

CONNER  
STRONG &  
BUCKLEW



# COMMUNICATIONS

SEPTEMBER 18, 2019

# Today's Topics

- Legal Notices & Disclosures in Guides
- What's New
- Best Practices
- inMotion Tips



# Legal Notices & Disclosures

# Best Practices

- **CSB Recommended Open Enrollment/  
New Hire Notice  
Guide**
- Access it via  
BenePortal Plus  
([beneportalplus.com](http://beneportalplus.com))

The screenshot displays the BenePortal Plus website interface. At the top right, it says "Hello nforesta" and "Log out". Below this is a search bar labeled "Q Search Site". A horizontal navigation bar contains links for "Home", "About Us", "Healthcare Reform", "Compliance Central", "Resource Center", "FAQs", and "Help". The main heading is "Checklists, Charts and Guides". A sub-heading reads: "The checklists, charts, and guides below provide instructions, requirements, and other pertinent information surrounding PPACA and health and wellness. For example, checklists will help you determine whether your is subject to the health care reform employer penalty rules." Below this are three columns: "CHECKLISTS", "CHARTS", and "GUIDES". The "GUIDES" column contains a list of links, including "2018 HIPAA Compliance Toolkit", "CSB 2017 Workplace Wellness Plans Compliance Overview", "CSB 2019 Group Health Plan Notices Calendar for ERISA Entities", "CSB 2018 Group Health Plan Notices for Non-ERISA Entities", "CSB Recommended Open Enrollment and New Hire Notices", "CSB DOL Audit Guide", "DOL Compliance Assistance Guide", "DOL FMLA Guide", "DOL Self Compliance Tool", "Fair Labor Standards Act Guide", and "CSB Employer's Guide to Promoting Workplace Wellness (2016)". A dropdown menu is open over the "Checklists, Charts and Guides" link, showing options like "Glossary - Index", "Portal Logins", "Publications", "Recommended Links", "Video Library", and "Webinars".

# OE/New Hire Notice Guide Contents

- Newborns' and Mothers' Notice
- Women's Health and Cancer Rights Act Notice
- HIPAA/CHIP Special Enrollment Notice
- CHIP State Premium Assistance Notice
- Grandfathered Plan Notice
- Patient Protection Model Disclosure
- Medicare Part D Creditable/Non-Creditable Coverage Notices
- Summary of Benefits And Coverage (SBC)
- Wellness Plan Disclosures
- Notice of The Availability of The Federal Marketplaces
- Michelle's Law Notice
- The Genetic Information Nondiscrimination Act (GINA) Notice
- Authorization Requirements Under GINA
- HIPAA Privacy Notice
- COBRA General Notice (Also referred to as the Initial Rights Notice)
- FMLA Notice
- Self-funded Non-Federal Governmental Group Health Plan Opt-Out Notice
- Opt-Out Model Notice
- Disclaimer Notice
- HIPAA Preexisting Condition Notice [Obsolete]
- Automatic Enrollment Notice - [Repealed]

# How To Use the Guide

*Each notice in the guide is preceded with an explanation of the notice and describes the circumstances in which it should be distributed.*

## Women's Health and Cancer Rights Act Notice

Newly covered employees must receive a WHCRA enrollment notice describing the availability of federally mandated breast reconstructive surgery benefits. This notice must be provided upon enrollment in a plan that provides for medical and surgical benefits related to mastectomy, and once each year after enrollment in the plan. The WHCRA enrollment notice must go to employee participants (and to beneficiaries if the plan is aware that a beneficiary resides at a separate address from the participant). The WHCRA annual notice must go to employee participants (not required to spouses and dependents).

There is no requirement that the WHCRA annual notice be delivered at any particular time during the plan year, but by including the WHCRA enrollment notice or, alternatively, the WHCRA annual notice in the enrollment materials, an employer might be over-distributing it (to employees who may not become covered), but will satisfy the obligation to notify covered employees annually.

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**[Sample Language for WHCRA Enrollment Notice]**

**Women's Health and Cancer Rights Act Notice**

# Michelle's Law & GINA Notices

- Michelle's Law Notice
  - Required only if group health plan provides dependent coverage beyond age 26 and bases eligibility for that coverage on student status – for example, insured plans in PA and NJ
- The Genetic Information Nondiscrimination Act (GINA) Notice
  - Required only if genetic information is being collected, used, and restricted

