

# 2021

## BENEFITS GUIDE

## UNION EMPLOYEES



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## ABOUT THIS GUIDE

This guide describes the benefit plans available to you as an employee of Bi-State Development (BSD). The details of these plans are contained in the official plan documents. This guide is meant to cover the major points of each plan only and does not contain all of the terms and conditions of the plans. In the event of a discrepancy between the information in this guide and the information in the plan documents, the plan documents will govern.

## HELP WITH ORACLE SELF-SERVICE BENEFITS

If you need assistance with enrolling in or changing benefits in Oracle Self Service-Benefits, a detailed 'How To' document can be accessed as follows:

- Go to [www.BiStateDev.org](http://www.BiStateDev.org)
- Click on Employee Resources in the lower left corner
- Click on the Benefits Information Ribbon
- Look for Oracle Self Service-Benefits (you might need to scroll down)

# WELCOME TO 2021 OPEN ENROLLMENT

BSD is pleased to offer a comprehensive benefits program to our valued employees. This Benefits Guide will provide you with information about each of the benefits available to you and the associated employee contribution amount for each, if you enroll.

No one could have predicted how 2020 would change our lives; the way we live, the way we work and the way in which we view our benefits. For many, it not only highlighted the value of our benefits, but also the value of being enrolled in the right benefits. Employees will not be required to re-enroll in Benefits this year, but we encourage all employees to review their Benefits selections and make changes as appropriate. Those who either didn't enroll in Unum benefits last year or didn't enroll up to the maximum guaranteed issue amount will have the opportunity to add or increase coverage for 2021.

Although all employees had the opportunity to meet in person with a Benefits counselor last year, we are offering the opportunity again this year. This is an opportunity that all employees hired since November 2019 should take advantage of. There will be a limited number of in-person appointment slots available at select locations and they must be reserved in advance. For those who are unable to meet in-person with a Benefits counselor, the Gallagher Enrollment Solutions (GES) Call Center will be open to accept calls from BSD employees from October 26<sup>th</sup> through October 30<sup>th</sup>.

The Benefits counselors will adhere to the same stringent safety measures that BSD employees are following. In addition, they will have wireless keyboards and a dual view monitor connected to their laptops using a 6-foot cord, which will allow the employee to be appropriately distanced from the counselor and still see everything on the screen. There will be extra time allotted between appointments for the counselors to apply hand sanitizer and use disinfectant wipes to clean the keyboard, monitor, chair and table.

## HOW TO SCHEDULE YOUR APPOINTMENT WITH A BENEFITS COUNSELOR

Follow the steps below to schedule your appointment. In-person appointments must be scheduled by October 8<sup>th</sup>.

### STEP 1:

Go to [www.BiStateBenefits.com](http://www.BiStateBenefits.com).

### STEP 2:

Click on the link to schedule your appointment and follow the step-by-step instructions to make your appointment. (Email address and cell phone number required)

### STEP 3:

A confirmation email about your appointment will be sent to you. (Keep the email for future reference)

### STEP 4:

A reminder email/text will be sent to you 24 hours prior to your appointment and another will be sent 3 hours prior.

### STEP 5:

At the time of your appointment, go to the facility where you scheduled your appointment. (Allow extra time for a temperature check)



# WELCOME TO 2021 OPEN ENROLLMENT (CONT.)

## SHOULD I MEET WITH A BENEFITS COUNSELOR THIS YEAR?

Even if you met with a Benefits counselor last year, there are a couple of reasons why it would be a good idea to meet with them again this year.

First, 2020 has changed our lives in ways we could not have imagined last year. Reviewing your benefits with a Benefits counselor again this year will help you determine if changes are needed to best serve you and anyone you cover.

If no changes are needed, knowing you have done all you can to protect yourself and your family will provide you with peace of mind.

## WHAT HAPPENS IF I DON'T ENROLL?

If you do not enroll in or make changes to your benefits for 2021, your current 2020 benefit elections will roll over to 2021 at the new contribution rates.

