

Zero Zone, Inc.

Benefits and Enrollment Guide

2023 - 2024 Plan Year



R&R
INSURANCE
the knowledge brokers™

Benefit Summary Guide Overview

We offer eligible employees a variety of benefits to provide you and your family with health care, accident coverage, financial protection and more.

A strong benefits program is an important part of your overall compensation, and we are regularly assessing the quality and cost of the benefits to ensure we offer the most competitive package possible. Changes and relevant information are addressed on the following pages; you are encouraged to review this guide in its entirety.

Annual Enrollment Information

Enrollment for coverage is only available during Open Enrollment. This is the only opportunity-- except for specific Qualifying Events-- that you will have during the year to make changes to your benefit elections.

Contents

- Eligibility
- Section 125 Information
- Benefit Descriptions
- Employee Contributions
- Contact Information

Employee Contributions

Employees are required to share the cost of some elected insurance benefits. Your contribution amounts are outlined in this Benefit Summary Guide or in UKG, our online benefit self-service system.

Your Available Benefits:

- Medical: United Healthcare
- Dental: United Healthcare & Care Plus
- Vision: United Healthcare
- Life/AD&D (Company Paid): Sun Life
- Disability (Short Term & Long Term): Sun Life
- Voluntary Life/Voluntary AD&D: Sun Life
- Flexible Spending Account: Diversified Benefit Services
- Health Reimbursement Arrangement: United Healthcare
- Employee Assistance Program(s): Empathia
- Critical Illness & Accident: Sun Life
- 401K/Profit Sharing: John Hancock
- Identity Theft Protection: NortonLifeLock

Customer Service

In order to help you with your benefit questions, claim issues, and general inquiries, you and your covered dependents may contact the insurance carriers directly (see last page of this booklet). In addition, you are always welcome to contact Human Resources.

Administration Contact

For questions about enrolling or making changes to the benefits provided by Zero Zone, Inc., please contact:

HR Contact Name, HR Director
262-000-0000
HR Contact Email

Eligibility

Zero Zone, 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)

Voluntary Wellness Biometric/ HRA Participant Rates Shown (See Page 13 for qualification details)

Medical	Employee	Employee + Spouse	Employee + Child(ren)	Family
NEW HSA Buy Down (NexusACO)	\$49.08	\$100.50	\$68.44	\$109.51
HSA Buy Down Plan	\$51.50	\$105.46	\$71.82	\$114.92
HSA Base Plan	\$140.65	\$288.03	\$196.14	\$313.85
Copay Plan	\$205.07	\$419.95	\$285.99	\$457.61

Costs illustrated above are based on 24 pay periods per year. Non-wellness participation rate is an additional \$85 charge per pay period.

Spousal Surcharge: Employees who cover their spouse on an R&R Insurance Services employer sponsored medical plan will be subject to a \$50 spousal surcharge fee per pay period if their spouse has access to medical coverage through the spouse's employer, whether they choose to enroll in that coverage or not.

When do Medical Benefits Begin?

For New Hires:	Coverage begins 1st of the month following date of hire
For Current Employees:	Coverage may be elected each year during the Annual Enrollment period and will be effective 1/1. You may also be eligible to enroll mid-year based on a Qualifying Event such as marriage, birth of a child, or loss of other coverage. See HR for additional information.

[Spousal Surcharge Document](#)

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.

Getting the most out of your UHC health plan:

- How to activate your Myuhc.com account
- Download the App
- Learn more about:
 - Preventive Care
 - Care Options and Costs
 - Pharmacy Programs
 - Health and Wellness Programs

Click to learn more about your UHC Benefits



Designated Diagnostic Providers Using your benefits for outpatient lab services

Maybe you've heard about Designated Diagnostic Provider benefits or maybe it's a new benefit to you. If you get your health insurance through your employer, it's important to know the details because it may affect your coverage for outpatient lab services. Let's go over what it is and how it works.



What is a Designated Diagnostic Provider?

Designated Diagnostic Providers are laboratory providers that meet certain quality and efficiency requirements. If you have a Designated Diagnostic Provider benefit, you'll have the highest level of coverage – and likely save money – when you use a Designated Diagnostic Provider for your outpatient lab services.

How do I know if I have Designated Diagnostic Provider benefits?

You can sign in to myuhc.com, call the number on your member ID card or look for the Designated Diagnostic Provider icon on your card to learn if these benefits apply to you. If you have Designated Diagnostic Provider benefits and you don't use a Designated Diagnostic Provider, you may have a higher cost-share and end up paying more out-of-pocket for your outpatient lab services.



How do I find a Designated Diagnostic Provider?

To find a Designated Diagnostic Provider near you, sign in to myuhc.com and select Find Care and Costs or use the UnitedHealthcare app. Look for the green check that indicates a provider is a Designated Diagnostic Provider. Here's an example.

Click on images to obtain details.



Health Management | Preferred Lab Benefit

Say hello to the Preferred Lab benefit

Add value to your health plan with this Preferred Lab benefit designed to help save your employees money.

Increased value for you. Lower costs for employees.