# Customization of Notices

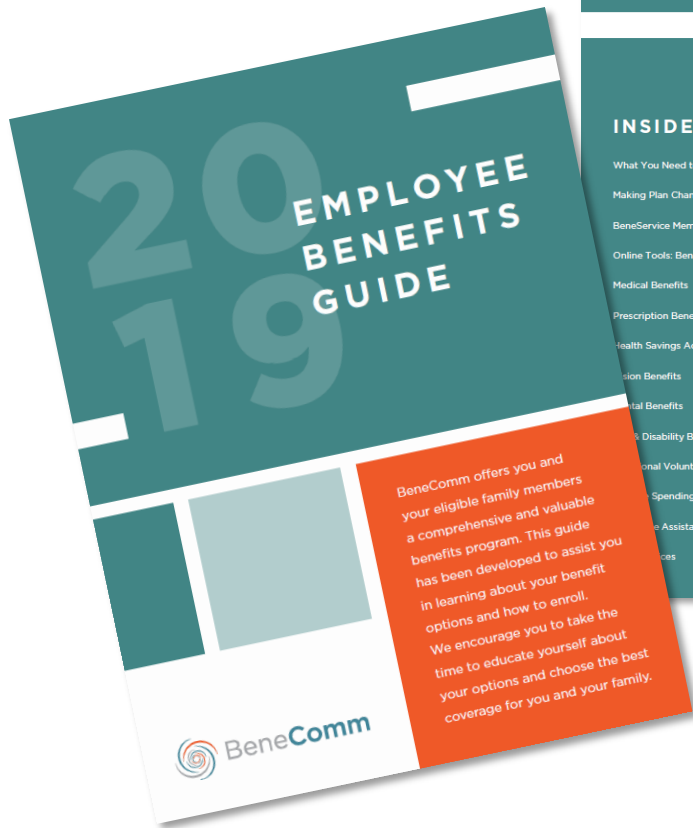
- Customization will be required before distribution of many of these notices, such as:
  - Medicare Part D Notices
  - COBRA Initial Rights Notice
  - Marketplace Notice
- Plan sponsors are advised to tailor each notice to meet their particular company's needs





New Templates & Tools

# New Guide Templates



Welcome  
TO BENECOMM!

INSIDE THIS GUIDE

What You Need to Know Before Enrolling	3
Making Plan Changes	3
BeneService Member Advocacy Team	4
Online Tools: BenePortal & benefitsCONNECT	5
Medical Benefits	6
Prescription Benefits	7
Health Savings Account (HSA)	8
Dental Benefits	9
Life Insurance	10
Disability Benefits	11
Voluntary Benefits	12
Spending Accounts (FSA)	13
Employee Assistance Program (EAP)	15
Other Services	16



## Questions?

If you have questions about your benefits, please contact our BeneService Member Advocacy Team at **800.563.9929** (Monday through Friday, 8:30 am to 5:00 pm ET) or go to [www.connerstrong.com/beneservice](http://www.connerstrong.com/beneservice)

## What You Need to Know Before Enrolling in Benefits

### When Does Coverage Begin?

Coverage will be effective the first of the month following 30 days of employment, provided you complete your enrollment within 45 days of your hire date.

### Who is Eligible to Elect Benefits?

If you are a benefits-eligible employee (regular full-time employee scheduled to work a minimum of 30 hours per week), you can enroll in the benefits described in this Guide. Please remember that only eligible dependents can be enrolled. Eligible dependents include: an employee's spouse or civil union partner; if under the age of 26, a natural child, adopted child, foster child, stepchild or grandchild (if court-ordered custody); or a disabled dependent.

Medical, Dental and Vision coverage is available for employees with same-sex domestic partnerships in states that do not recognize civil union partnerships. However, the domestic partnership must be legally recognized by the state and the employee would need to present a certificate to certify such. Opposite-sex domestic partnerships are not covered.

### Required Documentation

BeneComm requires documentation of dependent status. Please contact Human Resources for a list of acceptable documentation and provide the appropriate copies to BeneComm within 45 days of your date of hire.

### You may send your documentation to:

BeneComm  
Attn: HR Department  
Fax: 856.123.4567  
Email: [enrollments@benecomm.com](mailto:enrollments@benecomm.com)

### Enrollment Timeline

You **MUST** enroll online through our enrollment system **benefitsCONNECT**. Instructions for accessing **benefitsCONNECT** can be found on page 5 of this guide.

**You will have 45 days from your date of hire to log on and complete your benefits enrollment.** If you do not enroll within this timeframe, you will not be able to enroll until our next open enrollment, unless you experience a qualifying life event.

### Qualifying Life Events

IRS Section 125 prohibits you from changing your enrollment during the plan year unless you experience a qualifying life event, such as: marriage, divorce, death of a spouse, civil union partner or a dependent, birth or adoption of a child, termination or commencement of employment for your spouse/civil union partner, a change in employment status (full-time to part-time or part-time to full-time) for you or your spouse/civil union partner that affects benefits eligibility, or taking an unpaid, medical leave of absence by either you or your spouse/civil union partner.



