



2023 NEW EMPLOYEE

BENEFITS OVERVIEW





Benefits Enrollment

- 31 days to enroll **and** submit required dependent verifications (birth certificates, marriage certificates, etc.)
- Benefits effective your date of hire
- Annual Enrollment
- Qualifying Life Events
 - Marriage
 - Divorce
 - Birth of a Child
 - Change in Spouse's Employment Status or Retirement
 - Loss of Other Coverage



Eligible Dependents

- Spouse (including common law)
 - Children, up to age 26 who are:
 - Natural, legally adopted or placed with you for adoption, stepchildren, disabled adult children, children whose parents are both deceased, who permanently reside with you, and for whom you have legal custody as determined by a court of competent jurisdiction.
 - Qualified Domestic Partner (up to age 65) and children of domestic partner
 - Eligibility: Have not had another domestic partner relationship or spouse within the prior 12 months, jointly shared the same residence for at least 1 year, jointly share financial responsibility.
- *Please see the FAQs on the Domestic Partner Certification for the full list of criteria.



Health Plan Options



Classic



Saver HSA

- Administered by Anthem
- Provide access to the same networks, doctors, specialists and health care facilities
- Cover in-network preventive care at 100%
- Cover the same procedures, tests, and drugs
- Offer in-network and out-of-network coverage
- Have prescription drug coverage administered by Express Scripts

Employees in California have an additional Kaiser HMO option available.



A Closer Look at the Two Health Plan Options

	Classic In-network benefits	Saver HSA In-network benefits
Deductible	\$600 Individual \$1,200 Family	\$1,500 Employee Only \$3,000 Family
Copays and Coinsurance	<ul style="list-style-type: none"> \$20 copay for primary care visits \$50 copay for specialist visits/urgent care 20% coinsurance after deductible <p>The copays do not apply toward the deductible, but they do apply to the out-of-pocket max.</p>	<ul style="list-style-type: none"> No copays 20% coinsurance after deductible <p>Members pays 100% of the cost of services and prescription drugs until deductible is met, then co-insurance.</p>
ER Charge	In the following order: \$200 charge + deductible + coinsurance	In the following order: Deductible + \$200 charge + coinsurance
Out-of-Pocket (OOP) Maximum*	\$3,500 Individual / \$7,000 Family	\$5,000 Individual / \$10,000 Family

* Medical and prescription drug expenses will apply toward meeting the out-of-pocket maximum.



2023 Monthly Contribution

	Classic	Saver HSA
Employee Only	\$132.80	\$82.50
Employee + Spouse/DP	\$305.20	\$190.20
Employee + Child(ren)	\$265.20	\$165.00
Employee + Family	\$411.00	\$256.35





Levels of Care

- Not feeling well?
- If you are enrolled in the MPC Health Plan, know your options

	Classic Co-pays	Saver HSA (before/after deductible is met)
Anthem's 24/7 Nurseline	\$0	\$0
Anthem's LiveHealth Online	\$10	\$59 / \$11.80
Doctor's Office	\$20	\$125* / \$25
Urgent Care	\$50	\$190* / \$38
Emergency Room**	\$200, then deductible + 20%	Deductible then \$200 + 20%

*Average cost of doctor's/urgent care visit

**Average cost of ER visit is \$1,500



Prescription Drug Coverage



- **Administered by Express Scripts**
- If you enroll in either Health Plan option, you will automatically receive prescription drug coverage
- Your prescription drug cost will depend on:
 - Which Health Plan option you elect,
 - If you buy your prescription drugs at the retail pharmacy or through mail order, and
 - The type of prescription drugs you buy (i.e., generic or brand name)
- Maintenance medications subject to 90 day supply requirements



Prescription Drug Coverage

	Classic	Saver HSA
Deductible (Including Smart90 Walgreens)	\$100 individual / \$200 family	Members pay the full, negotiated price until reaching the deductible
Retail Drugs (30 day supply)	Copays after prescription deductible is met: \$10 (Generic) \$30 (Preferred Brand) \$60 (Non-Preferred Brand)	Deductible, then 20% coinsurance
Mail Order or Smart90 (90 day supply)	Copays after prescription deductible is met: \$25 (Generic) \$75 (Preferred Brand) \$150 (Non-Preferred Brand)	Deductible, then 20% coinsurance
Drug OOP Max	Combined with medical	Combined with medical



Maintenance Medications

- Prescriptions that you take on a regular basis to treat/prevent a condition
 - Examples: cholesterol, blood pressure, asthma, heart, birth control
- Prescription Plan requires 90-day fills*
 - Two 30-day fills allowed at retail; Plan coverage after that is only available for 90-day
- Two options available for 90-day fills
 - Express Scripts mail order
 - Smart90 Walgreens
 - Medication costs are the same for both options

(* Typically does not apply to controlled substances or other medications where restricted by state law)





- SaveonSP helps you save money on certain specialty medications
- Must be enrolled in Classic Health Plan option
- Once enrolled, select specialty medications will be free of charge.
- Prescriptions are filled through Accredo, Express Script's specialty mail pharmacy.
- 2023 list of specialty medications can be found on myMPCbenefits.com



