



DYNAMIS

2023 BENEFIT GUIDE

YOUR JOURNEY TO ENROLLMENT



OPEN ENROLLMENT

All employees must re-elect benefits for the upcoming year.



MID-YEAR CHANGES

Once Open Enrollment ends, the only time you are allowed to make changes to your benefits elections in the middle of the year is if you experience a qualified mid-year change. Examples may include :

- getting married or divorced
- having a baby or adopting
- gaining or losing coverage

You must notify Human Resources within 30 days of the mid-year event to be eligible to change your elections.



INSURANCE IS COMPLICATED.

- Assistance with benefits and coverage questions
- Support with billing issues, claims, and appeals
- Process enrollment changes and locate ID cards
- Locate In-Network providers

Cigna Member Services: 1 (800) 997-1654

MEDICAL

Medical insurance helps you pay for preventive care, routine health needs, prescriptions, and advanced procedures by cost-sharing with your insurance provider.

Provided by Cigna Health and Life.

OAP 3000 w/ HSA PLAN	IN-NETWORK BENEFITS
DEDUCTIBLE	Individual: \$3,000 Family: \$6,000
OFFICE VISITS	Primary Care: 0% after deductible Specialist: 0% after deductible Urgent Care: 0% after deductible
PROCEDURES	Inpatient: 0% after deductible Outpatient: 0% after deductible ER: 0% after deductible
PRESCRIPTIONS	Must meet In-Network Medical Deductible then: Generic: \$0 Brand: \$25 Non-Preferred Brand: \$45 Specialty: 50% up to a maximum of \$100
OUT-OF-POCKET MAXIMUM	Individual: \$5,000 Family: \$8,150
PREMIUMS (PER PAY PERIOD)	Employee Only: \$60 Employee + Spouse: \$182.50 Employee + Child(ren): \$146 Family: \$234.50

See Full Plan Description



The rates and benefit plan information shown in this guide are illustrative only. To the extent the rates or the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases. The insurance carrier will determine the actual rates based upon the final member enrollment, plan selection, funding, type, and eligibility criteria. Until that time, and the carrier's final communication, the rates will be subject to change.

MEDICAL

Medical insurance helps you pay for preventive care, routine health needs, prescriptions, and advanced procedures by cost-sharing with your insurance provider.

Provided by Cigna Health and Life.

OAP 1000 PLAN	IN-NETWORK BENEFITS
DEDUCTIBLE	Individual: \$1,000 Family: \$2,000
OFFICE VISITS	Primary Care: \$30 Copay Specialist: \$30 Copay Urgent Care: \$30 Copay
PROCEDURES	Inpatient: 0% after deductible Outpatient: 0% after deductible ER: 0% after deductible
PRESCRIPTIONS	Generic: \$15 Brand: \$35 Non-Preferred Brand: \$60 Specialty: 50% up to a maximum of \$100
OUT-OF-POCKET MAXIMUM	Individual: \$6,000 Family: \$12,000
PREMIUMS (PER PAY PERIOD)	Employee Only: \$141 Employee + Spouse: \$371.50 Employee + Child(ren): \$296 Family: \$461

[See Full Plan Description](#)



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TELEMEDICINE

Cigna provides access to telehealth services as part of your medical plan through MDLIVE. Register today so you'll be ready to use the telehealth service when and where you need it within the United States**.

FIND A DOCTOR

Is your doctor or hospital in your plan's Cigna network? Cigna's online directory makes it easy to find who (or what) you're looking for.

[Search for a doctor.](#)

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SEARCH YOUR PLAN'S NETWORK IN FOUR SIMPLE STEPS



Step 1

Go to **Cigna.com**, and click on "Find a Doctor" at the top of the screen. Then, under "How are you Covered?" select "Employer or School."

(If you're already a Cigna customer, log in to **myCigna.com** or the myCigna® app to search your current plan's network. To search other networks, use the **Cigna.com** directory.)



Step 2

Change the geographic location to the city/state or zip code you want to search. Select the search type and enter a name, specialty or other search term. Click on one of our suggestions or the magnifying glass icon to see your results.



Step 3

Answer any clarifying questions, and then verify where you live (as that will determine the networks available).



Step 4

Optional: Select one of the plans offered by your employer during open enrollment.

That's it! You can also refine your search results by distance, years in practice, specialty, languages spoken and more.



CIGNA 90

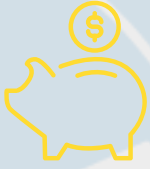
The Cigna 90 NowSM program makes it easier for you to fill your maintenance medications. These are the medications you take on a regular basis to treat an ongoing health condition like asthma, diabetes, high blood pressure or high cholesterol. With the Cigna 90 Now program, you have the choice of how and where you want to fill your prescriptions

PHARMACY PERFORMANCE

Whether you're taking medications now or in the future, it's important to know which medications your plan covers. Cigna makes it easy by providing up-to-date drug lists online.

