

2021

Benefit *NEWS*

November 2020 (6)

It's Open Enrollment Time! For Benefits Effective January 1, 2021


Please visit <https://novuhealth.ease.com>
to make your **2021 benefit elections.**
The portal is open November 23 – December 1, 2020.

☑ Action is due by Tuesday, December 1, 2020.

Thank You!

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HEALTH PLANS – January 1, 2021

Revel+NovuHealth is now offering two health plans from Medica® for you and your family, including children to age 26. You may enroll or change your coverage now.

MEDICA®

Health Plan Highlights

Plan Feature/Service Using Network Providers	Medica \$500-\$35 Copay Plan	Medica \$3,000-100% HSA Plan
Network Name	Passport: Medica Choice® with UnitedHealthcare Choice Plus www.medica.com/find-a-doctor/group/medica-choice-uhg-plus	
Deductible <i>Per calendar year</i>	\$500/person \$1,500/family	\$3,000/person \$6,000/family
Out of Pocket Maximum <i>Per calendar year</i>	\$3,500/person \$7,000/family	\$3,000/person \$6,000/family
Preventive Care	No charge	No charge
Office Visits (illness, injury) Convenience Clinic Visits E-visits @ virtuwell.com	\$35 Copay per visit \$20 Copay per visit \$20 Copay per visit	100% covered after deductible
Hospital Stay	75% covered after deductible	100% covered after deductible
Urgent/Emergency Care Urgent Care Center Hospital ER	\$35 Copay per visit 75% covered after deductible	100% covered after deductible
Prescription Drugs Retail <i>Up to 31-day supply</i> Insulin: \$25 Copay max/Rx <i>Specialty drugs must be obtained from a designated Accredo Specialty Pharmacy</i>	Generic: \$12 Copay Preferred: \$50 Copay Non-preferred: \$90 Copay Specialty: Preferred-You pay 20% up to \$200 per script per month maximum Non-preferred-You pay 40%	100% covered after deductible Some generic/preferred preventive drugs are covered at no charge.
Out of Network Care Exclusions and limits apply.	Most services covered at 50% after deductible of \$3,000/person, \$9,000/family.	Most services covered at 50% after deductible of \$6,000/person, \$12,000/family.

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

Health Plan Contributions – Monthly Rates

When you enroll in one of the health plans, Revel+NovuHealth pays a significant portion of your premium. You pay the balance with these pretax contributions:

2021 Health Plan Coverage Status	Medica \$500-\$35 Copay Plan	Medica \$3,000-100% HSA Plan
Employee Only	\$0	\$0
Employee + Spouse	\$250.00	\$200.00
Employee + Child/ren	\$250.00	\$200.00
Employee + Spouse + Child/ren	\$350.00	\$300.00

Health Plan Action



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

**Action is due by
December 1.**



Health Plan Providers

Using a Passport-Medica Choice with UnitedHealthcare Choice Plus network provider ensures maximum benefits from your plan.

To find a provider:

- Visit www.medicare.com/find-a-doctor/group/medica-choice-uhg-plus.
- Go to www.mymedica.com. Under *Links and Tools*, choose *Find Physician or Facility*. Under *Group*, choose *Passport-Medica Choice® with UnitedHealthcare Choice Plus*.
- Sign in as member at www.mymedica.com.
- Call Member Services at (952) 945-8000 or (800) 952-3455.

mymedica.com

NEW!

No Cost Telemedicine

For all employees and their families, even if not a health plan member.

FSH first stop health

Free phone and video access

(888) 691-7867

Log in at www.fshealth.com

Talk to a licensed doctor about physical and mental health conditions. First Stop Health offers 24/7 diagnoses, treatment and prescriptions if needed.

Call them or download the mobile app for video consults.

Talk to Doctor Available 24/7	Talk to a Counselor Available 24/7
On-demand treatment via phone or video for infections, cough, sore throat, rash, muscle and joint pain, medication refill, and more.	Consultations by phone or video for anxiety, depression, marital and other relationships, substance misuse, workplace issues, and more.

First Stop Health Virtual Visits

Visits are Free!

(Prescriptions, if needed, are an extra charge.)

About the HSA

HSA Health Plan members only

While you are enrolled in the Medica HSA Health Plan, you may contribute tax-deductible dollars to an HSA at Discovery Benefits, our HSA administrator, through payroll deduction.