When you choose the Preferred Lab benefit, your employees can get lab work with no cost-share when they use one of the designated Preferred Lab facilities. In addition to saving money, choosing a Preferred Lab may help save time. There's more value for lab services – and more value for your employees. Here are a few examples of average costs for lab services:

Current Procedural Terminology (CPT) Description	Preferred Lab	Network Lab
General Health Panel	\$0	\$32
DNA-based Noninvasive Prenatal Test	\$0	\$731
Cystic Fibrosis Prenatal Test	\$0	\$276
Surgical Pathology Examination	\$0	\$151
Oncology testing	\$0	\$1,036
Toxicology	\$0	\$97

More to know
Participating labs are designated in the provider search on myuhc.com – look for this icon:

UnitedHealthcare

Medical Plan Benefits Summary - see Benefit Summary links below for complete details

	2023 NexusACO HSA Buy-Down			2023 HSA Buy-Down		2023 HSA Base		2023 Copay Plan	
Carrier	United Healthcare			United Healthcare		United Healthcare		United Healthcare	
Plan Type	HSA Plan			HSA Plan		HSA Plan		HRA Plan	
Network	NexusACO			Options PPO for Madison Area Employees Choice Plus for all other employees		Options PPO for Madison Area Employees Choice Plus for all other employees		Options PPO for Madison Area Employees Choice Plus for all other employees	
Coverage Level	Designated Network	Network	Out of Network	Network	Out of Network	Network	Out of Network	Network	Out of Network
Deductible (Single/ Family)	\$5,000/ \$10,00	\$5,000/ \$10,000	\$10,000/\$20,000	\$5,000/\$10,000	\$7,500/\$15,000	\$3,000/\$6,000	\$5,200/\$10,400	\$2,000/\$4,000	\$4,000/\$8,000
Coinsurance	100%	80%	70%	80%	60%	80%	60%	80%	60%
Out of Pocket (OoP) Max (Single/ Family)	\$6,500/\$13,000	\$6,500/\$13,000	\$20,000/\$40,000	\$6,350/\$12,700	\$12,700/\$25,400	\$4,500/\$9,000	\$8,000/\$16,000	\$5,500/\$11,000	\$8,000/\$16,000
Family Ded & OoP Max Accumulation	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Office Visits									
Primary Care Physician	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	\$0 copay (< age 19) \$30 copay (age 19+)	Deductible/ Coinsurance
Specialist	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	\$60 copay	Deductible/ Coinsurance
Virtual Visits	Deductible/100%	Deductible/100%	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	\$0 copay	Deductible/ Coinsurance
Preventive Care	100%, no deductible	100%, no deductible	Deductible/ Coinsurance	100%, no deductible	Deductible/ Coinsurance	100%, no deductible	Deductible/ Coinsurance	\$0 copay	Deductible/ Coinsurance
Hospital Services (Require Pre-authorization)									
Inpatient Hospital	Deductible/ Coinsurance	\$500 per Occurrence + Deductible/Coinsurance	\$500 per Occurrence + Deductible/Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Outpatient Hospital	Deductible/ Coinsurance	\$250 per Occurrence + Deductible/Coinsurance	\$250 per Occurrence + Deductible/Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Urgent Care & Emergency Room Visits									
Urgent Care Visit	Deductible/ 100%	Deductible/ 100%	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance	\$100 copay	Deductible/Coinsurance
Emergency Room	Deductible/ 100%	Deductible/ 100%	Same As In Network	Deductible/ Coinsurance	Same As In Network	Deductible/ Coinsurance	Same As In Network	\$350 copay, then 80%	Same As In Network
Imaging and Lab work									
Lab, X-Ray and Diagnostic - Outpatient - Lab Testing	Deductible/ 100%	Deductible/ 100%	Deductible/ Coinsurance	Designated Network: Deductible/ 80% Network: Deductible/ 50%	Deductible/ 60%	Designated Network: Deductible/ 80% Network: Deductible/ 50%	Deductible/ 60%	Designated Network: Deductible/ 100% Network: Deductible/ 50%	Deductible/ 60%
Lab, X-Ray and Diagnostic - Outpatient - X-Ray and other Diagnostic Testing	Deductible/ 100%	Deductible/ 100%	Deductible/ Coinsurance	Deductible/ 80%	Deductible/ 60%	Deductible/ 80%	Deductible/ 60%	Deductible/ 100%	Deductible/ 60%
Major Diagnostic and Imaging - Outpatient	Deductible/ 100%	Deductible/ 100%	Deductible/ Coinsurance	Designated Network: Deductible/ 80% Network: \$500 per occurrence + Deductible/ 50%	\$500 per occurrence + Deductible/ 60%	Designated Network: Deductible/ 80% Network: \$500 per occurrence + Deductible/ 50%	\$500 per occurrence + Deductible/ 60%	Designated Network: Deductible/ 80% Network: \$500 per occurrence + Deductible/ 50%	\$500 per occurrence + Deductible/ 60%
Prescription Drugs (Retail Pharmacy)									
Benefits Apply After:	Deductible			Deductible		Deductible		\$250 Rx Deductible (applies to Tiers 2, 3 and 4 only)	
Tier 1 Prescriptions	\$10 copay			\$10 copay		\$10 copay		\$10 copay	
Tier 2 Prescriptions	\$35 copay			\$35 copay		\$35 copay		\$35 copay	
Tier 3 Prescriptions	\$70 copay			\$60 copay		\$60 copay		\$60 copay	
Tier 4 Prescriptions	N/A			N/A		N/A		\$100 copay	

Click HERE for NexusACO HSA Buy-Down Plan Benefit Summary

Click HERE for Options PPO (Madison Area) HSA
Buy-Down Benefit Summary

Click HERE for Choice Plus HSA Buy-Down
Benefit Summary

Click HERE for Options PPO (Madison Area)
HSA Base Plan Benefit Summary

Click HERE for Choice Plus HSA Base Plan
Benefit Summary

Click HERE for Options PPO (Madison Area)
Copay Plan Benefit Summary

Click HERE for Choice Plus Copay Plan Benefit
Summary

This Benefit Summary is for illustration purposes only.
Refer to the insurance carrier's Certificate of Coverage for a full description of plan coverage and exclusions.

