon your pre-tax election.

### Limited Medical FSA – for HSA Medical Plan Members

If you are enrolled in our HealthPartners 2800 or 5000 HSA Plan, you may use the limited FSA. Per IRS rules, this FSA may only reimburse you for dental and vision expenses (not medical expenses) up to \$2,750, depending on your pre-tax election.

## Dependent Care

Use pre-tax deductions for dependent care expenses up to \$5,000/year or \$2,500 if married and filing separately.

## Carry-Over Feature: Medical FSA Funds

You may carry over up to \$550 of unused Medical FSA funds to be used for expenses incurred in the next flex plan year. Dependent Care FSA funds may not be carried over per IRS rules.

## Managing Your Flex Plan

- Register as a Member at [hellofurther.com](https://hellofurther.com) to track and manage your funds.
- Eligible expenses may be paid with your Further debit card or a claim for disbursement may be filed at [hellofurther.com](https://hellofurther.com).
- Claims for current year expenses must be submitted by March 31 of the following year or flex funds are forfeited (unless you carry-over Medical FSA funds) per IRS rule.

**Action is due by Monday, November 23rd, 2020**

- ☐ visit [access.paylocity.com](https://access.paylocity.com) to elect or waive flexible benefits coverage effective January 1, 2021

See Flexible Benefits Plan Services at:

FURTHER<sup>+</sup>

(800)-859-2144

[hellofurther.com](https://hellofurther.com)

Contact Further with any questions. See a list of expenses eligible for reimbursement, find forms, and more at [learn.hellofurther.com/Individuals](https://learn.hellofurther.com/Individuals)



# Life Insurance/AD&D Plans

The Excelsior Group provides a Basic Term Life and Accidental Death & Dismemberment (AD&D) insurance plan through Standard Insurance for all eligible employees. We pay 100% of the premiums for this benefit. You pay taxes on premiums for life amounts over \$50,000, per IRS rules.

## Basic Life/AD&D Plan

- Eligible employees receive Term Life Insurance benefit of one times your annual compensation up to \$100,000 maximum, with matching AD&D amount.
- These amounts reduce at age 65 and again at age 70.
- If you are terminally ill, you may be able to withdraw a portion of the basic term life benefit.
- This plan also offers services for estate planning, ID theft prevention, financial planning, health & wellness, funeral arrangements, & beneficiary support services.
- Visit [standard.com](http://standard.com) and create an account to learn more.

## Voluntary Life/AD&D Plan

The Excelsior Group also offers a Voluntary Term Life and AD&D insurance plan through Standard. You pay 100% of the premiums via payroll deduction if you enroll in this plan.

### Voluntary Plan Highlights

You must be enrolled to cover a spouse or children. The following additional coverage is available for both Voluntary Term Life and AD&D insurance. The following total amounts include Basic Plan amounts above.

Employee	Up to six times your annual salary to \$300,000 maximum.
Spouse	Up to 100% of the Employee amount to \$300,000 maximum
Children	A \$10,000 benefit

These amounts reduce at age 65 and again at age 70. Guaranteed issue amounts may be available. Conversion privilege is available within 31 days of plan ineligibility if you are under age 70. If you are terminally ill, you may be able to withdraw a portion of the voluntary life benefit.

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☐ visit [access.paylocity.com](http://access.paylocity.com) to elect or waive life insurance coverage effective January 1, 2021

### Evidence of Insurability:

New enrollments and increases to coverage may require evidence of insurability (EOI) if:

- Currently enrolled and adding more than \$20,000
- Previously waived coverage and wanting to add any increment

### Your Life/AD&D Plan Provider:



(800)-378-2395  
[standard.com](http://standard.com)

### Voluntary Life Plan Rates:

Age of Employee/Spouse	Monthly Term Life Rate Per \$1,000
Under 29	\$0.080
30-34	\$0.100
35-39	\$0.120
40-44	\$0.160
45-49	\$0.230
50-54	\$0.390
55-59	\$0.590
60-64	\$0.920
65-69	\$1.500
70-74	\$2.880
75+	\$7.930
Child/ren	\$1.00

Monthly AD&D Rate Per \$1,000	
Employee	\$0.035
Spouse	\$0.035
Child/ren	\$0.040

# Disability Plans

The Excelsior Group provides Short-Term Disability (STD) and Long-Term Disability (LTD) benefits through Standard Insurance for all eligible employees. We pay 100% of the plan premiums for you.

## Short-Term Disability (STD)

Plan Feature	STD Plan Benefit for qualifying disabilities
Benefit Amount	60% of weekly earnings earnings up to \$1,000/week maximum
Day Benefits Begin	On the 15th day of disability due to illness or injury
Benefit Duration	Up to 90 days
Pre-existing Condition Limits	None

## Long-Term Disability (LTD)

Plan Feature	LTD Plan Benefit for qualifying disabilities
Benefit Amount	60% of your monthly covered earnings up \$6,000/month maximum
Day Benefits Begin	On the 91st day of a qualifying disability due to illness or injury
Benefit Duration	Up to Social Security Normal Retirement Age (SSNRA) for the benefit duration. Durations differ when a disability occurs at age 62 or older or is due to mental illness or substance abuse – see contract for details.
Rehabilitation Assistance Benefit	If you participate in an approved rehabilitation plan while disabled, your monthly benefit amount may be increased by 10%.
Pre-existing Condition Limits	This plan may not pay benefits for disabilities due to conditions treated or diagnosed during the 90 days prior to your coverage effective date until you have been continuously insured for 12 months.