Contribution Limits: Maximum HSA contributions for 2021 are limited by the IRS to \$3,600/single or \$7,200/family, based on your health plan status. Participants age 55 and older may contribute up to an additional \$1,000.

Advantages of HSAs: Unused HSA funds carry-over for your use the following year with no limit, earn tax-free interest and may be withdrawn tax-free when used for eligible medical, dental/vision expenses. All HSA contributions are yours to keep, no matter where you work.

You can track and manage your HSA at Discovery Benefits, our HSA administrator.

Discovery Benefits®
simplify.™

Toll-free Phone: (866) 451-3399

Fax: (866) 451-3245

www.discoverybenefits.com



HSA Action Optional

HSA Health Plan Members: To receive reimbursements from your HSA, you must first establish your Account.

To Open Your HSA

To contribute to an HSA via payroll deductions, go to novuhealth.ease.com, enroll in the Medica HSA health plan, and then enroll in the Health Savings Account.

**Action is due by
December 1.**



Medica Value-Added Services

Medica members have access to these services.



Virtual Care

Virtuwell.com and amwell.com offer virtual care anytime. Create an account, answer a few questions about your medical history, and a nurse practitioner will review your case, write a personalized treatment plan and prescribe medication if needed.



MAIN STREET MEDICA

Shop for Care

See cost comparisons for a variety of common medical procedures and conditions from Minnesota facilities and primary care clinics at www.mainstreetmedica.com.



Rx Mail Order

If you take medication for a long-term condition, Medica offers pharmacy mail order through Express Scripts. express-scripts.com

CallLink® Nurse Line (800) 962-9497 TTY: Use 711

Call the toll-free number any day 24/7 to speak with an experienced registered nurse about health questions, self-care tips, choosing appropriate care, finding a physician or an urgent care facility in Medica's provider networks.

Employee Assistance Program (800) 626-7944 TTY: Use 711 **LiveAndWorkWell.com** (Access Code MEDICA)

With the OPTUM EAP, master's-level counselors are available to help you, your family and other loved ones deal with a variety of personal concerns, including three in-person counseling sessions—100% covered. Also get support from a financial advisor by phone; a 30-minute legal consultation (in person or by phone), plus up to a 25% discount if you retain the attorney; and eldercare and childcare resources.

Call 24 hours a day, 365 days a year.

(TTY users, please call 711 and ask for the number above.)

Fit ChoicesSM

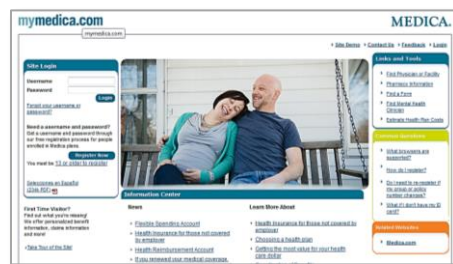
This Medica program provides a \$20 credit toward your monthly membership dues when you make 12 visits/month to any network fitness club. Participating clubs include Lifetime Fitness, Snap Fitness, Anytime Fitness, Curves, Fitness 19, Gold's Gym, and others. Show your Medica ID card at your club to sign up.

Healthy Savings

Each week, your Healthy Savings card is automatically loaded with new savings on the healthiest one-third of foods in a typical grocery store. Just choose the promoted foods, scan your card, and instantly save every time you shop. To sign up, visit www.healthysavings.com/medica.

My Health Rewards by Medica®

My Health Rewards is an online program to help you live a healthier life. With four incentive levels that earn points for gift cards and other rewards, motivation comes easy. Go to medica.com/MyHealthRewards.



Member Website – www.mymedica.com

This resource can help you understand and use your Medica health plan and improve your health. You can check claim status and history, use *Find A Doctor*, see prescription drug tools, or view your health plan benefits.



DENTAL PLAN – 2021

Revel+NovuHealth offers a dental plan from Delta Dental for you and your family, including children to age 26.