Health Savings Account (HSA)

If you are enrolled in R&R's HSA-qualified health plans, 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 **\$175.00** (35%) in taxes!



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 included in your gross income and an additional 20% excise tax (and a possible state 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 event of an IRS audit!

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

If you are enrolled under either of our HSA-qualified health plans, 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. 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	2022	2023
Single Coverage	\$3,650	\$3,850
Family Coverage	\$7,300	\$7,750
"Catch-Up" Contribution (Age 55+ only)	Additional \$1,000	Additional \$1,000

When Are You Eligible for an HSA?

To establish an HSA or deposit money into an HSA, you:

- 1) Must be enrolled in an HSA qualified High Deductible Health Plan
- 2) Must not be enrolled in a non-HSA qualified HDHP* such as:
 - Spouse's non-HSA qualifying health plan
 - Any part of Medicare, including Part A, or Medicaid
 - General-purpose Medical Flexible Spending Account
 - Tricare Insurance
- 3) Can not be claimed as a dependent on someone else's Federal Income Tax Return

**This is not an all inclusive list of non-HSA qualified HDHPs.*

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.

Health Reimbursement Arrangement

R&R Insurance Services, Inc. provides its medical plan participants on the Copay Plan with a reimbursement program, administered by United Healthcare. The plan is designed to help our employees and their covered family members with qualified deductible expenses.

This plan only applies to the employees that elect the Copay medical plan.

Reimbursement Description



Medical Coverage Tier	Employee's Deductible Responsibility	R&R's Reimbursement
Employee-Only Coverage	\$750	\$1,250
Family Coverage	\$1,500	\$2,500

How Does the Plan Work?

The reimbursement program is funded directly with R&R Insurance Services, Inc. money.

For single coverage - the employee is responsible for the first \$750 of the \$2,000 deductible. The HRA will pay the next \$1,250. **For family coverage** (two person deductible) - the employee is responsible for the first \$750 of eligible deductible expenses per family member, to a maximum of \$1,500. The HRA will pay the next \$1,250 per family member of eligible deductible expenses to a maximum of \$2,500.

After the employee's responsibility is met, **the HRA will pay out the remainder deductible expenses directly to the provider on the employee's behalf.**

The HRA Plan provides payment for eligible deductible expenses **for IN-Network Claims Only**. Out-of-Network claims are not eligible.

When do Health Reimbursement Arrangement Benefits Begin?

For New Hires:	Coverage begins 1st of the month following date of hire
For Current Employees:	Coverage may be elected each year during the Annual Enrollment period and will be effective 1/1. You may also be eligible to enroll mid-year based on a Qualifying Event such as marriage, birth of a child, or loss of other coverage. See HR for additional information.

Additional Resources from UnitedHealthcare

If you participate in one of our group medical plans through UnitedHealthcare, you have access to some great tools and resources:

Real Appeal

What Is It?

- Free weight loss program
- Expert one-on-one coaching
- Personalized support
- Engaging entertainment
- Tools & Tracking

Watch the Video



Lose weight and get help to keep it off with Real Appeal™

What are your reasons to lose weight?

- To feel better
- To look better
- To be more active
- To improve your health

Whatever your reasons, Real Appeal may help you lose weight and keep it off, feel and look better and do things you enjoy like—have the extra energy to play with your kids, wear clothes more comfortably, sleep better and think better—all the good stuff.

We all hear that losing weight is just a matter of eating less and moving more, right? It sounds easy, but if it were only that simple wouldn't we all be at our ideal weight? Losing extra pounds, no matter how many or few is a difficult task, especially when you try to do it alone.

That's why UnitedHealthcare is excited to introduce a new healthy weight management program through Real Appeal. Experts in weight management behavior change, Real Appeal uses the secrets to weight loss that may help people lose weight. They have proven experience in helping people develop simple weight loss plans that actually work.

How is Real Appeal different from other weight management programs?

Real Appeal uses a highly interactive weekly internet show. With videos and live online coaching to help you make small behavior changes week by week. These tools may help you lose weight and achieve your long term health goals. Using weight-loss research studies, Real Appeal has designed a program to support you through every stage of weight management. Whether you need to lose a lot of weight, are moderately overweight or simply need to lose those extra 10 pounds, this program may work for you.

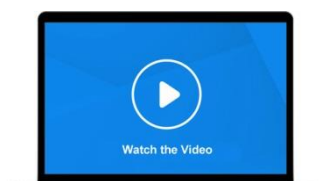
realappeal™

Quit for Life

What Is It?

- Free smoking cessation program
- Personalized support from a Quit Coach®
- Self-paced online courses
- Text2Quit (SM) and messages

Watch the Video



Take a break without a cigarette.

