



# Employee Benefits Overview

Plan Year: June 1, 2023 – May 31, 2024

# 2023 Benefit Program

Carolina Therapy Services carefully evaluates our employee benefit program every year to ensure we are providing a competitive program.

2023 plan year highlights:

- MedCost remains your plan administrator and network along with Southern Scripts as your pharmacy benefit provider.
- Dental and Vision remains with Guardian with slight payroll deduction changes to dental only. Vision deductions will remain the same.
- Life, AD&D, Short-Term and Long-Term Disability and Critical Illness are all remaining with Reliance with no benefit or rate changes.

Questions? Contact **HR**.

# Benefits Eligibility



**You are eligible for benefits if you work at least 30 hours per week.**

Eligible dependents include:

- Your legal spouse
- Your children up to age 26



**Open Enrollment is May 10<sup>th</sup>, 2023 beginning at 3pm to May 19<sup>th</sup>, 2023 at 10am.**

Employees hired after the open enrollment period have **30 days** from date of hire to make benefit elections.

# Open Enrollment Overview

Review your current benefit elections & verify personal information.

Complete your benefit enrollment by **10am on May 19th, 2023**

This is a mandatory enrollment so you must log-in and make elections.

Once you make benefit elections, you will not be able to change them until the next open enrollment period unless you have a qualifying life event.

Elections made during open enrollment are effective **June 1<sup>st</sup>, 2023**.

# Medical Plan Overview



Carolina Therapy Services offers medical and prescription drug coverage through MedCost.

→ Find an in-network provider at [www.MedCost.com](http://www.MedCost.com)

Set-up your member account at [www.MedCost.com](http://www.MedCost.com) to easily manage your plan:

- View plan claims
- Estimate cost of care
- Track progress toward your deductible

# Medical Plan Highlights

MedCost

## PPO Plan

In-Network Benefits	
Deductible (Individual / Family) Embedded	\$2,000 / \$4,000
Coinsurance (Plan Pays / You Pay)	70% / 30%
Out-of-Pocket Max (Individual / Family)	\$6,000 / \$12,000
Preventive Services	Covered at 100%
Primary Care	\$30 copay
Specialist Visit	\$70 copay
Physical, Speech & Occupational Therapy	\$30 copay
Emergency Room	Deductible then 30%
Urgent Care	\$75 Copay
Inpatient / Outpatient	\$250 copay then 20% / Deductible then 30%

# Prescription Drug Coverage

MedCost

	PPO Plan
	Retail
In-Network Benefits	
Tier 1 Generic Brand	\$10 copay
Tier 2 Preferred Brand	\$85 copay
Tier 3 Non-Preferred Brand	\$100 copay

*\* Mail Order Program Available through [SouthernScripts.com](http://SouthernScripts.com)*



# Prescription Drug Coverage

- Southern Scripts will continue to be our Pharmacy Benefits Manager. You will have member access through their member site at [www.southernscripts.net](http://www.southernscripts.net).
- Payer Matrix is a payment assistant program that partners with Southern Scripts to help with the cost of single source specialty drugs. If you are taking one of the qualifying medications you can expect outreach contact from a Care Coordinator with Payer Matrix.
- Payer Matrix advocates on your behalf with drug manufacturers, and our Care Coordinators facilitate with multiple entities to lower the cost of your prescription drugs. Often, members end up paying nothing out of their own pockets once they are admitted into our programs.





# Web Portal and Mobile App

- Log in at [MedCost.com/MyMedCost](https://www.MedCost.com/MyMedCost) to access EOBs, check deductible/out of pocket amounts, review benefits, and view or print your ID card. Also access Live Chat and get real-time answers and support from MedCost Customer Service during our regular business hours of Monday – Friday, 8:30 a.m. – 5:00 p.m. ET.
- Use the My MedCost mobile app to access some of your favorite web features on your mobile device, including the digital version of your ID card. Go to [MedCost.com/MyMedCost](https://www.MedCost.com/MyMedCost) or download the My MedCost mobile app from your preferred app provider. Just search for My MedCost.
- Creating an account is as easy as 1-2-3
  - Go to [MedCost.com/MyMedCost](https://www.MedCost.com/MyMedCost) or download the My MedCost mobile app from your preferred app provider. Just search for My MedCost.
  - Follow the on-screen prompts and enter your information — you'll need information from your health plan ID card to complete registration.
  - Confirm that the information you entered is correct to create your account and sign in.

# Your Cost for Medical Coverage

Carolina Therapy Services pays 85% of employee only premiums. Your cost for coverage is deducted pre-tax from your semi-monthly paycheck:

Employee Per Pay Period Premium				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
PPO Plan Wellness Rates	\$49.37	\$309.68	\$273.43	\$602.93
PPO Plan Non-Wellness Rates	\$54.37	\$314.68	\$278.43	\$607.93

**New for 2023!** If you had an annual wellness check between May 1, 2022 through April 30, 2023, you've qualified for the wellness rate for the new 2023-2024 plan year which is a savings of \$120 for the year.

