



Benefit NEWS

November 2020 (4)

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It's Open Enrollment Time! For 2021 Benefits

Please go to <https://decimet.ease.com>
and make your 2021 benefit elections.

Contact Human Resources for log-in credentials.

☑ Action is due by Friday, December 4, 2020.

NEW! HEALTH PLANS – January 1, 2021

DSI is now offering plans from medica with your choice of three provider networks.

Please note the HealthPartners plans will be discontinued on December 31, 2020.

Choose from these plans:

- \$1000-\$45 Copay Plan
- \$2,800-100% HSA Plan
- \$3,500-100% HSA Plan

About the Plans

- When you enroll in a plan, you must choose a provider network. Choose from:
 1. Passport Medica Choice with UnitedHealthcare Choice Plus
 2. VantagePlus
 3. Park Nicollet First
 See more about the networks on page 3.
- All plans require a deductible or a copay before most benefits are paid.
- Eligible preventive care is covered at no charge.

MEDICA[®]

(952) 945-8000 (800) 952-3455

mymedica.com

[Read more about the health plans ►](#)



MEDICA®

Health Plan Options - 2021

Plan Feature/Service Network Providers	\$1,000-\$45 Copay Plan	\$2,800-100% HSA Plan	\$3,500-100% HSA Plan
Network Name Choose only one	<ul style="list-style-type: none"> Medica Passport-Choice® with UnitedHealthcare Choice Plus VantagePlus with Medica Park Nicollet First <p>www.medica.com/find-a-doctor</p>		
Deductible Per calendar year	\$1,000/person \$3,000/family	\$2,800/person \$5,600/family	\$3,500/person \$7,000/family
Out of Pocket Maximum Per calendar year	\$4,500/person \$9,000/family	\$2,800/person \$5,600/family	\$3,500/person \$7,000/family
Health Savings Account (HSA)	Not available	You may make HSA payroll contributions.	You may make HSA payroll contributions.
Preventive Care	No charge	No charge	No charge
Office Visits Illness, Injury Retail Clinic Specialist Virtual Visits	\$45 Copay \$30 Copay \$45 Copay \$30 Copay	100% covered after deductible	100% covered after deductible
Hospital Stay Facility/professional	75% covered after deductible	100% covered after deductible	100% covered after deductible
Emergency Care Urgent Care Center Hospital ER	\$45 Copay 75% covered after deductible	100% covered after deductible	100% covered after deductible
Prescription Drugs Retail 31-day supply Use the Preferred Rx List Insulin: \$25 Copay max per Rx unit per month	Generic: \$12 Copay Preferred Brand: \$50 Copay Non-preferred: \$90 Copay	100% covered after deductible Some preventive drugs covered at no charge	100% covered after deductible Some preventive drugs covered at no charge
Out of Network Care Exclusions & limits apply	Most services 50% covered after \$3,000 deductible	Most services 50% covered after \$5,600 deductible	Most services 50% covered after \$7,000 deductible

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

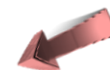
Health Plan Contributions

Your contributions are paid pre-tax through payroll deduction. Amounts are determined by plan option, network choice, earned wellness credits, and tobacco status.

See rates on page 2-A. ►

Health Plan Action

All Employees



Please visit decimet.ease.com to elect or waive health coverage.

Please note your wellness scores will not be loaded into the Ease portal.

When making your 2021 benefit elections, please use the contribution rates in this BenefitNEWS (page 2-A) to estimate your cost.

You should enroll in a health plan based on the 2020 wellness score you received in October. If you do not remember your score,

please contact Advantage Health at

(612) 823-4470 or kkeykal@advantagehealth.com.

