

2019/2020 Employee Benefits Open Enrollment



Important Information About Our Health Plans

Open Enrollment

**March 18th – April
19th**

Change In Carriers

HPS has decided to stay with our current carriers with slight different plan designs to health and vision.

Find Your Doctor UHC

HMO: www.uhcwest.com

PPO: www.myuhc.com

Online Access

Enrollment forms and plan information is readily available on the HPS website at www.hpsmechanical.com/staff_resources.php



After reviewing all options for medical benefits this year, HPS has chosen to keep all current carriers with slight different plan designs. HPS will continue to contribute a large portion towards the employees benefit plans with the continuing option to elect the plan best suited for your needs.

Below you will find a brief summary of the most commonly used benefits for each medical plan:

BENEFITS	KAISER	UHC HMO	UHC PPO	
			In Network	Out of Net
Deductible	\$0	\$0	\$1,000	\$2,000
Out of pocket Max				
Individual	\$1,500	\$1,500	\$4,000	\$10,000
Family	\$3,000	\$3,000	\$8,000	\$20,000
Office Visit	\$30	\$25/\$35 Spec.	\$30/\$30	60%
Hospitalization				
In Patient	\$500/admit	\$150/day (x3)	80%	60%
Out Patient	\$100/admit	\$100/admit	80%	60%
Prescription	\$15/\$35	\$15/\$30/\$45	\$15/\$35/\$50	

ALL ENROLLMENT FORMS MUST BE COMPLETED AND RETURNED TO HUMAN RESOURCES NO LATER THAN 4/19/2019 OR YOU WILL NOT BE ELIGIBLE FOR BENEFITS AGAIN UNTIL 5/1/2020 WITHOUT EXPERIENCING A QUALIFYING EVENT!

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Guardian Dental

No changes were made to the HMO or PPO Dental plans.

Find Your Dentist

www.guardiananytime.com

Superior Vision

Superior Vision will continue to be our vision provider as they have a large provider network. We have upgraded our plan to give you higher benefits to utilize.

Find Your Doctor

www.superiorvision.com

Section 125 – Flexible Spending Account

WageWorks will continue servicing our flexible spending accounts.

Medical Contribution

Max - \$2,700

Dependent Care

Max - \$5,000

Participants are eligible to carry over up to \$500 into the next plan year.

Dental, Vision & FSA Benefits Summary

Guardian	Dental HMO	Dental PPO	
Deductible		In Network	Out of Network
Individual	\$0	\$0	\$50
Family	\$0	3 Per Family	
Annual Max.	Unlimited	\$2,000	\$2,000
Preventive	Per Schedule	100%	100%
Basic	Per Schedule	90%	80%
Major	Per Schedule	60%	50%
Orthodontia	Per Schedule	Not Covered	
Max Rollover	N/A	\$1,500	
Office Copay	\$0	None	

Superior Vision	
Co Pays	
Exam	\$10
Materials	\$25
Contact Lens Fitting	\$25
Services/Frequency	
Exam	12 Months
Frames	24 Months
Contact Lens Fitting	12 Months
Lenses	12 Months
Contact Lenses	12 Months
Frame/Contact Allow.	\$200

Section 125 – Flexible Spending Plan

FSA plans are designed to put more money into your pocket by reducing your taxable income. They also allow you to plan for larger medical expenses through payroll deduction. This is the only time of year you can enroll in these plans.

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What You Need To Do

If you are happy with your current medical and dental plans please sign the re-enrollment form and return it to Jamie Ramos.

If you wish to make changes to your current medical, vision or dental plan you will need to complete new enrollment forms for the appropriate carrier.

If you wish to decline medical coverage you must complete a waiver notifying us of the reason and acknowledging that you were offered benefits.

If you have any questions please contact Magen Feliciano with McCumber Insurance at (661) 427-4040, Jamie Ramos or Beatriz Diaz in Human Resources at (661) 397-2121.

**FORMS ARE DUE NO
LATER THAN
WEDNESDAY, APRIL
19th**

Changes are effective
May 1, 2019

Contributions

As our valued employee, HPS Mechanical will continue to pay the majority of your health, dental and vision premiums. You will still have the option to elect the coverage that is most suitable for you and your dependents. Below you will find the 2018/19 contribution amounts for medical, dental & vision. Your portion will be paid by payroll deductions taken on a pre-tax basis.

Effective May 1, 2019	Kaiser HMO	UHC-HMO	UHC-PPO
Employee Contributions - Weekly			
Employee Only	\$19.67	\$83.71	\$117.82
Employee + Spouse	\$150.85	\$291.73	\$366.78
Employee + Child(ren)	\$107.12	\$222.40	\$283.79
Employee + Family	\$249.23	\$447.72	\$553.50
Employee Contributions - Bi-Weekly			
Employee Only	\$39.35	\$167.43	\$235.65
Employee + Spouse	\$301.70	\$583.46	\$660.64
Employee + Child(ren)	\$214.25	\$444.80	\$567.59
Employee + Family	\$498.46	\$825.56	\$1,004.24

Effective May 1, 2019	Guardian Dental DHMO	Guardian Dental PPO
Employee Contributions - Weekly		
Employee Only	\$0.13	\$7.62
Employee + Spouse	\$2.57	\$17.31
Employee + Child(ren)	\$2.83	\$21.23
Employee + Family	\$5.26	\$30.69
Employee Contributions - Bi-Weekly		
Employee Only	\$0.26	\$15.24
Employee + Spouse	\$5.14	\$34.62
Employee + Child(ren)	\$5.66	\$42.46
Employee + Family	\$10.52	\$61.38

Effective May 1, 2019	Superior Vision
Employee Contributions - Weekly	
Employee Only	\$0.92
Employee + Spouse	\$2.84
Employee + Child(ren)	\$3.52
Employee + Family	\$5.92
Employee Contributions - Bi-Weekly	
Employee Only	\$1.84
Employee + Spouse	\$5.69
Employee + Child(ren)	\$7.03
Employee + Family	\$11.85

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Compliance Notices

Plan Changes: Once the open enrollment period has ended, you cannot make any changes to your coverage during the year unless you experience a change in family status, such as:

- Loss or gain of coverage through your spouse
- Death of a covered dependent
- Marriage, divorce or legal separation
- Loss of eligibility of a covered dependent
- Birth or adoption of a child
- Switching from a part-time to full-time employee

Coverage for Children up to Age 26: Coverage is available for children up to the age of 26 regardless of their student and/or dependent status. Individuals may request enrollment for such children during this open enrollment period.

Easy Online Access: Enrollment forms and plan information are readily available online by visiting the HPS website at www.hpsmechanical.com/staff_resources.php

Affordable Care Act (ACA): President Donald Trump, with the help of Congress has rescinded the penalty of the Affordable Care Act beginning January 1, 2019. The Health Insurance Penalty ends 2019.

If you have any questions please feel free to contact Jamie Ramos or Beatriz Diaz in Human Resources or you may contact HPS' Insurance Broker whose information is found below.

We thank you in advance for your prompt attention and cooperation as we complete this years renewal.

McCumber Insurance Services located in Bakersfield, CA continues as our servicing broker. Representatives will be available during the enrollment process to answer any questions you may have. Following open enrollment, should you have any issues with claims, eligibility or provider questions or would like additional assistance with regards to your benefits, please do not hesitate to contact McCumber Insurance at the following location:

McCumber Insurance
4900 California Ave, Tower B, 2nd Fl.
Bakersfield, CA 93309

Magen Feliciano or Sara Wilkinson
Employee Benefits Broker
(661) 427-4040