

R&R Insurance Services, Inc

Benefits and Enrollment Guide

2019 Plan Year



2019 | Building Our Future Together



R&R
INSURANCE
the knowledge brokers™

Eligibility

R&R Insurance Services, Inc is pleased to offer our employees an excellent benefit program. These health and welfare benefits are designed to protect you and your family while you are an active employee.

Employee Eligibility: Health and welfare plans are available to all employees who work 30+ hours per week.

Some benefits are available to employees who work 20 hrs. per week.

Dependent Eligibility: If you wish, dependents may be covered under some benefit plans. Eligible dependents include:

- Legal spouse, as defined by Federal Law; and
- Children under age 26

New Hire Coverage

As a new hire, your plan eligibility date is the 1st of the month following your date of hire. Once your enrollment has been completed, benefits are effective on your plan eligibility date. Information on each plan's required service period appears on the following pages.

New hires have up to 30 days from their eligibility date to enroll. If you do not enroll by that deadline, you may not be eligible again for coverage until the next annual enrollment period.

Qualifying Events

It is important that you make your benefit selections carefully, since changes to those elections can generally only be made during the annual enrollment period. Exceptions will be made for changes in family status, allowing you to make a mid-year benefit change. A family status change can include:

- Marriage/ Divorce
- Birth or adoption
- Death of a dependent
- Change in your spouse's employment
- Loss of coverage by a spouse

If you have a family status change, you must change your benefit election within 30 days of the qualifying event, or else wait until the next annual enrollment period.

COBRA/ Continuation Coverage

When you or any of your dependents no longer meet the eligibility requirements for health and welfare plans, you may be eligible for continued coverage as required by the Consolidated Omnibus Budget Reconciliation Act (COBRA) and/or State Continuation law.



Section 125 Information

The Section 125 - Cafeteria Plan allows you to contribute "before-tax" dollars to pay for your coverage under a portion of the Company's Benefit Plans (e.g. medical, dental and vision coverage). By paying your premiums with "before-tax" dollars, you generally may reduce the amount of income and social security taxes that you otherwise would be required to pay.

The elections you make during the Cafeteria Plan enrollment period are effective for the entire 12-month Plan Year. You generally cannot change your elections during the year unless you experience a qualifying change in status event. The circumstances that permit a change of election vary from one benefit to another. If you believe you have experienced a change in status event and you wish to change your elections, notify HR within 30 days of the change.

Medical

Medical coverage is provided through United Healthcare and includes coverage for services like preventive care, office visits, surgery, and prescription drugs. Our plan complies with federal and state mandates, including the Affordable Care Act's requirements for coverage of 'Essential Benefits'.

For a list of participating medical providers in our network, visit www.myuhc.com

Benefits Overview

Please review the following page for coverage information.

Note that the medical plan summary information in this booklet is intended as a high-level overview, and is **not a guarantee of coverage**.

Coverage and benefits availability should always be confirmed directly with the insurance carrier prior to receiving medical or prescription services.



Employee Contributions (Payroll Deductions)

Medical	Employee	Employee + Spouse	Employee + Child(ren)	Family
HSA Plan	\$85.62	\$175.34	\$119.41	\$191.07
HRA Plan	\$108.35	\$221.89	\$151.11	\$241.79

Costs illustrated above are based on 24 pay periods per year.

When do Medical Benefits Begin?

For New hires:	Coverage begins 1st of the month following date of hire
For Current Employees:	Coverage can be elected each year during our next Open Enrollment period (11/05-11/16), effective as of 1/1. You may also be eligible to enroll mid-year based on a Qualifying Event like marriage, birth of a child, or loss of other coverage. See HR for additional information.

Preventive Care Benefits Under our Medical Plan

The Affordable Care Act requires medical plans to cover certain routine and preventive services at no cost to covered members. The specific types of free services available **vary based on a member's age, gender and other risk factors**, but can include:

- Routine vaccinations
- Routine annual physicals
- Cancer screening tests
- Regular well-baby and well-child office visits



To find out which specific services are eligible for you to receive at no cost, visit:

www.healthcare.gov/coverage/preventive-care-benefits/

Preventive care services must be submitted by your doctor's office with appropriate preventive billing codes in order to be covered at 100%. When claims are submitted to the insurance company with diagnostic billing codes, or for other services not specifically recommended by the U.S. Preventive Services Task Force (USPSTF), you may be subject to additional member cost-sharing. You are encouraged to speak candidly with your doctor during a routine visit to confirm that services performed, and any labwork ordered, is an eligible service to be covered at 100% under the Preventive Care benefit.

Eligible preventive care services are covered at 100% only when received from an in-network doctor/ provider.

Penalty for Not Having Medical Coverage

The Affordable Care Act requires individuals to be enrolled under "qualifying health coverage" throughout the year or else pay a penalty. Anyone with a gap in coverage less than two consecutive months can claim an exemption on this penalty for the gap period they were without coverage (with only one such exception permitted each calendar year).

You do not have to be enrolled specifically under **our** medical plan to meet the ACA coverage requirement. Medical plans obtained through Medicaid, Medicare, an individual plan, or a spouse/ parent's plan can also be considered qualifying health coverage.

What is the ACA Individual Penalty Amount?

	2016-18	2019
Penalty for not having medical coverage:	2.5% of family income tax filing threshold or \$695 per adult for the year (whichever is greater)	Financial penalty repealed/ no longer applies.