## OPEN ENROLLMENT TIMELINE

- Mid September 2020 – Appointment scheduling instructions mailed to employee homes.
- Late September 2020 – The 2021 Benefits Guide will be mailed to the employee's home.
- October 8, 2020 – Deadline to make an appointment to meet with a Benefits counselor in person.
- October 12, 2020 – Open Enrollment begins.
- October 13, 2020 – In-person appointments with Benefits counselors begin.
- October 23, 2020 – In-person appointments with Benefits counselors end.
- October 26, 2020 – GES Call Center opens for BSD employee calls.
- October 30, 2020 – GES Call Center closes and Open Enrollment ends.
- November 25, 2020 – Deadline to provide required documentation for new dependents.
- January 1, 2021 – New benefits take effect.

## OPEN ENROLLMENT 2021 CHECKLIST:

1. Review this guide prior to discussing your benefits with a Benefits counselor.
2. Make an appointment to meet in-person with a Benefits counselor at [www.BiStateBenefits.com](http://www.BiStateBenefits.com).
3. Check your Oracle login prior to your appointment as all enrollments and changes must be completed via Oracle Self-Service Benefits. (Same method as last year)
4. Attend your in-person appointment with a Benefits counselor.
5. If you are unable to meet in-person with a counselor, the GES Call Center will be open from October 26–October 30. Go to [www.BiStateBenefits.com](http://www.BiStateBenefits.com) after October 8<sup>th</sup> to access the GES Call Center phone number.
6. If you make benefit enrollment changes in Oracle, make sure you print a confirmation statement. (Required if corrections are needed after January 1, 2021)

# MEDICAL – PREMIUM

CIGNA PREMIUM OPTION		
BENEFITS	In-Network	Out-of-Network
<b>Calendar Year Deductible</b> Individual Family	\$0 \$0	\$500 \$1,000
<b>Out-of-Pocket Max</b> (Including deductible) Individual Family	\$0 \$0	\$2,300 \$4,600
<b>Coinsurance</b>	0%	20%
<b>Physician Office Visits</b>	\$30 Primary Care \$40 Specialist	You pay 20%, plan pays 80% after deductible
<b>Inpatient Hospital</b>	Plan pays 100%	You pay 20%, plan pays 80% after deductible
<b>Urgent Care</b>	You pay \$40 per visit, plan pays 100%	You pay \$40 per visit, plan pays 100%
<b>Emergency Room</b>	You pay \$150 per visit, plan pays 100%	You pay \$150 per visit, plan pays 100%
<b>Outpatient Surgery</b>	Plan pays 100%	You pay 20%, plan pays 80% after deductible
<b>Lab and X-ray</b>	Plan pays 100%	You pay 20%, plan pays 80% after deductible
<b>Imaging (CT/PET Scans, MRIs)</b>	Plan pays 100%	You pay 20%, plan pays 80% after deductible
<b>Pre-Certification: Inpatient</b>	A Pre-Certification must be obtained prior to all inpatient admissions, except in the case of an emergency admission. In the event of an emergency inpatient admission, the provider must notify Cigna Healthcare, Inc. within 48 hours of hospitalization. Failure to obtain required pre-certification could result in a benefit payment reduction or denial.	
<b>Pre-Certification: Outpatient</b>	A Pre-Certification must be obtained prior to selected outpatient procedures and diagnostic testing. Failure to obtain required pre-certification could result in a benefit payment reduction or denial.	
<b>ATU</b>	<b>Prescription Drug Copayments</b> 30 day supply - Retail 90 day supply - Retail/Mail	\$20 Generic / \$25 Single Source Brand / \$40 Multi Source Brand \$40 Generic / \$50 Single Source Brand / \$80 Multi Source Brand
<b>IBEW</b>	<b>Prescription Drug Copayments</b> 30 day supply - Retail 90 day supply - Retail/Mail	\$8 Generic / \$30 Single Source Brand / \$45 Multi Source Brand \$20 Generic / \$75 Single Source Brand / \$112.50 Multi Source Brand

2021 CONTRIBUTION RATES (PER PAYCHECK)		
<b>ATU</b>	<b>Employee Only:</b> <b>Employee + Spouse:</b> <b>Employee + Child(ren):</b> <b>Employee + Family:</b>	\$63.32 \$123.47 \$113.34 \$173.51
<b>IBEW</b>	<b>Employee Only:</b> <b>Employee + Family:</b>	\$61.57 \$146.31