Tired of your day revolving around smoking? If you want to enjoy life without it, we're here for you. Since 1985, we've helped over 2 million tobacco users.

The Quit For Life® program offers proven, personal support to help you quit for good — **at no additional cost to you.** Choose from a variety of tools to customize a plan to help you break free from tobacco.

Online Support.
Get access to a website with an Action Plan and quit guide to help you beat urges, manage withdrawal symptoms and switch up your habits to avoid tobacco.

Quit For Life® mobile app.
24/7 urge management support plus on-the-go access to your program. Download through the Apple® (iTunes® App Store®) or Google Play™.

Connect with tips, tools and support, anytime.
Download the Quit For Life® mobile app. Available for Android® and iOS devices.

Get started at myuhc.com®.

CONTINUED

Additional Resources from UnitedHealthcare Continued

Virtual Visits

How do Virtual Visits work?

- Register anytime, then request a visit when you are sick
- Get a diagnosis and prescription* (if needed) in 20 minutes or less
- Pay \$50 or less with your UnitedHealthcare plan

Virtual Visits are good for:

- Allergies
- Bladder/Urinary tract infection
- Bronchitis
- Cough/Cold
- Diarrhea
- Fever
- Migraine/Headaches
- Pinkeye
- Rash
- Seasonal flu
- Sinus problems
- Sore throat
- Stomach ache
- Quick assessment of severity



Watch the Video below



Simply Engaged Video/Flyer - Earn up to \$200 per year in Gift Cards!

- Must be enrolled in the R&R group health plan through UnitedHealthcare to Participate
- You and your enrolled Spouse may each earn up to \$200 in gift cards per year
- Wide Variety of Options to Earn Gift Cards

Watch the Video below



R&R Wellness 2022: "Wise and Well"



3 Ways to get to Bronze:

- Complete at least 1 Health Assessment section online or on the Go365 App OR
- Get a Biometric Screening (provided R&R Office) OR
- Log a verified workout



Keep earning points to get to Silver by 10/1/2022!



- Improve your health and earn points!
- The higher your status the more Go365 Bucks you earn!
- This is a voluntary program.
- Save \$85/paycheck!



R&R Wellness 2022: "Wise and Well"

Complete & [Upload](#) Biometrics

Step 1

Complete Go365 Online HRA

Step 2

Reach Silver Status by 10/1/22

Step 3

Earn Reduced Wellness Premium rate for 2023

Step 4



- ✓ Know Your Health
- ✓ Improve Your Health
- ✓ Enjoy the Rewards!



Go365 Video Links

Need help understanding Go365? Click the links below for video assistance.

What is Go365?



2:16 minutes

How to Create an Account



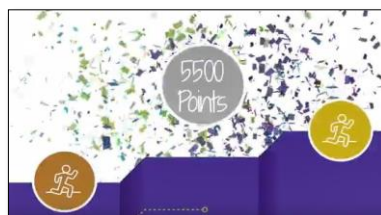
1:03 minutes

How to Choose the Right Fitness Device for you



1:52 minutes

Getting to Silver Status is Easy



3:00 minutes

Important Medicare Information for Our Medical Plan Participants

15 Minute Screencast on What you need to know Regarding Medicare

Click Button



You or your spouse may be eligible for Medicare if you are age 65 or older. Medicare-eligible individuals may remain covered under the Zero Zone, Inc. medical plan, but need to understand the following information:



- Once you become Medicare-eligible, you can continue to be enrolled in our group medical plan. You also have the option to stop participation in our medical plan altogether, enrolling instead under the various parts of Medicare. You are encouraged to speak with a licensed insurance advisor to determine which option is best for you.
- Individuals are typically enrolled in Medicare Part A automatically when they reach age 65. Part A generally does **not** have a premium cost, and covers inpatient hospital care, skilled nursing facilities, and hospice care.
- You *may* be able to initially delay Part B enrollment without penalties-- and other adverse effects-- while remaining covered under an employer-sponsored medical plan. However, in specific situations, Medicare-eligible individuals should enroll in Part B even if they are keeping their employer coverage. Generally, a person needs to enroll under Part B if they are:
 - 1) Age 65+ while covered under a group medical plan sponsored by an employer with fewer than 20 employees; or
 - 2) Under age 65 and Medicare-eligible due to disability while covered under a group medical plan sponsored by an employer with fewer than 100 employees.
- Once an individual is enrolled under **any** part of Medicare (including Part A), they are no longer able to make any new contributions to their Health Savings Accounts (HSA).^{*} Medicare-enrolled individuals can, however, spend down *existing* money in their HSA for eligible expenses.
- When an individual becomes Medicare-eligible, they should carefully examine their options for Medicare Part D (prescription drug plan coverage). If your medical plan coverage is not considered "creditable", and you fail to enroll in a Part D plan when first eligible, you may be subject to future enrollment penalties at a time when you do decide to enroll under a Part D plan.

Notification of plan creditable/ non-creditable status is provided annually to our medical plan participants. Please see HR with any questions about the current plan's creditable/ non-creditable status.

** When an individual defers Social Security retirement benefits for six or more months past their normal retirement age, they will ultimately receive six months of "back pay" from Social Security when they do enroll. When this happens, an individual's Medicare Part A enrollment will also be backdated six months. To avoid tax penalties, Medicare-eligible individuals should stop contributing to their Health Savings Account six months before applying for Social Security retirement benefits .*

Flexible Spending Accounts

Flexible Spending Account benefits are administered by Diversified Benefit Services and offer reimbursement of specific expense types. The money is deducted from your earnings on a pre-tax basis. An annual election is required to participate in this program.