[Read more about the Health plans ►](#)

2021 Medica Health Plans: Monthly Contributions

PASSPORT			
NON-TOBACCO USER			
	\$1,000-\$40	\$2,800-100	\$3,500-100
4 wellness credits	\$150	\$100	\$30
3 wellness credits	\$195	\$145	\$75
2 wellness credits	\$240	\$190	\$120
1 wellness credits	\$285	\$235	\$165
0 wellness credits	\$330	\$280	\$210
TOBACCO USER			
	\$1,000-\$40	\$2,800-100	\$3,500-100
4 wellness credits	\$270	\$220	\$150
3 wellness credits	\$315	\$265	\$195
2 wellness credits	\$360	\$310	\$240
1 wellness credits	\$405	\$355	\$285
0 wellness credits	\$450	\$400	\$330
Employee + One	\$578	\$559	\$530
Employee + Two or More	\$745	\$720	\$683

VANTAGE PLUS			
NON-TOBACCO USER			
	\$1,000-\$40	\$2,800-100	\$3,500-100
4 wellness credits	\$75	\$30	\$0
3 wellness credits	\$120	\$75	\$45
2 wellness credits	\$165	\$120	\$90
1 wellness credits	\$210	\$165	\$135
0 wellness credits	\$255	\$210	\$180
TOBACCO USER			
	\$1,000-\$40	\$2,800-100	\$3,500-100
4 wellness credits	\$195	\$150	\$120
3 wellness credits	\$240	\$195	\$165
2 wellness credits	\$285	\$240	\$210
1 wellness credits	\$330	\$285	\$255
0 wellness credits	\$375	\$330	\$300
Employee + One	\$520	\$503	\$477
Employee + Two or More	\$670	\$648	\$615

PARK NICOLLET FIRST			
NON-TOBACCO USER			
	\$1,000-\$40	\$2,800-100	\$3,500-100
4 wellness credits	\$75	\$30	\$0
3 wellness credits	\$120	\$75	\$45
2 wellness credits	\$165	\$120	\$90
1 wellness credits	\$210	\$165	\$135
0 wellness credits	\$255	\$210	\$180
TOBACCO USER			
	\$1,000-\$40	\$2,800-100	\$3,500-100
4 wellness credits	\$195	\$150	\$120
3 wellness credits	\$240	\$195	\$165
2 wellness credits	\$285	\$240	\$210
1 wellness credits	\$330	\$285	\$255
0 wellness credits	\$375	\$330	\$300
Employee + One	\$509	\$492	\$467
Employee + Two or More	\$656	\$633	\$601



Virtual Care

Your health plan covers virtual care from your primary clinic, if offered, and also from these providers, depending upon your provider network:



amwell.com

For all health plan members



oncare.org

For VantagePlus network members



virtuwell.com

For Passport & Park Nicollet First network members



24-Hour Health Support CallLink® (800) 962-9497

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, or finding a physician.

TTY: Use 711



Choose a Provider Network

When you enroll in one of the health plans, you must choose one provider network for all family members. Your network can be changed once each year during annual open enrollment. Choose from these three networks:

1. Medica Choice (Passport) with UHC Choice Plus

www.medica.com/find-a-doctor/group/medica-choice-uhg-plus

The Medica Choice® network is a large, open access network including more than 96% of Minnesota providers. Receive in-network benefits by using the UHC Choice Plus network when out of the Medica Choice® area.

2. VantagePlus

www.medica.com/find-a-doctor/group/vantageplus

This network includes the health care systems of **Fairview**, **HealthEast**, and **North Memorial** plus many independent clinics to form an Accountable Care Organization (ACO). VantagePlus provides access to over 3,500 primary and specialty providers, 650 clinics and 12 hospitals. Please note Mayo clinics and hospitals are not network providers.

3. Park Nicollet First

www.medica.com/members/group/park-nicollet-first-with-medica

This network includes over 1,000 physicians at 20 primary care clinics in the southern and western Twin Cities metro area. Two hospitals (Park Nicollet Methodist Hospital and St. Francis Regional Medical Center) and eight specialty centers are also included. The Park Nicollet First network allows members to see primary and specialty care providers within the network without a referral.

mymedica.com

Find a Network Provider

Using a Medica network provider ensures maximum benefits from your plan. To find a provider in your chosen network:

- Use the links shown above.
- Visit www.medica.com/find-a-doctor. Search Group plans.
- Visit www.mymedica.com and go to *Links and Tools*, then *Find Physician or Facility*. Choose the Group tab to find your network.
- Register and login as a Medica member at www.mymedica.com.
- Call Medica Member Services at (800) 952-3455.



About Wellness Credits

How are wellness credits earned?

Credits are earned when you achieve certain biomarkers for cholesterol levels, BMI, blood pressure, and waist circumference. In addition, you receive premium credits for being tobacco free.