# MEDICAL – PREFERRED

CIGNA PREFERRED OPTION		
BENEFITS	In-Network	Out-of-Network
<b>Calendar Year Deductible</b> Individual Family	\$500 \$1,000	\$700 \$1,400
<b>Out-of-Pocket Max</b> (Including deductible) Individual Family	\$2,300 \$4,600	\$3,300 \$6,600
<b>Coinsurance</b>	20%	30%
<b>Physician Office Visits</b>	\$20 Primary Care \$30 Specialist	You pay 30%, plan pays 70% after deductible
<b>Inpatient Hospital</b>	You pay 20%, plan pays 80% after deductible	You pay \$200 per admission, then you pay 30%, plan pays 70% after deductible
<b>Urgent Care</b>	You pay \$30 per visit, plan pays 100%, no deductible	You pay \$30 per visit, plan pays 100%, no deductible
<b>Emergency Room</b>	You pay \$150 per visit, then you pay 20%, plan pays 80% after deductible	You pay \$150 per visit, then you pay 20%, plan pays 80% after deductible
<b>Outpatient Surgery</b>	Plan pays 100%	You pay 30%, plan pays 70%, no deductible
<b>Lab and X-ray</b>	You pay 20%, plan pays 80%, no deductible	You pay 30%, plan pays 70% after deductible
<b>Imaging (CT/PET Scans, MRIs)</b>	You pay 20%, plan pays 80% after deductible	You pay 30%, plan pays 70% after deductible
<b>Pre-Certification: Inpatient</b>	A Pre-Certification must be obtained prior to all inpatient admissions, except in the case of an emergency admission. In the event of an emergency inpatient admission, the provider must notify Cigna Healthcare, Inc. within 48 hours of hospitalization. Failure to obtain required pre-certification could result in a benefit payment reduction or denial.	
<b>Pre-Certification: Outpatient</b>	A Pre-Certification must be obtained prior to selected outpatient procedures and diagnostic testing. Failure to obtain required pre-certification could result in a benefit payment reduction or denial.	
<b>ATU</b>	<b>Prescription Drug Copayments</b> 30 day supply - Retail 90 day supply - Retail/Mail	\$20 Generic / \$25 Single Source Brand / \$40 Multi Source Brand \$40 Generic / \$50 Single Source Brand / \$80 Multi Source Brand
<b>IBEW</b>	<b>Prescription Drug Copayments</b> 30 day supply - Retail 90 day supply - Retail/Mail	\$8 Generic / \$30 Single Source Brand / \$45 Multi Source Brand \$20 Generic / \$75 Single Source Brand / \$112.50 Multi Source Brand

2021 CONTRIBUTION RATES (PER PAYCHECK)		
<b>ATU</b>	Employee Only: Employee + Spouse: Employee + Child(ren): Employee + Family:	\$26.32 \$51.33 \$47.12 \$72.13
<b>IBEW</b>	Employee Only: Employee + Family:	\$24.57 \$63.13