Reimbursing Qualified Expenses

	Health Savings Account (HSA)	Health Care Flexible Spending Account (HCFSA)	Limited Purpose Flexible Spending Account (LPFSA)
Who is Eligible	Saver HSA	Classic Waived Kaiser HMO	Saver HSA
Administrator	Fidelity	PayFlex	PayFlex
Company Contribution	\$500 Employee Only* \$1,000 with Dependent(s)*	\$0	\$0
Before-Tax Contribution Limits	\$3,850 Employee Only \$7,750 with Dependent(s) \$1,000 Catch-Up (age 55+)	\$120 Minimum \$3,050 Maximum	\$120 Minimum \$3,050 Maximum
Eligible Expenses	Medical, Prescription, Dental, Vision, Medicare Premiums after 65	Medical, Prescription, Dental, Vision	Dental and Vision only (If HSA deductible is met for the year, then can use for medical expenses)

*Partial year participants receive a pro-rated amount, based on the number of pay periods they are a participant in the Saver HSA plan/Health Savings Account.

MPC's contributions is disbursed evenly across pay periods throughout the year.



Reimbursing Qualified Expenses

	Health Savings Account (HSA)	Health Care Flexible Spending Account (HCFSA)	Limited Purpose Flexible Spending Account (LPFSA)
Roll-over	Yes	\$610	\$610
Portable	Yes	No	No
Invest	Yes	No	No
Election Changes	Anytime	Annual Enrollment or Qualifying Event	Annual Enrollment or Qualifying Event
Funds Availability	When money is contributed	When account is elected	When account is elected



Saver HSA Option – Health Savings Account Eligibility

- Must be enrolled in the Saver HSA option
- Cannot have other health coverage
- Cannot be enrolled in Medicare, Tricare; stipulations on Veteran's Benefits
- Cannot be claimed as a dependent on someone else's tax returns
- Consult your tax advisor if unsure
- Additional considerations:
 - Employees with spouses who are covered under a separate plan can still enroll, but will only be able to contribute up to the single statutory limit
 - Employees with spouses who contribute to a Flexible Spending Account (FSA) will not be eligible to contribute to a HSA or receive employer contributions



Dental Plan

- Administered by Delta Dental
- Can see any dentist
- Discounted rates are available from dentists in the Delta network
 - Two network tiers
 - PPO – deepest discounts
 - Premier – lesser discounts
- Out-of-Network
 - File own claims
 - Delta pays you directly, you pay dentist
 - Balance billing

Monthly Premiums for Active Employees

Employee Only	\$12.80
Employee + Spouse/DP	\$24.80
Employee + Child(ren)	\$36.40
Employee + Family	\$48.00



Dental Plan

Benefit	Examples	Coverage	Maximums
Preventive services (twice a year)	Exams, x-rays, fluoride treatments	100%*	\$2000 individual
Individual Deductible	Applies to basic, major and ortho	\$50	
Basic dental services	Filling, extractions, root canals	80%*	
Major dental services	Inlays, crowns, dentures	50%*	
Orthodontia services	Traditional metal braces/Invisalign	50%*	\$2000 lifetime

*Of Reasonable and Customary (R&C) Charge. R&C is determined by the average usual charge for a given procedure charged by most dentists in a given geographic area.



Vision Plan

- Administered by Anthem Blue View Vision
- No co-pays for exams
- Coverage for:
 - Frames (*every other year*) (*up to \$130*).
 - Eyeglass Lenses: (*Annually*) \$10 copay.
 - Contacts (*in lieu of eyeglass lenses*) up to \$130, then 20% off any remaining balance.

Monthly Premiums for Active Employees

Employee Only	\$6
Employee + Spouse/DP	\$10
Employee + Child(ren)	\$11
Employee + Family	\$17





Basic & Optional Employee Life Insurance

- Administered by MetLife
- Basic life insurance of 2x annual gross pay
 - Automatically enrolled, Company paid
- Optional Employee Life Insurance
 - Premiums determined based on age and salary
 - Can purchase additional 1x – 6x annual gross pay
 - Elections over \$750,000 require Statement of Health

Note: Employees who purchase at least 1x their salary in optional life insurance have access to MetLife's Will Preparation Service, to have 4 legal documents prepared by an attorney, for free!





Dependent Life Insurance

- Spouse/Eligible Domestic Partner
 - Premiums are age-based
 - Can enroll in \$10,000 increments up to \$100,000
 - Elections up to \$50,000 automatically approved
 - Elections over \$50,000 require an approved Statement of Health
- Eligible Dependent Children
 - Can enroll in \$10,000 increments up to \$30,000
 - No Statement of Health necessary



Accidental Death and Dismemberment

- Administered by MetLife
- Notify Benefits Service Center to initiate claim

Benefit	Employee Coverage	Spouse/Domestic Partner Coverage	Eligible Dependent Children Coverage
Basic AD&D	Automatically enrolled 2x Salary Company Paid	None	None
Optional AD&D	Can purchase additional coverage in increments of \$25,000 up to \$250,000	Can purchase additional coverage in increments of \$25,000 up to \$250,000	Can purchase additional coverage in increments of \$10,000 up to \$30,000





Occupational Accidental Death

- Automatically enrolled at no cost to you
- Applies if death results from accident while on Company duty
- Benefit is \$500,000 or 2x your annual gross pay (not to exceed \$1,500,000)





MetLife Legal Plan

- Provides you with access to experienced attorneys for a variety of legal assistance matters
- \$15.75/month
- Employees have access to an unlimited number of phone and office consultations, estate planning, financial consultation, family law assistance, real estate matters, traffic offenses, identity theft matters and more
- Coverage also includes your spouse and eligible dependents
- Can only be elected during New Hire Enrollment or Annual Enrollment. No changes permitted mid-year.





