



Accredited Investors
WEALTH MANAGEMENT®

Benefit *NEWS* 2021

November 2020 (1)

Inside This Issue

Click the links below to learn more.

Click  to return to this page.

- 2 Health Plan Highlights
- 2 Health Plan Contributions
- 3 About the HSA
- 4 Health Plan Value-adds
- 5 Dental Plan
- 6 Vision Plan
- 7 Life Insurance Plans
 - Basic Life
 - Voluntary Life
- 8 Disability Plans
 - Short-term Disability
 - Long-term Disability
 - Individual Disability
- 8 Employee Assistance Program
- 9 Flexible Benefit Plan
- 10 Benefits: *What Should You Do?*

The 401k Plan remains unchanged.

It's Open Enrollment Time For 2021 Benefits

Please visit <https://accredited.ease.com>
to make your 2021 benefit elections.

Action is due by **Wednesday, December 9, 2020**

Thank You!

HEALTH PLANS – January 1, 2021

Accredited is offering the current plans from UnitedHealthcare/All Savers for you and your family members, including children to age 26.

Choose from these plans:

- \$5,000-100% HSA Plan
- \$3,500-100% HSA Plan
- \$1,000-100% Three for Free Plan

(See Plan Highlights on [page 2.](#))

About the Plans

- They use the UnitedHealthcare Choice Plus network for highest benefit levels.
- They cover eligible network preventive care at no charge.
- They use the Advantage 4-Tier formulary drug list for lower costs.
- If you enroll in one of the HSA Health Plans, you may use payroll deduction to contribute to an HSA at OPTUM Bank. See more on page 3.



(800) 291-2634

myallsavers.com

myallsaversconnect.com

Read more about the health plans ►



2021 Health Plan Highlights

Plan Feature/Service Using Network Providers	\$5,000 Deductible HSA Plan	\$3,500 Deductible HSA Plan	\$1,000 Deductible Three for Free Plan
Network Name	UnitedHealthcare Choice Plus Visit myallsavers.com and click on Find a Doctor		
Deductible Per calendar year	\$5,000/person \$10,000/family	\$3,500/person \$7,000/family	\$1,000/person \$3,000/family
Out of Pocket Maximum Per calendar year	\$6,550/person \$13,100/family	\$6,550/person \$13,100/family	\$4,500/person \$13,500/family
Preventive Care	No charge	No charge	No charge
Provider Visits Primary Care Visit Specialty Care Visit Retail Clinic Visit	<i>After deductible:</i> \$30 Copay \$60 Copay \$30 Copay	<i>After deductible:</i> \$30 Copay \$60 Copay \$30 Copay	First 3 visits free then 80% covered after deductible thereafter
Virtual Visit	No charge HealthiestYou	No charge HealthiestYou	No charge HealthiestYou
Diagnostic Tests	100% covered after deductible	100% covered after deductible	80% covered after deductible Imaging: Add \$250 Copay
Hospital Stay Facility & professional	100% covered after deductible Facility <i>After deductible:</i> \$60 Copay Physician	100% covered after deductible Facility <i>After deductible:</i> \$60 Copay Physician	\$250 Copay then 80% covered after deductible
Urgent/Emergency Care Urgent Care Clinic Hospital ER	<i>After deductible:</i> \$100 Copay Physician \$100 Copay Facility \$300 Copay Facility	<i>After deductible:</i> \$100 Copay Physician \$100 Copay Facility \$300 Copay Facility	First 2 visits free then 80% covered after deductible \$250 Copay then 80% covered after deductible
Prescription Drugs Retail 30-day supply Advantage 4-Tier Preferred drug list	<i>After deductible:</i> Tier 1: \$10 Copay Tier 2: \$35 Copay Tier 3: \$60 Copay Tier 4: \$100 Copay	<i>After deductible:</i> Tier 1: \$10 Copay Tier 2: \$35 Copay Tier 3: \$60 Copay Tier 4: \$100 Copay	Tier 1: \$15 Copay Tier 2: \$50 Copay Tier 3: \$100 Copay Tier 4: \$125 Copay
Out of Network Care	Most services covered at 50% after deductible of \$10,000/person, \$20,000/family	Most services covered at 50% after deductible of \$7,000/person, \$14,000/family	Most services covered at 50% after deductible of \$5,000/person, \$15,000/family

The Master Contract will prevail in case of error and for all claim adjudication.