# MEDICAL – ECONOMY

CIGNA ECONOMY OPTION		
BENEFITS	In-Network	Out-of-Network
<b>Calendar Year Deductible</b> Individual Family	\$700 \$1,400	\$1,300 \$2,600
<b>Out-of-Pocket Max</b> (Including deductible) Individual Family	\$3,300 \$6,600	\$5,400 \$10,800
<b>Coinsurance</b>	30%	40%
<b>Physician Office Visits</b>	You pay 30%, plan pays 70% after deductible	You pay 40%, plan pays 60% after deductible
<b>Inpatient Hospital</b>	You pay 30%, plan pays 70% after deductible	You pay 40%, plan pays 60% after deductible
<b>Urgent Care</b>	You pay 30%, plan pays 70% after deductible	You pay 30%, plan pays 70% after deductible
<b>Emergency Room</b>	You pay \$150 per visit, then you pay 30%, plan pays 70% after deductible	You pay \$150 per visit, then you pay 30%, plan pays 70% after deductible
<b>Outpatient Surgery</b>	Plan pays 100%	You pay 40%, plan pays 60%, no deductible
<b>Lab and X-ray</b>	You pay 30%, plan pays 70%, no deductible	You pay 40%, plan pays 60% after deductible
<b>Imaging (CT/PET Scans, MRIs)</b>	You pay 30%, plan pays 70% after deductible	You pay 40%, plan pays 60% after deductible
<b>Pre-Certification: Inpatient</b>	A Pre-Certification must be obtained prior to all inpatient admissions, except in the case of an emergency admission. In the event of an emergency inpatient admission, the provider must notify Cigna Healthcare, Inc. within 48 hours of hospitalization. Failure to obtain required pre-certification could result in a benefit payment reduction or denial.	
<b>Pre-Certification: Outpatient</b>	A Pre-Certification must be obtained prior to selected outpatient procedures and diagnostic testing. Failure to obtain required pre-certification could result in a benefit payment reduction or denial.	
<b>ATU</b> Prescription Drug Copayments 30 day supply - Retail 90 day supply - Retail/Mail	\$20 Generic / \$25 Single Source Brand / \$40 Multi Source Brand \$40 Generic / \$50 Single Source Brand / \$80 Multi Source Brand	
<b>IBEW</b> Prescription Drug Copayments 30 day supply - Retail 90 day supply - Retail/Mail	\$8 Generic / \$30 Single Source Brand / \$45 Multi Source Brand \$20 Generic / \$75 Single Source Brand / \$112.50 Multi Source Brand	

2021 CONTRIBUTION RATES (PER PAYCHECK)		
<b>ATU</b> Employee Only: Employee + Spouse: Employee + Child(ren): Employee + Family:	\$8.04 \$15.68 \$14.38 \$22.03	
<b>IBEW</b> Employee Only: Employee + Family:	\$6.28 \$22.02	

# DENTAL

DELTA DENTAL PLAN		
BENEFITS	High Option	Low Option
<b>Calendar Year Plan Maximum</b>	\$1,500	\$1,500
<b>Annual Deductible:</b> Individual Family	\$50 \$150	\$50 \$150
<b>Type A - Preventive Services</b> (includes oral exams, x-rays, cleanings, fluoride treatment, brush biopsy, space maintainers)	No Charge - Plan pays 100% (deductible waived, not counted against annual plan maximum)	No Charge - Plan pays 100% (deductible waived, not counted against annual plan maximum)
<b>Type B - Basic Services</b> (includes fillings, basic and surgical extractions, root canals, periodontics, endodontics, sealants for children under age 18)	PPO Dentist - You pay 20% Non PPO Dentist - You pay 30%	PPO Dentist - You pay 20% Non PPO Dentist - You pay 30%
<b>Type C - Major Services</b> (includes bridges, dentures, veneers, inlays, onlays, oral surgery)	PPO Dentist - You pay 50% Non PPO Dentist - You pay 60%	Not Covered
<b>Type D - Orthodontics</b> Covered for dependent children up to age 18 (deductible waived and not subject to calendar year plan maximum)	You pay 50%	Not Covered
<b>Lifetime Orthodontic Plan Maximum</b>	\$1,500	Not Applicable

2021 CONTRIBUTION RATES (PER PAYCHECK)			
ATU & IBEW	Employee Only:	\$0	\$0
	Employee + Family:	\$8.20	\$5.02



# VISION

## EYEMED VISION PLAN

Services	In-Network Member Cost	Out-of-Network Reimbursement
<b>EXAM SERVICES</b>		
Exam with Dilation if necessary	\$15 copay	Up to \$40
Standard Contact Lens–Fit & Follow-up	Up to \$40	N/A
Premium Contact Lens–Fit & Follow-up	10% off retail	N/A
Retinal Imaging	Up to \$39	N/A
<b>FRAMES</b>		
Frames	\$25 copay - \$130 allowance; plus 80% of charge over \$130	Up to \$45
<b>LENSES</b>		
Single Vision Lenses	\$25 copay	Up to \$40
Bifocal Lenses	\$25 copay	Up to \$40
Trifocal Lenses	\$25 copay	Up to \$60
Standard Progressive Lenses	\$25 copay	Up to \$80
Premium Progressive Lenses	\$25 copay; plus 80% of total charge less \$120 allowance	Up to \$80
Lenticular Lenses	\$25 copay	Up to \$80
<b>LENS OPTIONS</b>		
UV Treatment	\$15	N/A
Tint (Solid & Gradient)	\$15	N/A
Standard Plastic Scratch Coating	\$0	Up to \$5
Standard Polycarbonate	\$40	N/A
Standard Polycarbonate–Kids under 19	\$40	N/A
Standard Anti-Reflective Coating	\$45	N/A
Polarized	20% off retail price	N/A
Other Add-ons & Services	20% off retail price	N/A