# New Guide Templates



# New Guide Templates



## BENECOMM BENEFITS HIGHLIGHTS

BENEFIT	OPTIONS												
<b>MEDICAL</b> (CIGNA NETWORK: OPEN ACCESS PLUS)	<ul style="list-style-type: none"> <li>Silver with Health Reimbursement Account (HRA) and Medical Critical Illness - In and Out of Network</li> <li>Gold - In Network Only</li> <li>Platinum - In and Out of Network</li> </ul>												
<b>MEDICAL SECOND OPINION SERVICE</b>	Cleveland Clinic MyConsult												
<b>SMOKING CESSATION</b>	Free from Frank Smoking												
<b>DENTAL</b>	MetLife In and Out of Network												
<b>VISION</b>	Delta Vision In and Out of Network												
<b>HEALTH CARE FLEXIBLE SPENDING ACCOUNT</b>	Maximum contribution of \$2,500 per year												
<b>DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT</b>	<ul style="list-style-type: none"> <li>Maximum contribution of \$5,000 per year</li> <li>Highly Compensated Employees' contributions may be reduced</li> </ul>												
<b>EMPLOYEE LIFE INSURANCE</b>	<b>BASIC LIFE INSURANCE:</b> <ul style="list-style-type: none"> <li>Company-paid option of 2x annual base salary (max. of \$25,000) or \$50,000</li> </ul> <b>SUPPLEMENTAL LIFE INSURANCE:</b> <ul style="list-style-type: none"> <li>Tabletop-rated based on employee election of 1x annual base salary to 5x annual base salary (a max. of \$2,000,000)</li> <li>New hires can elect up to 5x annual base pay to a max. of \$200,000 without evidence of insurability (EIO) - proof of good health</li> <li>Total maximum up to 5x net for combination of basic and Supplemental Life Insurance</li> </ul>												
<b>EMPLOYEE ACCIDENTAL DEATH AND DISMEMBERMENT (AD&amp;D)</b>	5x annual base salary (max. of \$500,000)												
<b>SPOUSE LIFE INSURANCE/AD&amp;D</b>	<ul style="list-style-type: none"> <li>Life: \$25,000-AD&amp;D \$50,000</li> <li>Life: \$50,000-AD&amp;D \$100,000</li> <li>Life: \$75,000-AD&amp;D \$150,000</li> <li>Life: \$100,000-AD&amp;D \$200,000</li> </ul>												
<b>CHILD(REN) LIFE INSURANCE/AD&amp;D</b>	<ul style="list-style-type: none"> <li>Life: \$2,000-AD&amp;D \$10,000 per child</li> <li>Life: \$5,000-AD&amp;D \$25,000 per child</li> </ul>												
<b>BUSINESS TRAVEL ACCIDENT</b>	<table border="1"> <thead> <tr> <th>ANNUAL SALARY</th> <th>COVERAGE</th> </tr> </thead> <tbody> <tr> <td>&lt; \$10,000</td> <td>\$10,000</td> </tr> <tr> <td>\$10,000 - \$20,000</td> <td>\$20,000</td> </tr> <tr> <td>\$20,000 - \$30,000</td> <td>\$30,000</td> </tr> <tr> <td>\$30,000 - \$50,000</td> <td>\$50,000</td> </tr> <tr> <td>\$50,000 - \$100,000</td> <td>\$100,000</td> </tr> </tbody> </table>	ANNUAL SALARY	COVERAGE	< \$10,000	\$10,000	\$10,000 - \$20,000	\$20,000	\$20,000 - \$30,000	\$30,000	\$30,000 - \$50,000	\$50,000	\$50,000 - \$100,000	\$100,000
ANNUAL SALARY	COVERAGE												
< \$10,000	\$10,000												
\$10,000 - \$20,000	\$20,000												
\$20,000 - \$30,000	\$30,000												
\$30,000 - \$50,000	\$50,000												
\$50,000 - \$100,000	\$100,000												
<b>SHORT-TERM DISABILITY (STD)</b>	Amount of benefit depends on your employee classification (see page 14 for details)												
<b>LONG-TERM DISABILITY (LTD)</b>	<ul style="list-style-type: none"> <li>90% of base salary to a maximum of \$4,000 a month (maximum of \$6,000 a month for Federal Associates)</li> <li>Benefit is non-taxable and retroactive paid</li> </ul>												
<b>PAID-TIME OFF</b>	Medical, Military, Bereavement, Parental/Personal												
<b>VOLUNTARY GROUP LEGAL</b>	Hyatt Legal Plan												
<b>VOLUNTARY AUTO, HOME &amp; PET INSURANCE</b>	MetLife coverage												
<b>VOLUNTARY CRITICAL ILLNESS</b>	\$10,000 or \$50,000 coverage levels												
<b>VOLUNTARY IDENTITY THEFT PROTECTION</b>	MetLife coverage												
<b>COMPUTER</b>	Phone and laptop elections on a pre-tax basis up to the IRS limit												
<b>RESOURCE &amp; REFERRAL EMPLOYEE ASSISTANCE PROGRAM (EAP)</b>	BeneComm paid coverage provided to employees and their families												