Employees working 20+ hours per week are eligible for the dependent care account. The General Purpose Health and Limited Purpose plans require a minimum of 30+ hours per week to be eligible.

Visit www.dbsbenefits.com for online tools and resources.

Benefits Overview

[Click HERE for FSA Enrollment Letter](#)

Account Type	Description	Maximum Annual Election
General Purpose Health *	Reimbursement for out-of-pocket expenses incurred from health, dental or vision care, as described by IRS Code Section 213 (summarized annually in IRS Publication 502).	\$3,050
Limited Purpose * (For those enrolled in the HSA Health plans)	Reimbursement for out-of-pocket expenses incurred from dental or vision care only , as described by IRS Code Section 213 (summarized annually in IRS Publication 502).	\$3,050
Dependent Care	Reimbursement for expenses related to daycare for eligible dependents as described by IRS Code Section 129 (summarized annually in IRS Publication 503).	\$5,000

* Flexible Spending Accounts have a Grace Period of 14-1/2 months to submit claims

Employee Contributions (Payroll Deductions)

Flexible Spending Accounts	Employee
Plan Cost	<i>Varies based on your election amount</i>

Payroll deductions for the Flexible Spending and Dependent Care Account occur bi-weekly (i.e. 26 pay periods per year)

When do Flexible Spending Accounts Benefits Begin?

For New Hires:	Coverage begins 1st of the month following date of hire
For Current Employees:	Coverage may be elected each year during the Annual Enrollment period and will be effective 1/1. You may also be eligible to enroll mid-year based on a Qualifying Event such as marriage, birth of a child, or loss of other coverage. See HR for additional information.

Dental

Dental coverage is provided through United Healthcare or Care Plus and includes coverage for exams, cleanings, and restorative services. For a list of participating providers, visit www.myuhc.com for the Low & High plan or www.careplusdentalplans.com for the Care Plus Dental HMO plan.

Benefits Overview

Service Category	Category Includes	In-Network Coverage United Healthcare Dental Basic (Low) Plan	In-Network Coverage United Healthcare Dental Enhanced (High) Plan	In-Network Coverage Care Plus Dental (Dental Associates & Midwest Dental)
Preventive Services	Cleanings & X-rays	100%	100%	100%
Basic Services	Fillings	100%	100%	100%
Major Services	Crowns & Implants	50%	60%	75%
Orthodontia (Children under age 19)	Corrections & alignments	50%	50%	50%
Adult Orthodontia	Corrections & alignments	50%	50%	N/A

Calendar Year Deductible (Single/Family)	\$50/\$150	\$50/\$150	No deductible
Maximum Annual Benefit	\$1,000*	\$1,500*	\$2,000*
Orthodontia Lifetime Maximum	\$1,000	\$1,500	\$1,500

*Cleanings and Exams don't count toward the Maximum Annual Benefit

Employee Contributions (Payroll Deductions)

UHC Dental Plans	Employee	Employee + Spouse	Employee + Child(ren)	Family
UHC Basic (Low) Plan	\$13.22	\$27.30	\$31.39	\$48.00
UHC Enhanced (High) Plan	\$16.54	\$32.85	\$37.97	\$56.13

Care Plus Dental Plan	Employee	Employee + 1	Employee + 2 or more
Care Plus HMO	\$10.51	\$20.95	\$37.58

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



Click [HERE](#) for Care Plus Dental Plan Summary



Click [HERE](#) for United Healthcare Employee Enrollment Kit

When do Dental Benefits Begin?

For New Hires:	Coverage begins 1st of the month following date of hire
For Current Employees:	Coverage may be elected each year during the Annual Enrollment period and will be effective 1/1. You may also be eligible to enroll mid-year based on a Qualifying Event such as marriage, birth of a child, or loss of other coverage. See HR for additional information.

Vision

Vision coverage is provided through United Healthcare. The vision care network consists of private practicing optometrists, ophthalmologists, opticians and optical retailers.

You have the option of visiting any provider, however, by choosing a network provider you'll receive the highest level of benefit and save on out-of-pocket costs. To see a list of participating providers go to www.myuhc.com

Benefits Overview

[Click HERE for Vision Employee Enrollment Kit](#)

Service Category	Frequency Maximum	In-Network Coverage
Routine Exam	12 months	100% after \$10 copay
Eyeglass Lenses*	12 months	100% after \$25 copay
Eyeglass Frames	12 months	Up to \$150 Allowance, 30% off balance
Contact Lenses (Elective)	12 months	Up to \$150 Allowance
Contact Lenses (Medically Necessary)	12 months	100%



*Copays differ for progressive and other lense enhancement. See benefit summary for more details

Employee Contributions (Payroll Deductions)

Check out the new Employee/Children Tier!

Vision	Employee	Employee + Spouse	Employee + Child(ren)	Family
Plan Cost	\$3.31	\$6.22	\$7.28	\$10.16

Costs illustrated above are based on 24 pay periods per year

When do Vision Benefits Begin?

For New Hires:	Coverage begins 1st of the month following date of hire
For Current Employees:	Coverage may be elected each year during the Annual Enrollment period and will be effective 1/1. You may be eligible to enroll mid-year based on a Qualifying Event such as marriage, birth of a child, or loss of other coverage. See HR for additional information.