Health Savings Account (HSA)

If you are enrolled in R&R's HSA-qualified health plan-- you may contribute tax-free dollars into a savings account and spend those funds on eligible medical, dental and vision expenses.

Why Consider Opening Up an HSA?

- HSA deposits made through employer deductions are exempt from payroll and income taxes.
- Unused funds roll over from year to year (no "use-it-or-lose it" rule!)
- You own your HSA -- R&R Insurance Services, Inc does not control your deposited money or manage your account.



Save money with HSA deposits run through payroll deductions:

Tax	Potential Tax Savings On HSA Deposits *
Typical Federal Income Tax	21.0%
Typical State Income Tax (WI)	6.3%
Payroll Taxes	7.7%
Typical Tax Savings	35.0%

* Illustrative example only; consult a tax advisor to determine applicability for your specific tax bracket.



In this example, a deposit of **\$500.00** into your HSA would save you **\$174.50** (35%) in taxes!

Click Button to Watch Video on How HSAs Work



How HSAs Work

A Health Savings Account has two parts, an **insurance** piece and a **financial** piece:

Insurance	Financial
High Deductible Health Plan	Savings Account
Meets specific IRS guidelines	Tax-free deposits
Provides catastrophic coverage from large medical bills	Tax-free reimbursements for eligible medical*, dental and vision expenses

* If an individual participates in a 'limited purpose' flexible spending account (FSA) **and** is making deposits to their HSA, only dental and vision expenses may be reimbursed from their FSA.

What are HSA-Eligible Expenses?

Eligible expenses are established by IRS Section 213. Examples include out-of-pocket costs like medical plan deductibles, copays, coinsurance, eyeglasses and dental work.

See IRS Publication 502 (www.irs.gov/pub/irs-pdf/p502.pdf) for additional information.

Remember that you can only use your HSA to reimburse eligible expenses. **HSA funds that are used for non-eligible expenses (for example, a new television) are subject to regular income/FICA tax plus an additional 20% excise tax.** Be sure to keep all receipts for any expenses reimbursed from your Health Savings Account. You will need this documentation to validate your HSA expenses in the unlikely event of an IRS audit!

R&R Insurance Services, Inc Helps Fund Your HSA!

If you are enrolled under our HSA-qualified health plan, you are eligible to receive HSA contributions from R&R Insurance Services, Inc. These contributions will be deposited directly into your health savings account.

In order to qualify for the company's contributions, you must 1) be enrolled under our HSA-qualified health plan and 2) have an established Health Savings Account and 3) not be enrolled in a general purpose flexible spending account. Remember that the annual total of your own HSA deposits, plus those made by the company, cannot exceed the IRS' annual maximums.

HSA Contributions from R&R Insurance Services, Inc for the current calendar year:

Single Coverage	Family Coverage
\$750	\$1,500

New hires will receive a pro-rated amount.

Contact HR for additional forms required to receive the company's HSA funding.

Annual HSA Contribution Maximums

Maximum annual HSA deposit amounts are indexed annually by the Internal Revenue Service (IRS). Your medical plan coverage level and age affect the maximum amount you can deposit:

Health Savings Account (HSA) Maximum Contribution Levels

Medical Plan Coverage Level	2019
Single Coverage	\$3,500
Family Coverage	\$7,000
"Catch-Up" Contribution (Age 55+ only)	Additional \$1,000

When Are You Eligible for an HSA?



To establish an HSA, or deposit money into an HSA, you must meet all three criteria:

- 1) Be covered under an HSA-qualified High Deductible Health Plan; **AND**
- 2) Not be enrolled under any part of Medicare, including Part A; **AND**
- 3) Not be enrolled in a general purpose flexible spending account

Once you open an HSA Account, you will receive a checkbook or debit card with which you will access HSA funds.

Please keep in mind that it is ultimately an employee's responsibility to establish and manage their own Health Savings Account. R&R Insurance Services, Inc does not have control or oversight of employees' Health Savings Accounts except to facilitate payroll deductions deposits into those accounts upon request.

Go365 Wellness Program Information



Say hello to Go365.

It's your personalized wellness and rewards program.

Getting healthier is easier – and lots more fun – with Go365™. When it comes to health and wellness, you have your own approach. One that works for you. Go365 makes it easier to get moving along your path with more ways to start, more Activities to unlock, and more ways to rack up rewards.



Unlock Activities.

Go365 is all about you. You'll receive Activities personalized to help you reach your health goals, no matter where you are on your journey to better health. Just unlock your Activities and earn Points for higher Status.



Stay inspired.

Getting healthier can be hard. Go365 makes it easier by connecting you to all the tools and resources you need to get there. Tracking your activity is a breeze – just connect your compatible apps or fitness devices and earn Points for all your healthy activities.



Earn rewards.

Making healthier choices is a lot more fun with Go365. The more you move up in Status, the more Bucks you can earn and spend on great items in the Go365 Mall. Plus, Bonus Bucks, surprise rewards, and monthly Jackpot drawings make getting healthy more fun!



More Points. Higher Status.

Earning Points pays off big with higher Status levels. Get your spouse and kids involved too and see how fast you can move up in Status.

Here's how many Points you need to move up in Status



Adult children can only move a family to Bronze Status by completing a verified workout.

[Go365.com](https://www.go365.com)