4 | 2020 BENEFITS GUIDE

## HOW TO ENROLL

LOG ONTO ULTIPRO SELF SERVICE AT: [HTTPS://E23.ULTIPRO.COM](https://e23.ultiopro.com)

All employees must log into Ultipro Self Service to make their open enrollment and life event elections. You will also need to complete the special and tobacco attestations in Ultipro Self Service. The Computer Centers in Oxford and Jacksonville are available to employees without a computer. *Note: Please verify all your personal data in Ultipro to make certain all data is accurate.*

## 2020 EMPLOYEE CONTRIBUTION RATES

Employee contribution rates are outlined in Appendix A of this Guide.

## YOUR MEDICAL CONTRIBUTIONS

Your contribution rates for medical and prescription drug coverage are combined. Your contributions will depend on which Medical Plan you select, your level of coverage (employee, employee + children), employee + spouse, or family and your base salary as of December 31, 2019. New hires' contributions are based on base salary on date of hire.

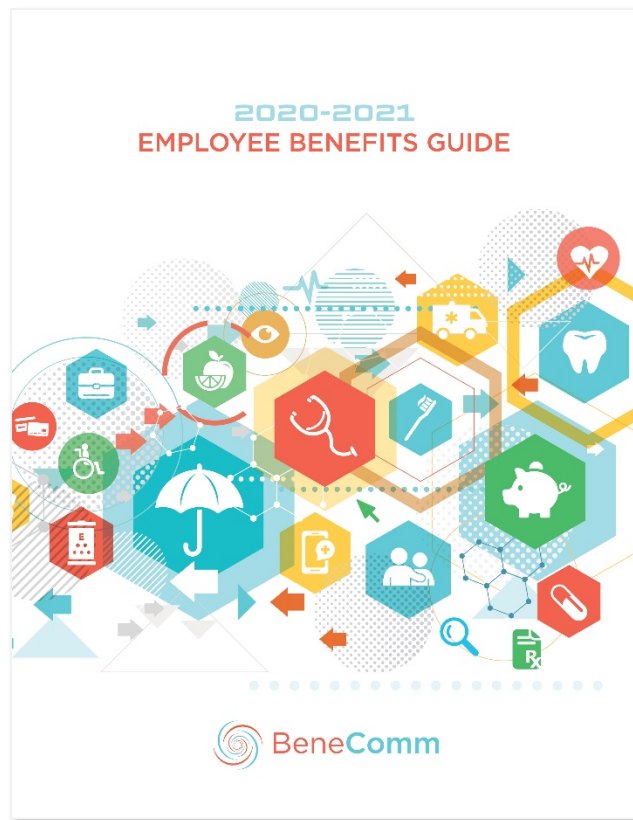
The following 2020 medical surcharges will apply:

- 1) If you are covering a spouse who has access to other employer provided coverage;
- 2) If you attest to using tobacco; and
- 3) If you did not complete an annual physical by September 30, 2019 (not applicable to those hired in 2019).



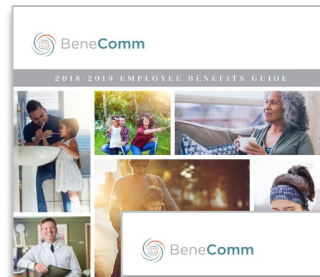
2020 BENEFITS GUIDE | 4

# New Guide Templates



# Template “Suites”

- Benefits Guide
- OE Highlights
- Postcard
- Poster
- Flyer
- PowerPoint Template
- Email Templates



# New Client Checklist

- Can be used to identify/address:
  - Brand standards
  - Logo requirements
  - Style preferences (design and writing/tone)
  - Communication channels
  - Employee demographics

# New Plan Grid Templates

- Can be used for:
  - Displaying multiple medical/Rx plans side-by-side
  - Life and AD&D
  - Disability Benefits