Life/AD&D

Our company sponsors group life/ AD&D coverage through Sun Life. This basic coverage is provided to you at no cost.

Benefits Overview (Company-Paid)

Coverage Name	Coverage Benefit	Benefit Description
Company-Paid Life	2x employees salary up to \$250,000	Pays a benefit if you die.
Company-Paid AD&D	2x employees salary up to \$250,000	Pays an additional benefit if you die in an accident, or receive specific types of dismemberment injuries.
Company-Paid Dependent Life	\$5,000 spouse, \$2,500 child	Pays a benefit if your spouse or child dies.

[Click HERE for Life/AD&D Benefit Summary & Rates](#)

Employee Contributions (Payroll Deductions)

Life/AD&D	Employee Coverage	Dependent Coverage
Plan Cost	Paid 100% by Employer	Paid 100% by Employer



When do Life/AD&D Benefits Begin?

For New Hires:	Coverage begins 1st of the month following date of hire
For Current Employees:	As a 100% company-paid benefit, you are enrolled when first eligible as a new-hire. No Open Enrollment opportunity exists.

Life Insurance Conversion and Porting Options

If you lose eligibility for our company-paid life benefits due to reduction of hours, retirement or termination, you have 31 days to 'convert' your group life coverage into an individually-owned whole life policy.

Conversion of your life insurance policy can be expensive, but the coverage is guaranteed (not subject to any medical underwriting). You may also have the ability to "port" your group coverage to a term life individual policy (when specific criteria is met). For either option you must return a completed conversion election form directly to Sun Life within 31 days from when you lost coverage under our company-paid group life plan.

Remember to keep Zero Zone, Inc. updated with beneficiary changes! In the event of a life claim on yourself or a dependent, Sun Life will use the most recent designation from our benefit enrollment files.



[Click link to learn about our Online Will Preparation](#)



[Click link to learn about our Emergency Travel Assistance](#)

Voluntary Life

You have the option to purchase additional life insurance (above the amount we provide) with Sun Life on yourself, spouse, and child(ren). If you buy this coverage when first eligible, you are not required to answer any medical underwriting questions for amounts up to the carrier's 'Guarantee Issue' level.

Benefits Overview

	Employee Voluntary Life	Spouse Voluntary Life	Child(ren) Voluntary Life
Guarantee Issue Amount *	\$150,000	\$30,000	\$10,000
Maximum Election Amount	5 x Salary to a maximum of \$500,000	100% of EE benefit up to \$250,000	\$10,000
Election Increments	\$10,000	\$5,000	\$2,500

* No underwriting is required up to this amount if you elect coverage when first eligible.

Employee Contributions (Payroll Deductions)

	Employee Coverage	Spouse Coverage	Dependent Coverage
Plan Cost	Based on age & smoker status	Based on employee's age & smoker status	Flat \$ Amount

Costs are based on 24 pay periods per year

[Click HERE for Voluntary Life Benefit Summary](#)

When do Voluntary Life Benefits Begin?

For New Hires:	Coverage begins 1st of the month following date of hire
For Current Employees:	Voluntary Life programs do not have an Open Enrollment opportunity for individuals who previously waived coverage to later elect Guarantee Issue benefits. You may, however, be able to apply for coverage at the annual enrollment period for a benefit amount subject to underwriting. Please see HR for additional information.

Life Insurance Conversion & Porting Options

If you lose eligibility for our voluntary life benefits due to reduction of hours, retirement or termination, you have 31 days to 'convert' your group life coverage into an individually-owned whole life policy.

You may also have the ability to 'port' your group coverage to a term life individual policy (when specific criteria are met). For either option, you must return a completed election form directly to Sun Life within 31 days from when you lost coverage under our group voluntary life plan.

Remember to keep Zero Zone, Inc. updated with beneficiary changes! In the event of a life claim on yourself or a dependent, Sun Life will use the most recent designation from our benefit enrollment files.

Voluntary Accidental Death & Dismemberment (AD&D)

You have the option to purchase additional AD&D Insurance with Sun Life on yourself, spouse, and child(ren). You will receive a payment if you suffer a covered accidental injury or an accidental death. Use this benefit to pay for injury-related expenses or to help replace lost income.

Benefits Overview

[Click HERE for Voluntary AD&D Benefit Summary](#)

	Employee Voluntary AD&D	Spouse Voluntary AD&D	Child(ren) Voluntary AD&D
Election Amount	\$10,000 to \$500,000	\$5,000 to \$250,000 <i>Cannot exceed 100% of the employee's election</i>	\$1,000 to \$10,000
Election Increments	\$10,000	\$5,000	\$1,000

Employee Contributions (Payroll Deductions)

	Employee Coverage	Spouse Coverage	Dependent Coverage
Plan Cost	All of the Plan costs are based on the benefit amount selected and on pre-determined rates		

Costs are based on 24 pay periods per year

When do Voluntary Benefits Begin?

For New Hires:	Coverage begins 1st of the month following date of hire
For Current Employees:	You may apply for coverage during the Annual Enrollment period.

Disability

Disability Protection is provided through Sun Life. This type of insurance provides income protection in the event you become disabled and are unable to work for an extended period of time.