# VISION (CONT.)

EYEMED VISION PLAN		
Services	In-Network Member Cost	Out-of-Network Reimbursement
<b>CONTACT LENSES</b>		
Conventional	\$25 copay - \$130 allowance; plus 85% of charge over \$130	Up to \$125
Disposable	\$25 copay - \$130 allowance; plus full balance over \$130	Up to \$125
Medically-Necessary	\$0 copay, paid in full	Up to \$210
Lasik or PRK from U.S. Laser Network	15% off retail price or 5% off promotional price	N/A
<b>COVERAGE FREQUENCY</b>		
Examination	Once every calendar year	
Lenses or Contact Lenses	Once every calendar year	
Frames	Once every two calendar years	
<b>HEARING AID DISCOUNT PROGRAM</b>		
	40% discount off hearing exams and a low price guarantee on discounted hearing aids	N/A

2021 CONTRIBUTION RATES (PER PAYCHECK)		
<b>ATU &amp; IBEW</b>	Employee Only:	\$0.90
	Employee + Spouse:	\$1.72
	Employee + Child(ren):	\$1.81
	Employee + Family:	\$2.66

# BASIC LIFE AND AD&D INSURANCE

Bi-State Development provides Basic Life and Accidental Death and Dismemberment Insurance at no cost to active full-time employees as follows:

<b>Benefit Waiting Period</b>	1 year of service	
<b>Basic Term Life Insurance Amount</b>	CAR Employees: O&M/Clerical Employees: IBEW Employees:	\$20,000 \$50,000 \$60,000
<b>Term Life Plan Features</b>	Right to Convert/Port Coverage Accelerated Death Benefit	
<b>AD&amp;D Insurance Amount</b>	CAR Employees: O&M/Clerical Employees: IBEW Employees:	Not Applicable Not Applicable \$60,000

# SUPPLEMENTAL AND DEPENDENT LIFE

Bi-State Development offers Supplemental and Dependent Life Insurance at employee's cost as follows:

<b>Benefit Waiting Period</b>	1 year of service	
<b>Supplemental Employee Term Life Insurance Amount</b>	CAR Employees: O&M/Clerical Employees: IBEW Employees:	\$10,000 Not Applicable Not Applicable
<b>Dependent Life Insurance Options</b>	Option 1: \$10,000 spouse/\$2,500 per child Option 2: \$20,000 spouse/\$5,000 per child Option 3: \$25,000 spouse/\$7,000 per child	
<b>Dependent Life Insurance Eligibility</b>	CAR Employees: O&M/Clerical Employees: IBEW Employees:	Eligible Not Eligible Eligible

Informational only - Employees are not required to re-enroll in the benefits listed above.

# BI-STATE DEVELOPMENT 401K RETIREMENT SAVINGS PLAN

Bi-State Development offers employees access to a 401k Retirement Savings Plan as follows:

<b>Benefit Eligibility</b>	CAR Employees: O&M/Clerical Employees: IBEW Employees:	Eligible Not Eligible Eligible
<b>IRS Contribution Limits*</b>	<ul style="list-style-type: none"> <li>• \$19,500 per year.</li> <li>• Participants age 50+ may contribute 'Catch Up' contributions up to an additional \$6,500 per year.</li> <li>• Unless designated as a Roth contribution, employee contributions are deducted on a pre-tax basis.</li> </ul>	
<b>Roth Account Feature</b>	Allows contributions to be made on a post-tax basis.	
<b>Vesting</b>	Employee contributions and matching dollars are immediately vested.	
<b>Employee Basic Contributions</b>	CAR Employees: O&M/Clerical Employees: IBEW Employees:	6% Not Applicable 5%
<b>Matching</b>	<p>Employee Basic Contributions are matched at a rate of 50%, i.e. BSD funds 50¢ for every \$1 of basic contributions made by the employee.</p> <p><b>NOTE:</b> Contributions in excess of the above noted basic contribution percentages and catch-up contributions are not matched.</p>	

\*Limits provided are for 2021 and are subject to change.