Health Plan Contributions - Monthly

When you enroll in one the health plans, Accredited pays a significant portion of your total enrolled premium. These are your contributions, paid pre-tax through payroll deduction.

2021 Health Plan Coverage Status	\$5,000 HSA Plan	\$3,500 HSA Plan	\$1,000 Three for Free Plan
Employee Only	\$0.00	\$45.00	\$150.00
Employee + Spouse	\$124.00	\$295.00	\$525.00
Employee + Child/ren	\$30.00	\$225.00	\$435.00
Employee + Spouse + Child/ren	\$180.00	\$435.00	\$772.00

Read more about the health plans ►



Health Plan Action

Please visit the benefit portal to make your benefit elections.

**Action is due by
December 9, 2020.**

Find a Health Provider

Always use a UnitedHealthcare Choice Plus network provider for highest benefit levels from your plan.

- Visit <https://myallsaversconnect.com>. Click on Find a Doctor and choose UnitedHealthcare Choice Plus.
- Call **Customer Care** at (800) 291-2634.



About the Health Savings Account (HSA) For HSA Health Plan Members Only

While you are enrolled in the All Savers \$5,000-100% HSA health plan or the \$3,500-100% HSA plan, you may contribute to an HSA. Accredited offers pre-tax contributions through payroll deductions for HSAs at OPTUM Bank. Your contributions avoid payroll taxes and may be changed at any time. You may also open an HSA at any financial institution you wish, but payroll deduction is only available for HSAs at OPTUM.

IRS Contribution Limits

For 2021, the IRS limits HSA contributions to \$3,600/single, \$7,200/family, based on your health plan coverage status. An additional \$1,000 for plan members ages 55 and older is permitted each year.

Some Advantages of HSAs

HSA funds earn tax-free interest, roll-over each year with no limit and may be withdrawn tax-free to pay for eligible medical, dental, and vision expenses. These funds are always yours to keep, no matter where you work.

Managing Your HSA

- To begin or change your HSA contributions, please visit the benefit portal.
- To manage and track your HSA funds, access the mobile app, and view useful HSA tools, contact OPTUM Bank.



(866) 234-8913 www.optumbank.com



Get Care Online

Your health plan covers virtual care from these providers:



member.healthiestyou.com
(866) 703-1259

No charge for Health Plan members and their families.



members.bestdoctors.com
(866) 904-0910

Read more about the health plans ►



UHC-All Savers Value-added Services

UHC-All Savers plan members have access to these services.



Motion™

UnitedHealthcare Motion is an innovative program that lets you earn money for out-of-pocket medical expenses by walking. You and an enrolled spouse each have the opportunity to earn over \$1,095 a year for things like copays, prescriptions, and deductibles.

You also get a complimentary activity tracker that works with a free mobile app and online account. Wear your activity tracker every day and earn money for each walking goal you achieve.

Login to your account at <https://myallsaversconnect.com> and click the UnitedHealthcare Motion link or call (855) 256-8669.

You will need your UHC health plan group number.



RALLY™

Living Healthier

Rally is a website and app offering personalized recommendations to help you move more, eat better and feel great. As you make progress, you'll earn Rally

Coins, good for a chance to win rewards. Login to your account at <https://myallsaversconnect.com> and click the Rally link or call (844) 334-4944.

Real Appeal®

Free Weight Loss Program

The Real Appeal weight loss program is provided at no additional cost to you as part of your health insurance plan. Starting with simple steps and gaining momentum with tools and support, Real Appeal members who attended 4 or more sessions during the program lost 10 pounds on average. You get up to a year of support from a Transformation Coach, a Success Kit, 24/7 digital tools, and weekly support from online group classes. success.realappeal.com.