Long-Term Disability (LTD)

- Automatically enrolled at no cost to you
- Replaces 60% of base pay
 - Coordinates with Workers' Compensation, Social Security and other disability benefits
- To receive benefits:
 - Must be on medical leave of absence for at least 6 months
 - Application must be approved by Matrix (Administrator)





Thrift Plan (401k)

- Administered by Fidelity
- Immediate eligibility and vesting
- Company match
 - 7% Company match on 6% employee contributions
 - Base pay, overtime, and bonuses
- You can complete your enrollment at www.netbenefits.com on the **Wednesday following** your week of hire.
- You direct investments
- Direct rollovers from previous employers accepted
- Current calendar year contributions through a previous employer should be reported to the MPC Thrift team by creating a case in Workday for “retirement savings”.





Retirement Plan

- Company makes annual contributions to your retirement account based on your age plus years of service

Age + Cash Balance Service Points	Annual Percentage of Eligible Pay Credited
Under 50	7%
50 – 69	9%
70 and over	11%

- Interest credits applied monthly
 - Minimum annual rate of 3%
- 3-Year Vesting





Employee Programs & Additional Benefits

Adoption Assistance

- Up to \$7,500 per adoption
- Lifetime maximum \$15,000
- No limit on number of adoptions

Building Healthy Families

- Available to you or your spouse if enrolled in MPC Health Plan
- Nurse coach available to talk with anytime
- Receive helpful information about pregnancy, labor, and delivery
- Screening to check health risks (depression, early delivery)
- Enroll in 1st trimester, receive \$50 gift card incentive
- Complete postpartum assessment, receive additional \$100 gift card





Employee Programs & Additional Benefits

Educational Reimbursement

- Financial assistance for expenses related to:
 - Tuition for courses under an approved degree programs or single courses outside a degree program, and
 - Certification and Licensing (C&L) assistance for an approved licensing and professional certification program.
- Maximum reimbursement of \$5,250 per year for undergraduate; \$9,000 per year for graduate studies.
- Obtain supervisor/manager and HR approval before beginning program





Employee Programs & Additional Benefits

Scholars Program

- Application period is now closed for 2023.
- Available to limited number of high school students who are children of MPC employees
- Information sent to families during senior year
- Two types of scholarships:
 - Renewable for up to 3 years - \$4,000 annually based on financial need, with merit as a consideration
 - One-time non-renewable award of \$4,000 based on merit only





Employee Assistance Program

- Administered by Anthem EAP
- All employees and household members eligible for services
 - Up to eight free counseling sessions a year
 - Identity protection
 - Access to legal advice
 - More information at [AnthemEAP.com](https://www.AnthemEAP.com)



Teladoc– Free for Health Plan Members



- Why do members call Teladoc?
 - Obtain second opinions
 - Explore alternative treatment options
 - Ask or find an expert





Ready to Enroll?



MENU



Search



Good Morning, On Behalf of: [Redacted]

It's Friday, February 24, 2023

Awaiting Your Action

Complete Form I-9
Inbox - 16 hour(s) ago

New Hire Benefits Enrollment: [Redacted]
Inbox - 16 hour(s) ago

Veteran Status Identification
Inbox - 16 hour(s) ago

Quick Tasks

My Payslips

My Org Chart

Find Jobs



Need Help Choosing Your Benefits?

- ALEX, your personal benefits counselor, is available 24/7 on myMPCbenefits.com and can:
 - Compare monthly contributions, plan deductibles and out-of-pocket costs.
 - Factor in upcoming procedures or additions to your family that may affect your health care costs.
 - Estimate tax savings you could receive by enrolling in a Health Care Flexible Spending Account or contributing to a Health Savings Account or Limited Purpose Flexible Spending Account.



Which Health Plan option is best for my family and me?





Important Reminders!

Submit Dependent Verification Documents for Benefit Enrollment within **31 days** of start date!

- Birth Certificates/Adoption Papers
- Marriage Certificate
- Domestic Partner Certification Form and 3 required pieces of documentation

Designate Beneficiaries

MetLife

- Basic and Optional Life Insurance
- Basic and Optional Accidental Death & Dismemberment
- Occupational Accidental Death Insurance

Fidelity

- Thrift Plan
- Health Savings Account





Contacts

MPC Benefits Service Center

- Search Workday for Benefit related questions/articles
- Create a case in Workday for the Benefits team
- Phone: 1-888-421-2199 (Option 1, then Option 3)
- Web: myMPCbenefits.com