	PLAN 1	PLAN 2	PLAN 3
<b>IN-NETWORK BENEFITS</b>			
Deductible			
Out-of-Pocket Maximum			
Employer Funded HRA			
Preventive Care Services			
PCP Office Visits			
Specialist Office Visit			
Inpatient Hospital			
Outpatient Surgery			
Outpatient Lab & X-Ray			
Emergency Room			
<b>OUT-OF-NETWORK BENEFITS</b>			
Deductible			
Out-of-Pocket Maximum			
Coinsurance (% Plan Pays)			
<b>PRESCRIPTION DRUG BENEFITS (RETAIL: UP TO A 30-DAY SUPPLY / MAIL ORDER: UP TO A 90-DAY SUPPLY)</b>			
<b>Retail Pharmacy</b>			
Generic			
Formulary Brand			
Non-Formulary Brand			
Specialty Medications			
<b>Mail Order</b>			
Generic			
Formulary Brand			
Non-Formulary Brand			
Specialty Medications			



# Carrier/Vendor Contact List

- Simple Excel spreadsheet
- Can be used for:
  - BeneService cards
  - Benefit Guides
  - BenePortal
  - “Call to Action” on flyers, posters, etc.



**A GOAL  
WITHOUT  
A PLAN  
IS JUST  
A WISH**  
—>>

Best Practices

# Let's Talk

- Start the conversation as early as possible
  - Strategy
  - Timeline
  - Expectations
- Keep us informed of:
  - Client complexities
  - Cases in jeopardy
  - Cases moving to new teams

# Standard Services & Minimum Timing

- New Benefits Guide: 10 business days
- Edits to Existing Guide: 5 business days
- BenePortal: 30 days
- Benefit Statements: 4 weeks
- Flyers, Posters, etc.: 3-5 business days
- Edits to existing project: Allow 24 hour turnaround
- Translations (billable): 7-10 business days
- Printing (billable): 3-5 business days
- Mailings (billable): Add 1-3 business

# Out-of-Scope Work

- Custom logos
- Custom layouts
- Wellness newsletters
- Employee handbooks
- 3<sup>rd</sup> party vendor/product management
  - Webinars
  - Flimp, ALEX/Jellyvision, etc.
  - Email distribution

# Proof Review Process

- All proofs should be edited via inMotion
- Account Team is responsible for all peer review
- Version control best practices
  - Limit number of “reviewers” in inMotion
  - Avoid “piece meal” editing. View communication as a whole and consider the flow of content
  - Leave design/layout to us and focus on content
  - Hold edits until client decisions are made and content is final

# Projects with Multiple Variations

- What is the same for all versions?
- What varies from one version to the next?
- Create an outline or matrix
- Saves time for all
  - Less time proofing for Account Team and clients
  - Less time editing for Communications Team
  - More efficient for vendors (i.e. Translations)

# Benefit/Total Comp Statements



**BeneComm**

TOTAL COMPENSATION | TOTAL BENEFITS | TOTAL VALUE

*Within every successful organization you will find hardworking and dedicated employees. Our employees are our most valuable resource. That is why we are dedicated to providing you with a valuable, comprehensive benefits program.*

Prepared for:  
**JOHNATHAN DOE**

*This personalized statement outlines the benefits that are provided by BeneComm and is intended to illustrate the significance of your benefits package as part of your total compensation.*

*Personal Information:*

Jonathan Doe  
123 Commonwealth Street  
Philadelphia, PA 19102

Employee ID:  
3255

Date of Hire:  
09/16/2013

Job Title:  
Sales Manager

COMPENSATION	AMOUNT
Annual Base Salary as of April 1, 2017	\$72,869.86
Overtime Earned	\$7,002.00
Bonus	\$ 500.00
Other Additional Compensation <sup>1</sup>	\$ 0.00
<b>Total Compensation</b>	<b>\$80,367.98</b>

PAID TIME OFF & TUITION REIMBURSEMENT	AMOUNT
PTO: 60 hours	\$2,780.79
Policies	\$ 956.01
Reimbursement	\$ 570.19
Tuition Reimbursement	\$ 0.00
<b>Total Paid Time Off &amp; Tuition Reimbursement</b>	<b>\$4,229.62</b>

BENEFITS	Amount	Annual Employer Cost:	Annual Employee Cost:
Medical Prescription Drug	\$ 1,186.75	\$ 4,373.02	
Dental	\$ 272.44	\$ 194.40	
Vision	\$ 50.16	\$ 0.00	
TSA	Employee-Tuition and LTD	\$ 268.04	\$ 0.00
Healthcare Flexible Spending Account	You have elected \$0	\$ 0.00	\$ 0.00
Dependent Care Flexible Spending Account	You have elected \$0	\$ 0.00	\$ 0.00
Supplemental Life Insurance	Ridley Plan Administrator	\$ 0.00	\$ 1637.149
FOIA Tax	Federal Social Security & Medicare Taxes paid on your behalf	\$ 5,802.55	\$ 4,3597.1
Federal Unemployment Tax	Federal Unemployment Taxes paid on your behalf	\$ 42.00	\$ 0.00
State Unemployment Tax	State Unemployment Taxes paid	\$ 824.49	\$ 0.00
<b>Total Benefits Cost:</b>	<b>\$20,413.35</b>	<b>\$25,805.52</b>	