1 (844) 344-7324



DENTAL PLAN – January 1, 2021

Accredited is again offering the HealthPartners dental plan for you and your family members, including children to age 26.



Health Plan Action

Please visit the benefit portal to make your benefit elections.

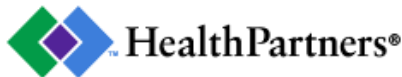
Action is due by December 9, 2020.



Find a Dental Provider

Use a HealthPartners Dental Open Access network for highest benefit levels:

- Visit www.healthpartners.com. Log on as a registered member for best results.
- Call HealthPartners at (952) 883-5000 or (800) 883-2177.



(952) 883-5000
www.healthpartners.com/dentalopenaccess

Dental Plan Highlights

Open Access Plan Network Service/Feature	In-Network Benefit	Out-of-Network Benefit
Network Name	HealthPartners Dental Open Access	Any dentist <i>Balance billing may apply for costs over the allowed amounts.</i>
Maximum Annual Benefit Per calendar year/person	\$1,500	\$1,500
Deductible Per calendar year	\$50/person \$150/family	\$50/person \$150/family
Preventive & Diagnostic Care Cleanings, exams, x-rays, sealants	100% covered No deductible	100% covered No deductible
Basic Care I Services Fillings (amalgam) Posterior composite fillings Simple extractions Non-surgical periodontics Endodontics	80% covered after deductible	80% covered after deductible
Basic Care II Services Surgical periodontics Other oral surgery	50% covered after deductible	50% covered after deductible
Major Services Crowns, Onlays, Bridges, Dentures Dental implants	50% covered after deductible	50% covered after deductible
Orthodontic Services \$1,000 Lifetime Maximum Under age 19	50% covered after deductible	50% covered after deductible

The Master Contract will be used in case of error and for all claim adjudication.

Dental Extras

Little Partners Dental Benefit: Most services performed by network providers for children 12 and under are covered at 100% with no deductibles, coinsurance, or frequency limits. Excludes orthodontics, implants, and services not covered.

Diabetes and Maternity Care Benefit: Additional periodontal services covered at 100% by network providers are available to pregnant and diabetic members who are at risk for periodontal disease. Receive extra cleanings, exams, and root planing.

Dental Plan Contributions - No Change

If you enroll in the dental plan, Accredited pays a portion of your premium. These are your contributions, paid pre-tax through payroll deduction:

2021 Dental Coverage Status	Rate Per Month
Employee Only	\$21.20
Employee + One	\$68.00
Employee + Two or More	\$119.12

Read about the vision plan ►



VISION PLAN – January 1, 2020

Accredited offers a vision plan from VSP and Principal for you and your family to help pay for vision-related services and materials.

Vision Plan Highlights

Vision Plan Feature/Service	Plan Benefit Using the VSP Choice Network	Out of Network Reimbursement
Network Name	VSP Choice	n/a
Every 12 months Annual Vision Exam	\$10 Copay	Up to \$45
Prescription Glasses Lenses – Every 12 months Single Vision Lined Bifocals Lined Trifocals	\$25 Copay Covered in full Covered in full Covered in full	 Up to \$30 Up to \$50 Up to \$65
Frames – Every 12 months	\$150 allowance + 20% discount on any balance	Up to \$70
Lens Enhancements	Discounts available after a copay.	n/a
Additional Glasses	Discounts available	n/a
Elective Contacts Every 12 months Instead of glasses*	\$150 allowance; Up to \$60 Copay	Up to \$105
Necessary Contacts	\$25 Copay	Up to \$210
Laser Vision Correction VSP–contracted facilities only	15% average discount or 5% off promotional price for PRK, LASIK, and Custom LASIK	

The Master Contract will be used in case of error and for all claim processing.

*Benefits are provided for contacts or glasses each year, but not both.