When can wellness credits be earned?

Credits may be earned anytime throughout the year. When you achieve a wellness goal, your health plan premium will be credited the appropriate amount retroactive to January 1.

You might qualify for an opportunity to earn credits back through a different means. Contact AdvantageHealth and they will work with you (and if you wish, your doctor) to find a program with the same reward that is right for you in light of your health status.

2021 Wellness Goals

Biometric

- **Tobacco Use** – Goal: Does not use
- **Body Mass Index (BMI)** – Goal: 28.5 kg/m² or less OR a waist circumference of 39 inches or less (men), 34 inches or less (women)
- **LDL Cholesterol** – Goal: 120 mg/dL or less
- **Blood Pressure** – Goal: 134/84 or less
- **Glucose** – 120 or less

Improvement

You must meet either the tightened goal OR the improvement goal (from last year to this year's results).

- **BMI & Waist Circumference** – Meet tightened goal or 2 point BMI improvement.
- **Blood Pressure** – Meet tightened goal or 4 point improvement on diastolic blood pressure
- **LDL Cholesterol** – Meet tightened goal or 5% improvement on LDL.
- **Glucose** – Meet tightened goal or 5% improvement on glucose.



If you feel you are unable to meet a wellness goal, you may qualify for health plan premium credits under an alternate arrangement through AdvantageHealth, our wellness provider.

To find a wellness program that's right for you, please contact Kris Keykal at (612) 823-4470 or kkeykal@advantagehealth.com.

About Health Savings Accounts (HSAs)

HSA Health Plan Members Only

While you are enrolled in the \$2,800-100% HSA Plan or the \$3,500-100% HSA Plan, you may make tax-deductible contributions to a Health Savings Account (HSA). DSI provides payroll deduction for your contributions, saving you payroll taxes. Your funds go to an HSA at Fidelity. *You may open an HSA at another financial institution, but payroll deduction is only available for HSAs at Fidelity.*

IRS Limits for HSA Contributions:

For 2021, the IRS limits total contributions to \$3,600/single coverage or \$7,200/family coverage. Additional contributions may also be made for ages 55 and older up to \$1,000.

Advantages of HSAs:

1. HSA contributions are tax-deductible.
2. HSA funds earn tax-free interest.
3. HSA funds roll-over each year with no limit.
4. HSA funds may be withdrawn tax-free to help pay eligible medical expenses.
5. HSA funds are yours to keep, even if you change jobs.

HSA Action

- **To start or change** HSA payroll contributions, please designate amounts at decimet.ease.com.
- **For new enrollments**, please also complete the Fidelity HSA Application. Contact Human Resources for this form.



(800) 835-5097

www.fidelity.com/go/hsa/why-hsa

Medica Value-Added Services

Medica members have access to these valuable services!



Member Website www.mymedica.com

This site 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, view your health plan benefits, and more.



Fit ChoicesSM

This Medica program provides a \$20 credit toward your monthly membership dues visit any network fitness club 12 times/month. 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 when you sign up.



My Health Rewards by Medica[®]

My Health Rewards is a program to help you live a healthier life. With four incentive levels that earn points and gift cards, motivation comes easy. Visit medica.com/wellness/my-health-rewards-members.



Discounts at the Grocery Store

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. Visit www.healthysavings.com/medica to sign up.



Rx Mail Order

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



Employee Assistance Program (EAP) (800) 626-7944

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.)



Healthy Pregnancy & Parenting Program

Medica members and their babies can achieve optimal health through pregnancy and the first 6 weeks after delivery. Members up to 32-week gestation may enroll by calling 888-992-3875 or registering online at www.mymedica.com (Health & Wellness tab). Also available are the Ovia Health apps for on-demand support. Download them from the App Store or Google Play.



DENTAL PLAN – 2021

We will again offer our current dental plan from HealthPartners. There are no changes to the plan benefits or rates.