# WHOLE LIFE INSURANCE

Unum's Whole Life Insurance is designed to pay a death benefit to your beneficiaries, but it can also gain cash value you can use while you are living. This benefit offers an affordable, guaranteed level of premium that won't increase due to age. Unlike term life insurance offered through the workplace, this coverage can continue into retirement.

## Who can get coverage?

- **Individual Spouse Coverage** — This coverage can be purchased without purchasing employee coverage. The minimum policy amount is \$2,000, but the actual benefit amount is based on the premium amount chosen, age at issue and tobacco usage. If you leave BSD, you can keep your spouse's policy and be billed directly at home.
- **Individual Child Coverage** — This coverage can be purchased without purchasing employee or spouse coverage. Each policy covers one child or grandchild. You can purchase coverage for each child/grandchild for as little as \$1 per week. Benefit amounts are based on issue age and premium selected. Your children can keep the coverage, even if you leave BSD.

## Additional coverage options:

- **Living Benefit Option Rider** — Automatically included at no extra charge on this policy is a Living Benefit Option Rider. You can request up to 100% of the death benefit amount (to a maximum of \$150,000) if you are diagnosed with a medical condition that limits life expectancy to 12 months or less. Any payout you receive while you are living would reduce the amount of the benefit that would be paid to your beneficiaries when you die.
- **Waiver of Premium** — If you're disabled for at least six months before age 65 and you remain disabled, you won't have to pay premiums until you recover and return to work.
- **Long Term Care Rider** — If purchased, will pay a percentage of the benefit toward the cost of a nursing home, assisted living facility or adult day care.

## ADVANTAGES OF THE PLAN

- **Coverage is available to eligible employees up to age 80 who are actively at work.\***
- **You can buy coverage for your spouse and/or dependent children, even if you don't buy coverage for yourself.**
- **The policy accumulates cash value at a guaranteed rate of 4.5%.\*\* Once your cash value builds to a certain level, you can borrow from the cash value or use it to purchase a smaller "paid-up" policy with no additional premiums due.**
- **You get affordable rates when you purchase this policy through BSD, and it is paid for through convenient payroll deduction.**
- **You own the policy so you can keep this coverage if you leave the company or retire. Unum will bill you directly.**
- **Coverage becomes effective on the first day of the month in which payroll deductions begin.**

\* Not on a leave of absence at the time of application.

\*\* The policy accumulates cash value based on a non-forfeiture interest rate of 4.5% and the 2001 CSO mortality table. The cash value is guaranteed and will be equal to the values shown in the policy. Cash value will be reduced by any outstanding loans against the policy.

# CRITICAL ILLNESS INSURANCE

Unum's Group Critical Illness Insurance can help protect your finances from the expense of a serious health problem, such as a stroke or heart attack. Cancer coverage is also included. You can choose a lump-sum benefit up to \$30,000 that's paid directly to you at the first diagnosis of a covered condition.

Lump sum benefits are paid directly to you and you can use the benefit any way you choose. You can also use this coverage more than once. If you receive a full benefit payout for a covered illness, your coverage can be continued for the remaining covered conditions. The diagnosis of a new covered illness must occur at least 90 days after the most recent diagnosis. Benefits can be paid for a second occurrence of a benign brain tumor, coma, heart attack or stroke if at least twelve months elapses between occurrences.