Vision Plan Contributions - No Change

If you enroll in the vision plan, Accredited pays a significant portion of your premium. You pay the balance with pre-tax payroll deductions:

2021 Vision Coverage Status	Rate Per Month
Employee Only	\$ 4.67
Employee + Spouse	\$14.44
Employee + Child/ren	\$15.22
Employee + Spouse + Child/ren	\$27.09



Vision Plan Action

Please visit the benefit portal to make your benefit elections.

**Action is due by
December 9, 2020.**



Find a Vision Provider

This plan uses the VSP Choice network. For a complete list of vision providers near you, call VSP toll-free.



(800) 877-7195

www.vsp.com

Register as a VSP member to access website tools.



Basic Life Plan Action

You are automatically enrolled in the basic life plan if you are eligible.

Please confirm your beneficiary when you visit the benefit portal.

Voluntary Life Plan Action



Current Plan Members:

\$10,000 Guaranteed Amount
When you enroll now

No medical questions when you increase coverage during this open enrollment.

If your total amount exceeds \$100,000 for employee or \$25,000 for spouse, Evidence of insurability is required.

Please visit the benefit portal to make your benefit elections.

**Action is due by
December 9, 2020.**

New plan members may also enroll now.
Evidence of insurability may be required.



(800) 986-3343 www.principal.com

This is only a summary of the life insurance plans.
The Master Contracts will prevail in case of error and for all claim adjudication.

BASIC LIFE/AD&D PLAN

Accredited provides a basic life and AD&D insurance benefit for all eligible employees through Principal. We pay 100% of the premiums.

- Eligible employees receive a term life benefit of one times basic yearly earnings up to \$50,000 maximum plus a matching accidental death & dismemberment (AD&D) amount.
- Benefit reductions occur at ages 70 and 75.
- This plan provides an accelerated benefit in the event of a terminal illness.

VOLUNTARY LIFE/AD&D PLAN

Accredited offers a voluntary term life and accidental death & dismemberment (AD&D) plan through Principal Financial. You pay 100% of the premiums if you enroll. Please note you must be enrolled if you wish to cover your spouse/children.

Voluntary Life/AD&D Plan Highlights

See your enrollment materials for complete information.

- **Employees:** Purchase term life and AD&D coverage up to \$500,000 maximum. (\$10,000 increments)
- **Spouses:** Purchase up to \$100,000 maximum not to exceed 100% of employee amount. (\$5,000 increments)
- **Children:** Purchase a \$5,000 or \$10,000 unit.

Plan Features

- **Terminal Illness Benefits** – If you become terminally ill, you may be able to receive up to 75% of your term life amount.
- **Portable** – If you retire or leave the company, you may be able to take this coverage with you.
- **Waiver of Premium** – If you become disabled before age 60, coverage may continue without premium payment.

Plan Rates

Employee/Spouse Age	Term Life Rate Per \$1,000 Monthly	AD&D Rate Per \$1,000 Monthly
29 and under	\$0.071	\$0.020 AD&D is added automatically to match term life benefits.
30 – 34	\$0.078	
35 – 39	\$0.117	
40 – 44	\$0.190	
45 – 49	\$0.292	
50 – 54	\$0.476	
55 – 59	\$0.747	
60 – 64	\$1.037	
65 – 69	\$1.915	n/a
70 and over	\$3.154	
Child/ren	Per \$5,000: \$1.00 Per \$10,000: \$2.00	



SHORT-TERM DISABILITY PLAN

All eligible employees are covered by a short-term disability (STD) income protection plan through Principal. Accredited provides 100% of the premiums for you.

Short-Term Disability (STD) Highlights

- Receive 60% of your pre-disability earnings up to \$2,308/week maximum in the event of a qualifying disability.
- Benefits begin on the 15th day of a continuous disability and may be paid for up to 24 weeks.

LONG-TERM DISABILITY PLAN

All eligible employees are covered by a long-term disability (LTD) income protection plan through Principal. Accredited provides 100% of the premiums for you.

Long-Term Disability (LTD) Highlights

- Receive 60% of basic monthly earnings up to \$10,000/month in the event of a qualifying disability.
- Benefits begin on the 181st day of a disability and may continue until age 65 for disabilities beginning prior to age 62.
- Benefit durations are more limited for disabilities beginning at age 62 or older.
- See the certificate for other limitations that may apply.