Overall Compensation Paid by BeneComm	Amount
Compensation	\$80,367.98
Benefits	\$20,413.35
<b>Total Overall Compensation Earned in 2017</b>	<b>\$100,781.33</b>



# Benefit/Total Comp Statements

- Benefit Statements vs. Total Comp
- Will you need multiple versions?
- Process flow review
- Standard Delivery: Merged PDF via secure FTP
- Print/Mail options – we need to know if printing before running merge
- Contact Dominique ASAP to discuss

# BenePortal

- New portal – Request via inMotion
- Existing portal edits – Request via email
- Documents to upload – Send via email in .zip file(s), separated by benefit type/subject (i.e. medical, dental, wellness plan, etc.)
- Reminders:
  - Turnaround times
  - Transitioning HRconnection portals to WIX

# Communications Wiki

- Processes, policies and procedures
- Turnaround times
- Sample communications
- Reference guides and process flows
- Client logo specs
- Plan grid templates
- inMotion user guides and tips



inMotion Tips

# Job Launch Naming Convention

Submit Job Launch Form SAVE & EXIT CANCEL


Instructions: Please complete this request and click "Confirm" \* Required field

**Requester Name\***

**Request Name\***

**Set a Desired Due Date**

**Select a Form\***

 **Benefits Guide Request Form**

**I. CLIENT INFORMATION**

ATTACH FILES CONFIRM

# Desired Due Date vs. Draft Deadline


Submit Job Launch Form SAVE & EXIT CANCEL

Provide Request Name

Set a Desired Due Date


Select a Form\*


Benefits Guide Request Form

 **Benefits Guide Request Form**

**I. CLIENT INFORMATION**

\* Client Name:

Effective Date:  

\* Requested Draft Deadline:  

**II. GUIDE DETAILS**

\* Guide Type:  OE highlights  OE Guide  New Hire Guide

ATTACH FILES CONFIRM

# New Option: OE Highlights




## Benefits Guide Request Form

### I. CLIENT INFORMATION

\* Client Name:

Effective Date:  

\* Requested Draft Deadline:  

### II. GUIDE DETAILS


\* Guide Type:  OE highlights  OE Guide  New Hire Guide

Guide Options:  Create New Guide  Edit Existing Guide *(Please attach existing guide with mark-ups & edits.)*

\* Are there multiple versions of the guide?  Yes  No  
*(COBRA, NJ vs Non-NJ, etc.)*


Enrollment Instructions: *(i.e. Submit completed forms to HR or online enrollment instructions)*

# My Reviews

WORKSPACES ▾ MY REVIEWS (1) ? 👤 ▾ Powered by 

## My Reviews

🔍 Search Proofs... Columns ▾

Image	Status	Proof Name	Project Name	Date Pos... ▾	Deadline	Access Code	Last Viewed	Posted By	Available Actions ⓘ
	<span style="color: green;">●</span> In Review	Sample Guide - Benefit Bites	Sample Guide - Benefit Bites	9/16/2019 12:13 AM EDT		dd5b30	9/16/2019 1:10 AM EDT	Nicole Foresta	<a href="#" style="background-color: green; color: white; padding: 5px 10px;">REVIEW</a>

⏪ ⏩ **1** ⏪ ⏩ Item 1 to 1 of 1 Page:  of 1 [GO](#) Page size:  [CHANGE](#)



# inMotion Editing Tools

The screenshot displays the inMotion editing interface. At the top, a blue header bar contains the document title "Sample Guide - Benefit Bites" on the left and navigation icons (help, notifications, user profile) and a "SAVE & EXIT" button on the right. Below the header is a toolbar with various editing tools including selection, pan, zoom, and text tools, along with a "Part 1" dropdown menu and a "51%" zoom level indicator. The main workspace shows a document page with a green header "2019 EMPLOYEE BENEFITS GUIDE" and a white body with an orange text box. The text box contains the following text: "BeneComm offers you and your eligible family members a comprehensive and valuable benefits program. This guide has been developed to assist you in learning about your benefit options and how to enroll. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family." The BeneComm logo is visible at the bottom left of the page. On the right side, a sidebar contains a "Part 1" dropdown menu, a "Select an approval status" dropdown menu, and a "Page 1 of 24" indicator with an "APPLY STATUS TO ALL" button. Below this, a message reads "You're the first one here!" with a speech bubble icon and the text "Draw an annotation or start a conversation." A green speech bubble icon is located at the bottom right of the sidebar.