*In case of error and for all claim adjudication, the Master Contract will prevail.*

## Additional Services Provided by Standard Insurance

### Employee Assistance Program (EAP)

Call anytime 24/7 for free and confidential assistance with family, legal, financial, personal, work, dependency issues.

(888)-293-6948, TDD (800)-327-1833.

[eapbda.com](http://eapbda.com) - ID: Standard, Password: eap4u

### Travel Assistance

Travel, medical, legal, financial, emergency medical evacuation assistance for any travel more than 100 miles from home up to 180 days.

Outside U.S. 1-(410)-453-6330 collect,

In U.S. (800)-527-0218. Visit [standard.com/travel](http://standard.com/travel).

Your Disability Plan Provider is:



(800)-378-2395

[standard.com](http://standard.com)

***Eligible employees are automatically enrolled in STD and LTD Plans.***



# Supplemental Plans

The Excelsior Group offers plans through Colonial Life to help supplement your insurance portfolio. If you enroll in these plans, you pay 100% of the premiums via payroll deduction. Choose from Accident and Critical Care coverage for yourself and/or your family members.

## Accident Insurance

Paid with your pre-tax payroll deductions

- Helps pay for out-of-pocket expenses due to accidental injuries including medical plan deductibles and co-pays, ambulance fees, ER visits, hospital admission, transportation, follow-up visits, catastrophic accident fees, accidental death/dismemberment, and other conditions.
- Benefits are paid directly to you and are available when traveling.
- \$100 Annual Wellness Benefit is included for having one of 24 tests, many of which are included in your annual preventive visit.

## Critical Care Insurance

Paid with your post-tax payroll deductions

- Helps protect your financial security if you experience a covered critical illness such as cancer, heart attack, coronary artery bypass, stroke, major organ failure, coma, and other conditions.
- Upon diagnosis, this plan can pay a lump sum benefit of \$5,000 to \$30,000 directly to you for covered illnesses.
- \$100 Annual Wellness Benefit is included for having one of 24 tests, many of which are included in your annual preventive visit.

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November 23rd, 2020**

☐ visit [access.paylocity.com](https://access.paylocity.com) to elect  
or waive insurance coverage  
effective January 1, 2021

Your Supplemental Plan Provider is:

**Colonial Life**

(800)-325-4368

[coloniallife.com](https://coloniallife.com)



# Legal and ID Theft Plans

The Excelsior Group offers a legal services plan and an identity theft protection plan through LegalShield for you and your family members. If you enroll in these plans, you pay 100% of the premiums through payroll deductions.

## LegalShield Plan

- Legal advice - unlimited issues
- Can cover dependents

### Areas covered include:

- Family matters
- Auto/traffic-related issues
- Estate issues including wills
- Financial/IRS assistance
- Home issues
- Contract review

## Identity Theft Shield Plan

- Can cover you, your spouse, and dependents up to age 26

### Benefits include:

- Identity Consultation, Restoration
- Continuous Monitoring, Safety Alerts
- Credit Monitoring
- Credit Score with Analysis
- Safeguard for Minors
- Privacy Monitoring

Monthly Rates	Individual	Family
LegalShield Plan & Identity Theft Shield Plan	\$25.90	\$33.90
LegalShield Plan Only	\$16.95	\$18.95
Identity Theft Shield Plan Only	\$8.95	\$18.95
Family LegalShield Plan & Individual Identity Theft Shield Plan	\$27.90	

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- ☐ visit [access.paylocity.com](https://access.paylocity.com) to elect or waive insurance coverage effective January 1, 2021

Your Supplemental Plan Providers are:

**LegalShield**  
(800)-654-7757  
[Legalshield.com](https://Legalshield.com)

**IDShield**  
(800)-494-8519  
[IDshield.com](https://IDshield.com)



# What Should You Do?

*Action is due by Monday, November 23rd, 2020*

- Watch your email for more information.
- Visit [access.paylocity.com](https://access.paylocity.com) to enroll and make benefit elections.  
The portal is open November 13-23, 2020.

## Did You Know?

Health plan enrollment and changes are permitted only during open enrollment periods or if you have a qualifying life event, such as marriage, divorce, birth, adoption, death, involuntarily losing other coverage, and some other events.

## How To Enroll Using Paylocity

1. Log into the Self-Service Portal.
2. Navigate to HR & Payroll > Enterprise Web Benefits.
3. Complete enrollment by providing your electronic signature

All employees should log in and elect or waive insurance coverage.

Contact the Human Resources (HR) department for any additional assistance.

## Questions?

Contact: [HR@ExcelsiorLLC.com](mailto:HR@ExcelsiorLLC.com)

## Sample Document Only

The benefits described in this newsletter are only summaries. In case of error and for all claim adjudication, the Master Contracts will prevail. The Excelsior Group reserves rights to change, amend, terminate, or otherwise alter any benefit at any time.



2021 Open Enrollment Guide  
Full-Time Employee Benefits

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