[View your drug list 24/7 at Cigna.com/PDL.](https://www.cigna.com/PDL)

HEALTH SAVINGS ACCOUNT



Take advantage of triple tax savings through an HSA. Reduce your taxable income by contributing into this account, purchase qualified healthcare items free of tax, and earn tax-free interest on HSA investment dollars. Unused funds will roll over from year to year.

[WATCH HSA VIDEO HERE](#)

2022 HSA Maximum Contributions

Individual: \$3,650

Family: \$7,300

2023 HSA Maximum Contributions

Individual: \$3,850

Family: \$7,750

FLEXIBLE SPENDING ACCOUNT



Save tax dollars and tap into future savings through an FSA. Determine your per paycheck contribution in the beginning of the year, and then spend those funds on qualified health expenses or dependent care expenses as needed before the plan year ends.

Commuter Benefits:

Parking

2022: \$280/mo

2023: \$300/mo

Transit

2022: \$280

2023: \$300

2022 FSA Maximum Contributions

Individual: \$2,850

Dependent Care: \$5,000

2023 FSA Maximum Contributions

Individual: \$3,050

Dependent Care: \$5,000



DENTAL

Good dental hygiene has a substantial impact on your overall health. Prevent both oral conditions and other diseases through regular preventative dental care.

Provided by Guardian.

DENTAL PPO PLAN	IN-NETWORK BENEFITS
ANNUAL DEDUCTIBLE	Individual: \$50 Family: \$150
PREVENTATIVE SERVICES	100%
BASIC SERVICES	80%
MAJOR SERVICES	50%
ANNUAL PLAN MAXIMUM	\$1,750
ORTHO SERVICES	50%
ORTHO LIFE MAXIMUM	\$1,500
PREMIUMS (PER PAY PERIOD)	Employee Only: \$8 Employee + Spouse: \$16 Employee + Child(ren): \$19 Family: \$29.50

See Full Plan Description





VISION

Protect your sight and enjoy those sunsets even more with vision insurance. Receive both preventative and materials coverage.

Provided by Guardian.

VSP CHOICE PLAN	IN-NETWORK BENEFITS
EXAMS	\$10
LENSES	Single: \$25 Bifocal: \$25 Trifocal: \$25
FRAMES	\$130 Allowance; 20% Off Balance
CONTACT LENSES	\$130 Allowance
FREQUENCY OF SERVICES	Lenses: 1 Per 12 Months Frames: 1 Per 24 Months Contact Lenses: 1 Per 12 Months
PREMIUMS (PER PAY PERIOD)	Employee Only: \$1 Employee + Spouse: \$2 Employee + Child(ren): \$1.50 Family: \$2.50

[See Full Plan Description](#)





You can't put a price tag on your life, but you can protect your loved ones with life insurance in the event of a premature loss.

Provided by Guardian.

BASIC LIFE AND AD&D
(100% Employer Paid)

1 x Salary to \$200,000 Maximum

See Full Plan Description



	VOLUNTARY LIFE AND AD&D	
TIER	BENEFIT	GUARANTEE ISSUE
EMPLOYEE	\$5,000; \$10,000 Increments	Employee < 65: \$100,000 Employee 65-69: \$50,000 Employee 70+: \$10,000
SPOUSE	\$250,000; \$5,000 Increments	Spouse < 65: \$50,000 Spouse 65-69: \$10,000
CHILD	Child 14 days - 26 years: \$10,000; \$1,000 Increments	\$10,000

See Full Plan Description





DISABILITY

Accidents and illnesses happen and often when we least expect them. Ensure you are financially prepared to stay afloat in the midst of a medical condition with disability insurance.

Provided by Guardian.
(100% Employer Paid)

SHORT TERM DISABILITY	
BENEFIT	60% of your weekly earnings; maximum of \$2,000/week
DURATION	12 Weeks
ELIMINATION MONEY	Illness: 8 Days Accident: 8 Days

See Full Plan Description



LONG TERM DISABILITY	
BENEFIT	60% of your earnings to a maximum of \$10,000/month
DURATION	*SSNRA
ELIMINATION MONEY	91 Days

*Social Security Normal Retirement Age

See Full Plan Description



VOLUNTARY BENEFITS

Even with medical insurance, you could still be subject to unexpected out-of-pocket expenses in the form of copays, deductible, and coinsurance. Voluntary Benefits provide lump sum payments to be used toward your health care expenses, or however you see fit.

Provided by Guardian.



ACCIDENT INSURANCE

See Full Plan Description



CRITICAL ILLNESS INSURANCE

Also available. Please contact your HR Representative for Details

See Full Plan Description