# inMotion Editing Tools

The screenshot displays the inMotion editing interface. At the top, a blue header bar contains the document title "Sample Guide - Benefit Bites" on the left and navigation icons (help, notifications, user profile) and a "SAVE & EXIT" button on the right. Below the header is a toolbar with various editing tools including selection, crop, pan, and zoom, along with a zoom level indicator set to 61%. The main workspace shows a document page with a dark green header area containing the text "2019 EMPLOYEE BENEFITS GUIDE" and a white footer area with the BeneComm logo. A red text box on the page contains the following text: "BeneComm offers you and your eligible family members a comprehensive and valuable benefits program. This guide has been developed to assist you in learning about your benefit options and how to enroll. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family." To the right of the workspace is a sidebar with a "Part 1" dropdown menu, a "Select an approval status" dropdown menu, and a "Page 1 of 24" indicator. Below these are the text "You're the first one here!" and a call to action: "Draw an annotation or start a conversation." A green chat icon is located at the bottom right of the sidebar.

# Proper Use of the Text Editing Tools

- Avoid multiple comments within one section of text
- Highlight the entire section and rewrite the content within the comments
- Do not use the DOT tool to edit text

The screenshot shows a document titled "HSA & FSA: Payflex" with 21 numbered green circles highlighting various text editing errors:

- 1: Circle around the title "HSA & FSA: Payflex".
- 2: Circle around the section header "Health Savings Account (HSA)".
- 3: Circle around the start of the first paragraph.
- 4: Circle around the start of the second paragraph.
- 5: Circle around the start of the third paragraph.
- 6: Circle around the start of the fourth paragraph.
- 7: Circle around the start of the fifth paragraph.
- 8: Circle around the start of the "HSA Highlights" section.
- 9: Circle around the start of the first bullet point under "HSA Highlights".
- 10: Circle around the start of the second bullet point under "HSA Highlights".
- 11: Circle around the start of the "HSA Eligibility" section.
- 12: Circle around the start of the first bullet point under "HSA Eligibility".
- 13: Circle around the section header "Vendor".
- 14: Circle around the start of the first paragraph under "Vendor".
- 15: Circle around the section header "Flexible Spending Accounts (FSA)".
- 16: Circle around the start of the first bullet point under "Flexible Spending Accounts (FSA)".
- 17: Circle around the start of the second bullet point under "Flexible Spending Accounts (FSA)".
- 18: Circle around the start of the "To contribute to the FSA" section.
- 19: Circle around the start of the first paragraph under "To contribute to the FSA".
- 20: Circle around the start of the "You have until June 30, 2019 to submit claims" section.
- 21: Circle around the start of the first paragraph under "You have until June 30, 2019 to submit claims".

# Never Should You Ever...

- Edit while using Internet Explorer
  - You should ALWAYS use Chrome!
- Scribble text using the PENCIL tool
  - Actually, please don't use this tool EVER
- Edit text using the RECTANGLE tool
  - This tool should be used sparingly

What's New for 2020?

**2 GREAT NEWS!** There will be no payroll deduction increases to our medical, dental or vision plans for 2020!

- The following medical plan changes will be effective January 1, 2020:

**3 UP PLAN: Out-of-Network Only**

- Deductible is going from:
  - Single: \$500 to \$750
  - Family: \$1,000 to \$1,500
- Out-of-Pocket Maximum is going from:
  - Single: \$5,000 to \$6,000
  - Family: \$10,000 to \$12,000
- Coinsurance is going from 70% to 60%

**4 RE PLAN: Out-of-Network Only**

- Deductible is going from:
  - Single: \$1,000 to \$1,250
  - Family: \$2,000 to \$2,500

**5 IE: In-Network**

- Deductible is going from:
  - Single: \$1,350 to \$1,500
  - Family: \$2,700 to \$3,000
- Out-of-Pocket Maximum is going from:
  - Single: \$6,750 to \$6,750
  - Family: \$13,500 to \$13,500

**6**

**7**

**8 IE: Out-of-Network**

- Deductibles and out-of-pocket maximums (accumulate across networks)
- Deductible is going from:
  - Single: \$1,350 to \$1,500
  - Family: \$2,700 to \$3,000
- Out-of-Pocket Maximum is going from:
  - Single: \$6,750 to \$6,750
  - Family: \$13,500 to \$13,500

**9**

**10**

**11**

- Coinsurance is going from 80% to 60%

# When It's Time to Start Fresh

- When edits are substantial, reach out to us
  - We can talk through the edits
  - You could request content in an editable format
  - You can attach a file to replace the page