Tax-free Disability Benefit Payments

To ensure tax-free disability benefit payments in the event you receive any, we add your disability premiums to your gross income so you pay taxes on them. This "gross-up" arrangement is the IRS-approved way to receive tax-free benefits.



Employee Assistance Program (EAP)

Principal provides an EAP through Magellan Health. This program offers 24/7 confidential assistance and resources for dealing with life's challenges, including:

- Job stress, Burnout
- Parenting issues
- Alcohol or drug dependencies
- Marital or relationship problems
- Anxiety or depression
- Anger management
- Coping with change
- Grief or bereavement

Call for a professional consultation at no cost to you any time of day or visit the website for e-Chat and information.

Magellan
HEALTHSM

(800) 450-1327 TTY: (800) 456-4006
www.MagellanAssist.com

[Read about the flex plan ►](#)

Disability Plans Action

You are automatically enrolled in the disability plans if you are eligible.



Additional Disability Benefits

Available as an Individual Policy

If you would like to fill any disability income gaps in your portfolio, an individual plan may be available. Offered to employees of Accredited Investors, this coverage is owned by you, portable, and offered at a 20% premium discount. Please contact:

Adam Wynia, Sr. V.P.

Christensen Group Insurance
(952) 653-1089

awynia@christensengroup.com

This is only a summary of the disability plans. The Master Contracts will prevail in case of error and for all claim adjudication.



Flex Plan Action



Please visit the benefit portal to make your benefit elections.

**☑ Action is due by
December 9, 2020.**

You May Pay Fewer Taxes with the Flex Plan...

Flex plans can reduce your taxable income so you pay less tax. By authorizing deductions from your income *before* taxes are paid, you may pay less tax.



...But Remember!

Your 2021 flex plan funds may be forfeited if expenses are not incurred by December 31. Claims for 2021 expenses may be submitted to Optum Bank until March 31, 2022.

FLEXIBLE BENEFIT PLAN

Flex Plan Year: January 1– December 31, 2021

Accredited sponsors a flex plan through Optum Bank to help you pay for everyday expenses on a pre-tax basis. This plan can reduce your taxable income and help you pay less tax three ways:

- 1. Premium Account:** We use pre-tax deductions for medical, dental and vision plan contributions, if you participate in our plans.
- 2. General Medical Flex Spending Account (FSA):** You may use pre-tax deductions to help pay medical, dental and vision expenses not covered by insurance plans up to \$2,750, depending upon your election.

Limited Medical FSA: HSA Health Plan Members
HSA Health Plan members may only be reimbursed for dental and vision expenses up to \$2,750 under this Medical FSA until the minimum IRS HSA deductible is satisfied - \$1,400/single, \$2,800/family.
- 3. Dependent Care FSA:** You may use pre-tax deductions to pay for dependent care expenses up to \$5,000 if single or married, filing jointly, or to \$2,500 if filing separately.

Using Your Flex Plan

- Register as a Member at www.optumbank.com to track and manage your FSA funds. Login with your HealthSafe ID.
- Use your Optum Debit Card to pay eligible FSA expenses.
- For easy account access, use the Optum Bank Mobile app available on the App Store or Google Play.
- See a list eligible FSA expenses:
 - **Medical & Dental:** <https://www.irs.gov/uac/About-Publication-502>
 - **Dependent Care:** <https://www.irs.gov/uac/About-Publication-503>

Contact Optum Bank for assistance with your account.

 **OPTUM** Bank®
(866) 234-8913
www.optumbank.com



BENEFITS 2021: WHAT SHOULD YOU DO?



Please visit <https://accredited.ease.com>
to make your 2021 benefit elections.

☑ Action is due by Wednesday, December 9, 2020.

Thank You!

Questions? Please contact

Nicole Aristi

HR Manager

(952) 921-2575

Nicole.Aristi@accredited.com

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

NOTES