Dental Plan Highlights

Distinctions SM Plan Network Service/Feature	Benefit Level 1	Benefit Level 2	Out-of-Network
Network Name	HealthPartners Distinctions	Other HealthPartners network dentists	Balance billing may apply for costs over allowed amounts.
Maximum Annual Benefit Per calendar year	\$1,000	\$750	\$500
Deductible Per calendar year	\$25/person \$75/person	\$50/person \$150/family	\$50/person \$150/family
Preventive & Diagnostics Cleanings, exams, sealants	100% covered	100% covered	100% covered
Basic Care I			
Fillings (amalgam & anterior)	80%	50%	50%
Posterior composite fillings	80%	50%	50%
Simple extractions	80%	50%	50%
Non-surgical periodontics	50%	50%	50%
Endodontics	50%	50%	50%
Basic Care II			
Surgical periodontics	50%	50%	50%
Complex oral surgery	50%	50%	50%
Special Care			
Restorative crowns & onlays	50%	50%	Not covered
Prosthetics			
Bridges, Dentures	50%	50%	Not covered
Dental implants	50%	50%	Not covered
Orthodontic Services Children under age 19	50% covered; Lifetime benefit of \$1,000		50% covered; Lifetime benefit of \$750

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

Dental Extras provided by this plan

Little Partners Dental Benefit: Many services performed by network providers for children 12 and under are covered at 100% with no deductibles, coinsurance, or frequency limits.

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

Dental Plan Contributions – No Change

DSI pays 50% of your employee-only (single) premium for dental coverage. You pay 50% of your single plus premium 100% of any spouse/dependent coverage you may elect.

2021 Coverage Status	You Pay Monthly
Employee	\$15.82
Employee + One	\$53.27
Employee + Two or More	\$95.21



Dental Plan Action

All Employees

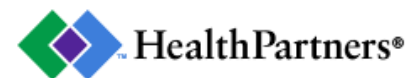
Please visit decimet.ease.com to elect or waive dental coverage.



Find a Dental Provider

Although you may see any dentist you wish, benefits are highest when you see a HealthPartners provider. Search Dental Distinctions and your chosen Benefit Level. To find a provider:

- Visit www.healthpartners.com
- Call Member Services at (952) 883-5000 or (800) 883-2177.



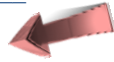
www.healthpartners.com/dentaldistinctions



Voluntary Life Plan Action

ALL EMPLOYEES

Please visit decimet.ease.com to elect or waive voluntary life coverage.



Guaranteed Issue! If you currently have Unum Voluntary Life ...And you enroll during this enrollment period.

If you have Voluntary Life coverage today, you can increase your life insurance up to \$100,000 total without medical questions. If you elect any amount over the guaranteed \$100,000 total, you must provide proof of good health.

If you did not elect coverage when you were first eligible, you may enroll now but proof of good health will be required for any amount. See Human Resources for the Unum enrollment procedure and the Evidence of Insurability Form.



(800) 438-6388
www.unum.com

VOLUNTARY LIFE/AD&D PLAN

DSI will continue to offer a voluntary term life and accidental death & dismemberment (AD&D) plan through Unum. Eligible employees work 30 or more hours per week.

Voluntary Life and AD&D Plan Highlights

You must be enrolled if you wish to cover your spouse/children. Evidence of Insurability may be required.

Employees: Purchase coverage up to 5 times your annual salary to \$500,000 maximum.

Spouses: Purchase amounts not to exceed 100% of the employee's life amount or \$500,000, whichever is less.

Children: Age 0 days - six months, a \$1,000 benefit. Ages six months – 19/26 years, up to a \$10,000 benefit.

Plan Features:

- *Accelerated Death Benefits* – If you or your spouse are diagnosed with a terminal illness expected to result in your death within 12 months, you may receive up to \$750,000 or 50% of the life amount, whichever is less.
- *Portability* – Included
- *Waiver of Premium* – If you become disabled, coverage may continue to age 65 without premium payment. A waiting period may apply.

Voluntary Life Plan Rates

Paid through payroll deduction

Insured's Age	Monthly Rate Per Unit of Coverage	
	Employee	Spouse
	Per \$10,000 Unit	Per \$5,000 Unit
15 – 24	\$1.00	\$0.50
25 – 29	\$1.00	\$0.50
30 – 34	\$1.10	\$0.55
35 – 39	\$1.50	\$0.75
40 – 44	\$2.20	\$1.10
45 – 49	\$3.60	\$1.80
50 – 54	\$5.50	\$2.75
55 – 59	\$9.30	\$4.65
60 – 64	\$15.00	\$7.50
65 – 69	\$24.40	\$12.20
70 – 74	\$39.60	\$19.80
75 and older	\$66.60	\$33.30
AD&D	\$0.40	\$0.20
Dependent Children AD&D	\$0.40/\$2,000 \$0.04/\$2,000	

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

See enrollment materials for complete details.