**14** LIFE AND DISABILITY INSURANCE: **UNUM**

**2** **1** **9** **3** **4** **11112**

**35** Long-Term Disability Duration

Monthly Benefit:	80% of monthly earnings to a maximum benefit of \$5,000 per month.	Year of Birth:	Social Security Normal Retirement Age (SSNRA):
Age at Disability:	Maximum Period of Payment	1937 or before	65 years
Less than age 62	To Social Security Normal Retirement Age (SSNRA)*	1938	65 years 2 months
Age 62	60 months	1939	65 years 4 months
Age 63	48 months	1940	65 years 6 months
Age 64	42 months	1941	65 years 8 months
Age 65	36 months	1942	65 years 10 months
Age 66	30 months	1943-1944	66 years
Age 67	24 months	1945	66 years 2 months
Age 68	18 months	1946	66 years 4 months
Age 69 or older	12 months	1947	66 years 6 months
		1948	66 years 8 months
		1949	66 years 10 months
		1950 and after	67 years

\*Please refer to the LTD duration schedule on the right to determine what your SSNRA is based on your year of birth.

**13** **8** **17** **25** **33** **26** **24** **31** **34**

**4.** MULTIPLE EMPLOYEE BENEFIT PLAN

# When It's Time to Start Fresh

- Did you know...
  - Annotation for contributions in inMotion can be done more easily
  - You can attach an Excel File
  - We can send you the table to complete in Publisher
- When in doubt, contact us

Below are the **monthly** employee contributions that apply to your medical/prescription drug plans effective June 1, 2018.

Plan	Coverage Tier	2017/2018 Employee Contributions	2018/2019 Employee Contributions	Employee Contribution Difference
<b>EPO Design #4</b>	Single	\$202.21	1	5
	Two Adults	\$532.21	2	6
	Employee/Child(ren)	\$346.27	3	7
	Family	\$733.74	4	8
<b>HDHP</b>	Single	\$241.22	9	10
	Two Adults	\$658.57	11	12
	Employee/Child(ren)	\$419.65	13	14
	Family	\$904.44	15	16
<b>OMNIA 3</b>	Single	\$282.68	17	18
	Two Adults	\$728.45	19	20
	Employee/Child(ren)	\$497.36	21	22
	Family	\$998.91	23	24
<b>Direct Access</b>	Single	\$441.11	25	26
	Two Adults	\$1,098.95	27	28
	Employee/Child(ren)	\$779.52	29	30
	Family	\$1,499.63	31	32

# More Edits to Come? *Save & Exit*

Medical Benefits

**CIGNA**

Eligible employees have the option of enrolling in the Cigna **Dental** Plan. Plan details and employee contributions for the 2018/2019 plan year are outlined below.

	OA POS Elite Plan	OA POS High Plan	OA POS Mid Plan	HSA-Qualified HDHP
<b>IN-NETWORK BENEFITS</b>				
<b>Deductible</b> Individual/Family	None	\$250/\$500	\$500/\$1,000	\$1,350/\$2,700**
<b>Firm HSA Funding</b> Individual/Family	N/A	N/A	N/A	\$650/\$1,300
<b>Out-of-Pocket Maximum</b> Individual/Family	\$2,500/\$5,000	\$3,000/\$6,000	\$4,000/\$8,000	\$6,550/\$13,100***
<b>Preventive Care</b>	Covered 100%	Covered 100%	Covered 100%	Covered 100%

← BACK TO ALL CONVERSATIONS

Leave your comment below.

1 "Dental" - Change to Medical

ADD COMMENT

# Additional Tips & Reminders

- Use Google Chrome!
- You can make edits to job launches after submitting  
(i.e. adjust deadlines, provide print details, etc.)
- Limit the number of reviewers
- Approve proofs when project is complete
- Download proofs before approving





Friendly Reminders

# Please Do Not...

- Request communications without providing content and/or important details
- Commit to out-of-scope requests without consulting with us
- Email us about multiple clients/subjects without changing the subject line of your email
- Submit hand-written edits or PDF sticky notes

# Please Do...

- Get us involved as early as possible
- Email [EBcommunications@connerstrong.com](mailto:EBcommunications@connerstrong.com)
- Use the Wiki
- Save communications in ImageRight (logos too!)
- Send final guides to the BeneService team
- Reach out for assistance – **ANY TIME!**  
We're always happy to hear from you

*“Never follow anybody  
who hasn’t asked, ‘why’.”*

*– Aniekee Ezekiel*

*“Talent wins games,  
but teamwork and intelligence  
wins championships.”*

*– Michael Jordan*

*Teamwork*  
**MAKES** *the*  
**DREAM**  
*work*