Short Term Disability (STD) Benefits Overview

Coverage Name	Coverage Benefit
Benefit Amount	66.67% of weekly income
Benefit Maximum	\$4,500 per week - Class 1
Benefit Maximum	\$2,500 per week - Class 2
Benefit Duration	13 weeks
Elimination Period	0 days for injury, 7 days for illness
Pre-Existing Condition Limitation	No

[Click HERE for Class 1 STD Benefit Summary](#)

[Click HERE for Class 2 STD Benefit Summary](#)

Voluntary Long Term Disability (LTD) Benefits Overview

Coverage Name	Coverage Benefit
Benefit Amount	60% of monthly income
Benefit Maximum	\$15,000 per month
Benefit Duration	Social Security Normal Retirement Age
Elimination Period	90 days
Pre-Existing Condition Limitation	3 months prior/ 12 months insured

[Click HERE for LTD Benefit Summary](#)

In the event you become disabled and receive disability benefit payments, those payments may be considered taxable income. If applicable, your disability benefit will be included on your year-end W-2 statement from R&R.

Employee Contributions (Payroll Deductions)

	Employee Short Tern Disability Coverage	Employee Long Term Disability Coverage
Plan Cost	100% Paid by Employer	100% Paid by Employee Based on age and annual salary

Costs are based on 24 pay periods per year

When do Disability Benefits Begin?

For New Hires:	Coverage begins 1st of the month following date of hire
For Current Employees - STD:	As a company-paid benefit, you are enrolled when first eligible as a new-hire. No annual enrollment opportunity exists.
For Current Employees - LTD:	If you waive coverage at the time of hire, you may apply for coverage during the annual enrollment period, subject to underwriting.

Critical Illness & Accident Insurance

Critical Illness Benefits Overview:

R&R Insurance Services, Inc. offers employees Critical Illness Insurance coverage through Sun Life. Please refer to the insurance carrier's benefit summary for specific details on these coverages.

Critical Illness insurance pays a cash benefit if you, your spouse, or your child are diagnosed with specific diseases. You can use the cash benefit however you see fit—to help pay for out-of-pocket medical expenses (e.g., co-pays or deductibles) or everyday expenses (e.g., childcare or groceries).

Level of Coverage	Employee	Spouse	Child(ren)
Election Amount	\$5,000 - \$20,000	\$5,000 - \$10,000	\$5,000
	(increments of \$5,000)	(increments of \$2,500)	

Click [HERE](#) for Critical Illness Benefit Summary

Employee Contributions (Payroll Deductions)

The cost depends on the elected benefit amount & age and is based on 24 pay periods per year.

When do Critical Illness Benefits Begin?

For New Hires:	Coverage begins 1st of the Month following date of hire
For Current Employees:	Voluntary Critical Illness does not have an Open Enrollment opportunity for individuals who previously waived coverage. You may, however; apply for coverage during the annual enrollment period subject to underwriting. Please see HR for additional information

Accident Insurance Benefit Overview:

R&R Insurance Services, Inc. offers employees Accident insurance through Sun Life. Please refer to the insurance carrier’s benefit summary for specific details on this coverage.

- Accident insurance pays a cash benefit when you, your spouse, or your child:
- Receive an injury as the result of an accident (e.g. fractures or dislocations)
 - Receive treatments (e.g. emergency room visits, follow-up doctor appointments, or ambulance rides)
 - For the loss of life or dismemberment
 - Use the benefit however you see fit - to help pay for out-of-pocket medical expenses (e.g., co-pays or deductibles) or everyday expenses (e.g., childcare or groceries).

Employee Contributions (Payroll Deductions)

Click [HERE](#) for Accident Benefit Summary

Cost depends on the level of coverage elected (employee, employee + child(ren) employee + spouse, family) and is based on 24 pay periods per year.

When do Accident Benefits Begin?

For New Hires:	Coverage begins 1st of the month following date of hire
For Current Employees:	You may apply for coverage during the annual enrollment period. Please see HR for additional information.

401K/Profit Sharing Plan

Eligibility:

Employees are eligible to enroll in the 401K Plan on the 1st of each calendar quarter once they have completed two months of service, have attained age 19, and have completed 166 hours of service in a two month period. Eligible employees are able to start contributing the first of the month after completing 2 months of service. There are two components to this plan; 401K contributions and Profit Sharing Contributions.

Employee Contributions:

Employee contributions may be made to the traditional 401K "pre-tax" account or to a Roth "after-tax" account. Employees may contribute any whole percent or dollar amount, but not more than the annual IRS limitation.

Matching Company Contributions:

R&R will match 50% up to a maximum of 4% of the employee's contribution.

Example:

Employee contributes 2%	R&R will contribute 1%
Employee contributes 4%	R&R will contribute 2%
Employee contributes 10%	R&R will contribute 2%

Vesting Schedule:

Employees are vested in the company contributions (both the 401(k) company match and profit sharing contribution) over a 'graduated' four year schedule as shown below. Employees are always 100% vested in their own contributions.