## WHAT IS COVERED?

Illnesses covered by the base plan include:

- Heart attack
- Stroke<sup>1</sup>
- Major organ transplant<sup>2</sup>
- Permanent paralysis due to a covered accident<sup>3</sup>
- End-stage renal (kidney) failure
- Coronary artery bypass surgery (pays 25% of lump-sum benefit)
- Cancer
- Carcinoma in situ<sup>4</sup> (pays 25% of lump-sum benefit)

**A \$50 Wellness Benefit is included. Please refer to the policy for complete definitions of covered critical illnesses.**

## ADVANTAGES OF THE PLAN

- Coverage is available to eligible employees ages 16 to 69 who are actively at work.\*
- You may choose a benefit amount of \$10,000, \$20,000 or \$30,000.
- You can purchase coverage for your spouse and dependent children.
- You get affordable rates when you purchase this policy through BSD, and the premiums are conveniently deducted from your paycheck.
- You own the policy so you can keep this coverage if you leave BSD or retire. Unum will bill you directly.
- Coverage becomes effective on the first day of the month in which payroll deductions begin.
- This plan includes a Wellness benefit, which pays \$50 per calendar year per insured individual if a covered health screening test is performed, including blood tests, stress tests, colonoscopies, chest X-rays and mammograms. A full list of covered tests will be provided in your certificate.

\*Not on a leave of absence at the time of application.

**NOTE:** Employee contribution rates will vary depending on amount of coverage purchased, spouse and/or child(ren) covered, employee age and employee tobacco status.

<sup>1</sup> Evidence of persistent neurological deficits confirmed by a neurologist at least 30 days after the event.

<sup>2</sup> Undergoing surgery as a recipient of a transplant of a human heart, lung, liver, kidney or pancreas.

<sup>3</sup> Complete and permanent loss of the use of two or more limbs for a continuous 180 days as a result of a covered accident.

<sup>4</sup> Cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.



# OFF-THE-JOB ACCIDENT INSURANCE

Unum's Group Off-The-Job Accident Insurance can pay lump-sum benefits based on the injury you receive and the treatment you need, including emergency room care and related surgery. The benefit can help offset the out-of-pocket expenses that medical insurance does not pay, including deductibles and copays.

## WHAT IS COVERED?

### Covered injuries included:

- Fractures
- Dislocations
- Burns
- Lacerations repaired by stitches
- Concussions
- Eye injuries
- Ruptured discs
- Coma

### Covered expenses include:

- Ambulance
- Urgent Care visits
- Emergency Room treatment
- Medical Imaging (MRI, CT, etc.)
- Related surgery
- Doctor office visit – follow-up care
- Hospitalization
- Physical therapy

See the schedule of benefits for a full list of covered injuries and expenses.

## ADVANTAGES OF THE PLAN

- Coverage is available to all eligible employees who are actively at work.\*
- You can buy coverage for your spouse and dependent children.
- Coverage is guaranteed issue if you enroll during 2021 Open Enrollment.
- This plan includes convenient payroll deduction so you don't have to remember to write a check for your premiums.
- Coverage is portable. You may take the coverage with you if you leave BSD or retire without having to answer new health questions. Unum will bill you directly.
- Coverage becomes effective on the first day of the month in which payroll deductions begin.
- Benefits are paid for off-the-job accidents only.
- A catastrophic benefit is included with this plan. This pays an additional sum if a covered individual has a serious injury—such as loss of sight, hearing or a limb.

\*Not on a leave of absence at the time of application.

## 2021 CONTRIBUTION RATES (PER PAYCHECK)

Employee Only:	\$1.14
Employee + Spouse:	\$2.07
Employee + Child(ren):	\$3.69
Employee + Family:	\$4.62

# INDIVIDUAL SHORT-TERM DISABILITY

Unum's Individual Short Term Disability Insurance replaces a portion of your income if you are unable to work due to a covered injury or illness. This coverage can pay a monthly benefit to provide some income replacement during a time of need. Common reasons people use this coverage include off-the-job injuries, covered pregnancy and scheduled covered surgery.

You have the opportunity to purchase the amount of individual short term disability coverage you want based on your budget and the amount of your income you wish to insure. The percentage of your income that you insure is paid to you following a 30 day elimination period for an approved claim. Benefits are paid for up to 6 months.