DISABILITY PLANS

All eligible employees are covered under both short-term disability (STD) and long-term disability (LTD) income protection plans through Unum. DSI provides 100% of the premiums for you. To ensure tax-free benefits in the event you become disabled, we add your premium amounts to your gross income so you pay taxes on them. This is the IRS approved way to ensure tax-free benefits for you.

Short-Term Disability (STD)

- Receive 60% of your weekly pay up to \$1,500/week maximum in the event of a qualifying disability.
- Benefits begin after 14 days of an accident or an illness.
- Benefits may continue for up to 11 weeks.

Long-Term Disability (LTD)

- Receive 50% of your pre-disability earnings up to \$5,000/month maximum in the event of a qualifying disability.
- Benefits begin after 90 days of a continuous disability.
- Benefits may be paid up to your Social Security Normal Retirement Age.
- Some limits may apply for disabilities due to mental health or substance abuse conditions or age of disability commencement.

Disability Plans Action

Eligible employees are automatically enrolled in these plans. No action is needed.



www.unum.com (800) 438-6388

The Disability and Basic Life descriptions are only summaries. The Master Contracts will prevail in case of error and for all claim adjudication.



Travel Assistance

Travel Assistance from Assist America® and Unum provides 24-hour assistance when you are traveling more than 100 miles from home. Services include travel, medical, and safety-related services such as hospital admission assistance, emergency medical evacuation, prescription assistance, medical repatriation, legal and interpreter referrals, and more.

Call (800) 872-1414 in the U.S. or

+ (U.S. access code) (609) 986-1234 outside the U.S.

An Assist America® mobile app is also available from the Apple App Store or Google Play.

BASIC LIFE and AD&D PLAN

DSI provides a basic life insurance benefit for all eligible employees, their spouses, and children through Unum. We pay 100% of the premiums for this plan.

- Employees receive one times annual earnings to \$50,000 maximum of term life coverage plus a matching accidental death and dismemberment (AD&D) benefit.
- Spouses receive \$10,000 of term life insurance.
- Children receive up to \$5,000.
- Amounts reduce at ages 65 & 70.



Life Plan Action

Please confirm or update your beneficiary when you visit decimet.ease.com.

Eligible employees are automatically enrolled in this plan.



Work-Life Assistance

The LifeBalance employee assistance services provide free and confidential guidance from professional, master's-level consultants. Find help with personal or work-related concerns, such as:

- Managing relationships
- Dealing with workplace stress
- Finding child or elder care
- Addressing financial issues
- Stress management
- Depression

(800) 854-1446

www.unum/employees/services/life-balance

User ID & Password: lifebalance



www.mykplan.com

For more information, contact our financial advisor:
Jacob Ruotsinoja AIF®, PPC
(800) 792-4809 or jacobr@iconretirement

Please read your Summary Plan Description for complete information.

401(k) PLAN Plan ID: 223182

DSI matches eligible employee deferrals up to the maximum allowable amount of 6%, at a rate of 100%. Examples are below:

Employee Deferral Election	DSI Match %	Total % into Employee Account
Employee does not defer	0%	0%
Employee defers 1%	1%	2%
Employee defers 2%	2%	4%
Employee defers 3%	3%	6%
Employee defers 4%	4%	8%
Employee defers 5%	5%	10%
Employee defers 6%	6%	12%

Deferral matching caps at 12%.

Contact Max Foster for more information.

BENEFITS 2021: WHAT SHOULD YOU DO?



Please go to <https://decimet.ease.com>
to make your 2021 benefit elections.

Chrome and Firefox are the recommended browsers for Ease.

☑ Action is due by Friday, December 4, 2020.

Contact Human Resources for login credentials.

Questions? Please contact:

Max Foster
(763) 428-5368
max@dsimn.com

Brittany Bonner
(763) 428-4321
brittany.bonner@dsimn.com

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