Dental Plan Highlights



Plan Feature/Service	Delta Dental Plan	
Network Names	Delta Dental PPO or Delta Dental Premier	Out of the Delta network <i>You may be balance-billed for fees over the allowed amounts.</i>
Deductible Per plan year	\$25/person \$75/family	\$50/person \$150/family
Annual Benefit Per plan year	\$2,000/person	\$2,000/person
Preventive & Diagnostics Cleanings & exams 2 times per year, X-rays, Fluoride through age 18; Sealants	100% covered No deductible	80% covered No deductible
Basic Services Amalgam restorations (silver fillings), Anterior (front) resin restorations, Oral Surgery, Root canal therapy (Endodontics), Gum disease treatment (Periodontics)	80% covered after deductible	50% covered after deductible
Major Services Crowns, Inlays, Onlays, Posterior (back) resin restorations, Prosthetics (Dentures)	50% covered after deductible	50% covered after deductible
Orthodontics Lifetime benefit is \$1,500/child up to age 19	50% covered No deductible	50% covered No deductible

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

Dental Plan Premiums

When you enroll in this dental plan, you pay the following pre-tax contributions through payroll deductions:

2021 Dental Plan Coverage Status	Monthly Rate
Employee Only	\$0
Employee + Spouse	\$11.37
Employee + Child/ren	\$17.55
Employee + Spouse + Child/ren	\$22.31

Dental Plan Action

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

**Action is due by
December 1.**



Dental Plan Providers

Although you may see any dentist you wish, benefits are highest when you see a Delta PPO or Premier provider. To find a provider:

- Visit www.deltadentalmn.org.
- Call Customer Service at (651) 406-5916 or (800) 553-9536.





VISION PLAN – 2021

Revel+NovuHealth offers a vision plan from EyeMed for you and your family. This plan can help pay for many vision-related services and materials.

Vision Plan Action

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

**Action is due by
 December 1.**



Vision Plan Providers

For a complete list of vision providers near you, visit the EyeMed website and choose the INSIGHT network or call them toll-free. For Lasik providers, call toll-free (877) 552-7376.



(866) 939-3633
www.eyemed.com

Vision Plan Highlights

Plan Feature/Service	In-Network Member Cost	Out-of-Network Reimbursement
Network Name	EyeMed INSIGHT	Any provider
Exams <i>Once every 12 months</i>	\$20 Copay	Up to \$30
Frames <i>Once every 24 months</i>	\$0 Copay; \$150 allowance; 20% off balance over \$150	Up to \$75
Standard Plastic Lenses Single Vision Bifocal Trifocal Lenticular Standard Progressive Premium Progressive	<i>Once every 12 months</i> \$20 Copay \$20 Copay \$20 Copay \$20 Copay \$85 Copay \$105 - \$130 Copay	Up to \$25 Up to \$40 Up to \$60 Up to \$60 Up to \$40 Up to \$40
Lens Options UV Treatment, Tint, and Standard plastic scratch coating Standard Polycarbonate Anti-reflective coating Polarized, Other add-ons	<i>Once every 12 months</i> \$15 \$40 \$45 20% off retail price	Not applicable
Contact Lenses Conventional Disposable Medically Necessary	<i>Once every 12 months</i> \$0 Copay; \$150 allowance; 15% off retail over \$150 \$0 copay; \$150 allowance; plus balance over \$150 \$0 Copay – paid in full	Up to \$120 Up to \$120 Up to \$210
Laser Vision Correction From U.S. Laser Network	15% off retail or 5% off promotional price	Not applicable
Hearing Care From Amplifon Hearing	40% off exams plus discounts on hearing aids	Not applicable

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

Vision Plan Premiums

If you enroll in this plan, you pay 100% of the premiums through payroll deduction with these pre-tax payroll deductions:

2021 Vision Plan Coverage Status	Monthly Rate
Employee Only	\$7.06
Employee + Spouse	\$13.40
Employee + Child/ren	\$14.10
Employee + Spouse + Child/ren	\$20.73

Read about the flex plan ►



FLEXIBLE SPENDING PLAN

Flex Plan Year January 1 - December 31, 2021

Revel+NovuHealth sponsors a flex plan through Alerus to help you pay for certain expenses on a pre-tax basis. This plan can reduce your taxable income and allow you to pay less tax three ways:

- 1. Pre-tax Premium Deductions:** We use pre-tax deductions for premiums you may pay for our health, dental/vision plans if you participate in those plans.
- 2. Medical Flex Savings Account (FSA):** You may use pre-tax deductions to help pay for medical, dental and vision expenses not paid by insurance plans up to \$2,750 depending on your election. *If you contribute to a Health Savings Account, this FSA can only reimburse you for dental and vision expenses (not medical).*
- 3. Dependent Care FSA:** You may use pre-tax deductions to help pay for dependent child/elder care expenses up to \$5,000 if married, filing jointly or to \$2,500 if filing separately.