- During this open enrollment period, if you are benefit eligible, age 17 to 69 and actively at work, you can apply for coverage of up to 60% of your gross monthly salary up to a maximum of \$5,000.
- Maternity coverage – Pregnancy is not covered during the first nine months the policy is effective. Medical complications of pregnancy may be considered as any other covered illness subject to the Pre-existing condition limitation.
- Pre-existing condition limitation – Conditions that were diagnosed and treated in the 12 months immediately prior to the coverage effective date are not covered for the first 12 months the policy is in force.

## Features you'll appreciate:

- Payroll deduction – Your premiums are automatically deducted from your paycheck.
- Affordable coverage – Your premiums are based on your age when you buy the insurance and will not increase when you move into the next age band.
- Guaranteed renewable – You own the policy and can take it with you if you leave BSD or retire. As long as you pay the premiums on time, your coverage is guaranteed renewable until age 72.
- Because you pay your premium with post-tax dollars, your benefit will not be taxed (under current tax laws).



# FREQUENTLY ASKED QUESTIONS

## 1. Who do I contact if I have questions after I enroll?

Contact the BSD Benefits Department.  
314-982-1400 ext. 3006  
Monday – Friday | 8:00 A.M. – 5:00 P.M.

## 2. What are the documentation requirements for dependents?

To cover a dependent spouse, a copy of the marriage license is required. To cover a dependent child, a copy of their birth certificate is required. The birth certificate must show the BSD employee name as one of the parents to be considered acceptable. In the case of a stepchild, along with the birth certificate, a marriage license that shows the name of the parent listed on the birth certificate is also required.

## 3. What happens if I don't submit the required dependent documentation by the deadline?

If the required dependent documentation is not received by the Bi-State Development Benefits Department by the deadline, the new dependent will not be added to your coverage.

## 4. Who do I contact if the deduction from my paycheck is not as expected?

Contact the BSD Payroll Department.  
314-982-1400 ext. 1307  
Monday – Friday | 7:00 A.M. – 4:30 P.M.

## 5. Who should I contact if I didn't receive an ID card?

Contact the appropriate coverage carrier. Carrier contact information can be found on the Resources page of this guide.

## 6. Where can I get instructions on how to enroll via Oracle Self-Service Benefits?

Go to [www.BiStateDev.org](http://www.BiStateDev.org). Then click on Employee Resources in the lower left corner. Next click on the Benefits Information Ribbon and look for Oracle Self-Service Benefits. (You might need to scroll down)

## 7. What happens if I don't enroll?

Your current 2020 benefit elections will roll over to 2021 at the new contribution rates.





# RESOURCES

BENEFIT	CARRIER	PHONE NUMBER	WEBSITE
<b>Bi-State Development Benefits Hotline</b>	N/A	314-982-1400 ext. 3006	<a href="http://www.BiStateDev.org">www.BiStateDev.org</a>
<b>Medical</b>	CIGNA Lindsay Loftus, On-site Manager	314-681-4122 314-982-1400 ext 1391	<a href="http://www.MyCigna.com">www.MyCigna.com</a>
<b>Employee Assistance Program (EAP)</b>	CIGNA Behavioral	1-877-622-4327	<a href="http://www.CignaBehavioral.com">www.CignaBehavioral.com</a> Employer ID: metrostlouis
<b>Prescriptions</b>	Express Scripts	1-866-509-9660	<a href="http://www.Express-Scripts.com">www.Express-Scripts.com</a>
<b>Dental</b>	Delta Dental	1-800-335-8266	<a href="http://www.DDMO.com">www.DDMO.com</a>
<b>Vision</b>	EyeMed	1-866-723-0514	<a href="http://www.EyeMed.com">www.EyeMed.com</a>
<b>Critical Illness Off-The-Job Accident Whole Life Short-Term Disability</b>	Unum	1-800-635-5597	<a href="http://www.Unum.com">www.Unum.com</a>
<b>401k</b>	Lincoln Financial Mike Stelzig	1-800-234-3500 1-866-434-8903	<a href="http://www.LFG.com">www.LFG.com</a>
<b>Pension</b>	Milliman	1-877-265-7703	<a href="http://www.MillimanBenefits.com">www.MillimanBenefits.com</a>