R&R 401(k) Contributions	
One Year but less than Two Years	25%
Two Years but less than Three Years	50%
Three Years but less than Four Years	75%
Four Years	100%

Profit Sharing Plan

Eligibility:



- Employees are eligible to receive a Profit Sharing Contribution once they meet the eligibility requirements for the 401K Plan as stated above;
- Company profit sharing contributions are made on an annual basis at the discretion of R&R Insurance Services;
- You must be employed by the company on the last day of the Plan Year to receive a company contribution;
- If employment ends due to death, disability, or attainment of normal/early retirement age, you will be eligible to receive a Profit Sharing contribution regardless of whether you meet the hours of service requirement and/or last day requirement as stated;
- Employees are vested in the Profit Sharing contribution based on the same vesting schedule of the 401K Plan as stated above.

Employee Assistance Program(s)

Zero Zone, Inc. offers employees Employee Assistance Program(s) coverage through LifeMatters provided by Empathia. This is a benefit that is 100% covered by R&R Insurance.

An Employee Assistance Program (EAP) offers confidential support to you and your family members when you need help with life's challenges.

Empathia

Where to Call for Help

LifeMatters
www.mylifematters.com
Employee/Family passcode: RR1
800-634-6433



What Kind of Questions Can Empathia Help With?

24/7 Free Consultation services include:

- Personalized work/life referrals
- Convenience resources
- Financial consultation
- Legal consultation

These are available to you via website, text messaging or the LifeMatters App.

Click phone below
for more information
on LifeMatters!



Click [HERE](#) for Introductory Employee EAP Letter

Other Resources - United Healthcare & SunLife



You must be enrolled in the Health Plan at R&R Insurance to utilize the UHC EAP Services. Please call the number listed on the back of your Medical ID Card for more information!



Click [HERE](#) to see services offered by SunLife

Contact
EAPBusiness Class Anytime
Call: 877.595.5281
TDD: 800.697.0353
Online: guidanceresources.com
App: GuidanceResources* Now
Web ID: EAPBusiness

When do Employee Assistance Program(s) Benefits Begin?

All Employees	Coverage begins first day of hire
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NortonLifeLock

Signing up for LifeLock service is an important step in helping to protect your identity. You have your choice of 2 different plans as noted in the Norton LifeLock Product Guide attached below.

Help safeguard your personal information – it’s *everywhere*.

Get the all-in-one protection for your identity and devices.



LifeLock Identity Theft Protection We look for uses of your personal information, and with proprietary technology alert you to a wide range of potential threats to your identity.



Norton Device Security protects against existing and emerging threats, including ransomware, viruses, spyware, malware, and other online threats.



Parental Control¹⁸ helps keep your kids safer online. Help your kids explore the Web more safely by keeping you informed of sites they are visiting, and blocking harmful or inappropriate ones.



Privacy Monitor scans common public people-search websites for your personal information and help you opt-out, giving you peace of mind and greater control over your online privacy.



[Click HERE for Norton LifeLock Product Guide](#)

[Click HERE for Norton LifeLock Benefit Brochure](#)

[Click HERE for Norton LifeLock Onboarding and FAQ Guide](#)

Employee Contributions (Payroll Deductions)

	Employee Only	Employee + Family
NortonLifeLock		
Benefit Essential	\$4.25	\$8.49
Benefit Premier	\$12.75	\$25.49

Costs illustrated above are based on 24 pay periods per year (Semi-Monthly Pay Periods).

When do NortonLifeLock Benefits Begin?

For New Hires:	Coverage begins first of the month following date of hire.
For Current Employees:	Coverage can be elected each year during our Annual Enrollment period and will be effective as of 1/1. You also are eligible throughout the year to enroll. See HR for additional information."

About This Guide

This Benefits & Enrollment Guide was prepared by R&R Insurance Services, Inc. specifically for Zero Zone, Inc..

This document cannot, and should not, be construed as being exhaustive or as being applicable to any other group health plan or employer. This document is not intended to be, and should not be construed as legal advice, nor should any discussion with, or opinions expressed by R&R Insurance Services, Inc. or its authorized representatives be construed as legal advice. Readers should contact legal counsel for legal advice.

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits & Enrollment Guide and the actual plan documents the actual plan documents will prevail.

All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Benefits & Enrollment Guide, or any materials contained therein, contact Human Resources.

Contact Information

Insurance Carriers & Administrators

Coverage	Carrier Name	Member Services Phone #	Group Policy #
Medical	United Healthcare	(866)314-0335	TBD
Dental	United Healthcare & Care Plus	UHC:(800)247-6875 Care Plus: (800)318-7007	TBD
Vision	United Healthcare	(866)939-3633	TBD
Life/AD&D	Sun Life	(800)247-6875	TBD
Disability	Sun Life	(800)247-6875	TBD
Voluntary Life/AD&D	Sun Life	(800)247-6875	TBD
Flexible Spending Accounts	Diversified Benefit Services	(262)367-3300	TBD
Health Reimbursement	United Healthcare	(866)314-0335	TBD
Critical Illness	Sun Life	(800)247-6875	TBD
Accident	Sun Life	(800)247-6875	TBD
Identity Theft Protection	NortonLifeLock	(800)607-5619	TBD
401K/Profit Sharing	John Hancock	(800)395-1113	TBD

Benefits Consultant/ Broker

Stephanie Riesch-Knapp

R&R Insurance Services, Inc.

N14 W23900 Stone Ridge Drive, Waukesha, WI 53188

(262) 953-7124

stephanie.riesch-knap@rrins.com

Contact Name	Title	Phone #	Email
	HR Director	262-XXX-XXXX	

If you have questions or concerns about your benefits please feel free to contact Nicki Johnson or Donald Levings.