Using Your Flex Plan

- Manage your plan by creating an account in the Participant Service Center at www.alerusb.com.
- Download the Alerus Health Benefits App in the App Store or at the Google Play Store.
- Find a list of eligible flex expenses, forms and more at www.alerusb.com/FSADocuments.aspx.
- Claims for expense reimbursement may be submitted online or faxed to (866) 808-7823.
- Use the Alerus Health Benefits Debit Card to pay for eligible expenses.



Medical FSA: Carry-over \$550

If you don't use all of your plan year medical flex funds, you may carry over up to \$550 for expenses incurred in the next plan year. (Please note dependent care FSA funds do not qualify for carry-over.)

Claims for all plan year expenses, if needed, should be submitted to Alerus by February 28, 2022, unless you will carry over a medical FSA balance. Otherwise, unused funds are forfeited per IRS rules.



Flex Plan Action

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

**Action is due by
December 1.**

ALERUS

Phone: (800) 495-4015

Fax: (866) 808-7823

www.alerusb.com

See a list of eligible FSA expenses and more resources at
www.alerusb.com/FSADocuments.aspx.



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 flex plan funds are forfeited if eligible expenses are not incurred by year-end of December 31, 2021, unless you will carry-over up to \$550 of medical FSA funds for the next flex plan year.



Cigna Services

These services are part of your Cigna plans.

Life Assistance Program

(800) 538-3543 www.cignalap.com

Call Cigna anytime 24/7 for assistance with family issues, legal concerns, financial issues, personal and work concerns, dependency issues, and community and wellness resources. Three face-to-face sessions may also be available to you and your family. Free 30-minute legal and financial consultations are also included. This program is a confidential service.

CIGNAssurance® for Beneficiaries

This program from Cigna provides bereavement counseling, legal assistance, financial guidance, and other support for loved ones in the event of your death.

My Secure Advantage™

(888) 724-2262

cigna.mysecureadvantage.com

Cigna helps you support the financial health of your household, at no additional cost to you. Services include:

- Free 30-minute consultation with a Money Coach and for up to 30 days thereafter
- Identity theft protection
- Will preparation services

Cigna Secure Travel

Secure Travel from Cigna is a 24-hour telephone service when you travel over 100 miles from home. It provides:

- Emergency Medical
- Travel Assistance
- Pre-trip planning services

U.S./Canada: (888) 226-4567

Other Locations: (202) 331-7635 Collect
cigna@europassistance-usa.com



(800) 362-4462

www.cigna.com

NEW! BASIC LIFE/AD&D PLAN

Eligible employees are automatically enrolled in this plan.

We pay 100% of the premiums for this benefit.

Revel+NovuHealth now provide term life and accidental death & dismemberment benefits for all eligible employees through Cigna. You pay taxes on premiums for life amounts over \$50,000 per IRS rules.

Basic Life and AD&D Plan Highlights

Plan Feature	Basic Life Benefit
Term Life Benefit	One times annual compensation to \$200,000 maximum
AD&D Benefit	Matches Term Life benefit
Age Reductions	Benefits reduce at ages 65, 70, 75, and 80.
Accelerated Benefit	If you have a qualifying medical condition, you may be able to withdraw a portion of the term life benefit.

NEW! DISABILITY PLANS

Eligible employees are automatically enrolled in these plans.

We pay 100% of the premiums for these benefits.

Revel+NovuHealth now provides both short-term (STD) and long-term disability (LTD) plans through Cigna for eligible employees.

Short-term Disability (STD) Plan Highlights

Plan Feature	Short-term Disability (STD) Benefit
Benefit Amount	60% of weekly covered earnings up to \$2,500/week maximum
Day Benefits Begin	8 th day of a qualifying disability due to injury or illness
Benefit Duration	Up to 12 weeks
Pre-existing Condition Limits	None

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

Long-term Disability (LTD) Plan Highlights

Plan Feature	Long-term Disability (LTD) Benefit
Benefit Amount	60% of monthly covered earnings up to \$10,000/month maximum
Day Benefits Begin	91 st day of a qualifying disability
Benefit Duration	To your Social Security Normal Retirement Age
Pre-existing Condition Limits	Disabilities due to conditions treated or diagnosed during the three (3) months prior to your effective date may not qualify for benefits until you have been insured for 12 or more months

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

Read about the voluntary life plan ►



VOLUNTARY LIFE/AD&D PLAN

Revel+NovuHealth offers a term life and accidental death & dismemberment (AD&D) plan through Cigna.

You must be enrolled to cover your spouse/children.

Voluntary Life Plan Highlights

- **Employees:** Purchase term life and AD&D coverage up to lesser of five (5) times salary or \$500,000. (\$10,000 increments)
- **Spouses:** Purchase up to lesser of 50% of employee's life amount or \$250,000. (\$5,000 increments)
- **Children:** Purchase up to a \$10,000 benefit (age 6 months & older).

Plan Features

- *Accelerated Death Benefits* – If you become terminally ill, you may be able to receive up to 50% of your term life amount.
- *Portable/Convertible* – If you retire or leave the company, you may be able to take this coverage with you.
- *Waiver of Premium* – If you become disabled, coverage may continue without premium payment.

Voluntary Life/AD&D Plan Rates

Paid by you through payroll deduction if you enroll.

Member Age	Monthly Rate: Term Life plus Matching Accidental Death & Dismemberment		
	Employee Per \$10,000	Spouse Per \$5,000	Child/ren Per \$2,000
Under 20	\$0.670	\$0.310	One amount covers all children
20 – 34	\$0.880	\$0.415	
35 – 39	\$1.010	\$0.480	
40 – 44	\$1.320	\$0.635	
45 – 49	\$1.840	\$0.895	
50 – 54	\$2.750	\$1.350	
55 – 59	\$4.240	\$2.095	
60 – 64	\$6.880	\$3.415	
65 – 69	\$12.350	\$6.150	
70 – 74	\$24.880	Not available	
75 – 79	\$49.940		
80 – 84	\$98.920		
85 – 89	\$182.110		
90 – 94	\$296.950		
95 & Older	\$450.600		

To calculate your monthly rate for Voluntary Life:

Enter amount elected	1.
Enter #1. divided by \$10,000 (For Spouse, by \$5,000; For Child, by \$2,000)	2.
Enter the rate from table above	3.
Enter #2. multiplied by #3.	4.
Your monthly rate	

Notice!

No medical questions up to these limits when you enroll now:

Employee – Up to \$150,000

Spouse – Up to \$20,000

Child/ren – Up to \$10,000



Voluntary Life Plan Action

Please visit

<https://novuhealth.ease.com>

to make your benefit elections.

Action is due by December 1.



(800) 362-4462 www.cigna.com

This is only a summary of the life/AD&D plan. The Master Contracts prevail in the event of error and for all claim adjudication.





Pet Insurance Plan Action



To enroll in this plan,
contact Nationwide.



(877) 738-7874

www.PetsNationwide.com

Enter *Novu* in the Search company or
group name box.

PET INSURANCE PLANS



Revel+NovuHealth offers pet insurance through Nationwide. Choose plans for dogs, cats, birds, and other common pets plus exotics. Premiums may be paid via payroll deduction.

Dogs and Cats: Plans start at \$10/pay period. Use any vet. Choose from these plans offering 90% back on vet bills after a \$250 annual deductible:

My Pet ProtectionSM Plan covers expenses for:

- Accidents & Illness
- Hereditary & Congenital
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets/supplements
- Specialty & ER coverage

My Pet ProtectionSM with Wellness Plan covers all of the above plus these expenses:

- Wellness Exams
- Spay or Neuter
- Flea and Tick
- Teeth Cleaning
- Shots
- More

Both My Pet ProtectionSM plans also include boarding or kennel fees if you are hospitalized; advertising, reward and replacement cost if your pet is lost or stolen; and vet expenses associated with the death of a pet. *Conditions apply.*

Other Animals: Plans start at \$6.65/month.

BENEFITS January 1, 2021: What Should You Do?

- **Please visit <https://novuhealth.ease.com> to make your 2021 benefit elections.**
The portal is open November 23 – December 1, 2020.
- **To enroll in pet insurance, visit www.PetsNationwide.com or call (877) 738-7874. Enter *Novu* in the Search company name box.**

☑ Action is due by Tuesday, December 1, 2020.

If you do not make benefit elections, you do not receive benefits.

Questions? Please contact Mary Lohmann
(855) 612-6688 mary.lohmann@novu.com