  
**KISx Card**  
Keep It Simple Surgery



If you believe you need any procedure,  
Call the KISx Card first!

**877-GET-KISX**

Talk to a KISx Card Nurse  
About a Procedure:  
Call - 877-GET-KISX  
Email - [Info@getkixx.com](mailto:Info@getkixx.com)

Providers To Verify Benefits:  
Patient is NOT to Provide  
Insurance Information  
for procedure.

Send Claims to [Info@getkixx.com](mailto:Info@getkixx.com)  
Fax: 855-351-7521

# SURGERY SIMPLIFIED

By choosing a **KISx Card** provider you will always pay **\$0 out of pocket\***



**877-GET-KISX**



**SCHEDULE**



**SAVE**

**KISx Card is the first program to ever exist that directly rewards YOU for taking action!**

KISx Card covers over 400 different procedures

- ✓ Orthopedic Surgery
- ✓ General Surgery
- ✓ Colonoscopies
- ✓ MRI, CT & PET Scans



Just call, text, or email your personal nurse concierge who is waiting to schedule your procedure today!



[www.getkixx.com](http://www.getkixx.com)



Please make sure to sign-up for push notifications and download the Spruce Health App: <https://spruce.care/KISXCARD> so we can stay in touch!

\*HSA Plans require first dollar coverage from patient before procedure up to IRS Minimum; before program incentives are received.

# Telemedicine

Teladoc

On-demand telehealth service from Teladoc is included with your medical plan and this benefit is paid for 100% by CTS!

Board-certified doctors can assist **24/7** with conditions like:

- ✓ Cold and flu
- ✓ Allergies
- ✓ Ear and eye infections
- ✓ Sore throat
- ✓ Skin rashes
- ✓ Insect bites or stings



**New for 2023!** You can now elect behavioral health visits with Teladoc for a \$30 copay. You are allowed up to 20 of these per plan year.

Start your appointment at [www.teladoc.com](http://www.teladoc.com) or call 1-800-Teladoc (835-2362)

# Flexible Spending Accounts

Flores & Associates



## **Health Care FSA** (For those enrolled in the PPO)

Contribute up to \$1,200 per year. Pay for medical, dental & vision expenses.



## **Dependent Care FSA**

Contribute up to \$5,000 per year, pre-tax, or \$2,500 if married and filing separate tax returns.

**Both Flexible Spending Account Plans require a six-month waiting period for new hires.**

Elect carefully! Unused FSA funds are forfeited at the end of the plan year.

# Qualified Expenses

The IRS determines which medical and dependent care expenses qualify for reimbursement from your FSA plans. Common expenses include:

## Health Care FSA or HSA

- Doctor's fees
- Contact lenses
- Dental treatment
- Over-the-counter medications

## Dependent Care FSA

- Daycare
- Before/after school care
- Summer programs
- Senior daycare

When you contribute \$1,000 pre-tax to an FSA , you'll save about \$300\* on qualified expenses!

*30% tax rate used as an example, your tax rate may be different*

# Flexible Spending Accounts

## How to Submit a Claim

Upload your claim electronically through our website,

[www.flores247.com](http://www.flores247.com)

- You will receive a PID Notification email (or letter if no email is on file) with instructions on how to register your account. Otherwise, you can call their office at 800.840.7684 and they'll be happy to help you log in.

### Mobile Flores e-Receipt App

- Simply snap a picture using your mobile device.
- The Flores e-Receipt App can be downloaded from the App Store or Google Play Store.

Claims can also be submitted via fax or mail

Be sure to submit all claims for services incurred during your active enrollment period by the 2022 claims filing deadline of August 31, 2023.

# Dependent Care FSA

## How to Submit a Claim

### No-Wait Dependent Care Claim Form

- Submit one claim form for your entire plan year's worth of eligible expenses.
- To complete the form, you'll need your provider's nine-digit Tax ID (SSN if it is an individual) and their signature.
- If you are unable to obtain the provider's signature, simply submit receipts showing the date, cost, and a description of the service along with your completed claim form.
- As you contribute to the account through your payroll deductions, Flores will automatically reimburse this amount to you the same day we receive the contribution.
- All claims must be submitted by the 2022 claims filing deadline.



# Dental Plan Highlights

Guardian

	Dental Plan
<b>In-Network Benefits</b>	
<b>Annual Deductible</b>	\$50 / \$150 Family
<b>Preventive Services</b> Exams, Cleanings, X-rays, Emergency Services	Covered at 100%
<b>Basic Services</b> Fillings, Simple extractions	Covered at 80%
<b>Major Services</b> Crowns, Oral Surgery, Periodontics	Covered at 50%
<b>Annual Maximum Benefit</b>	\$1,500 + Max Rollover Benefit
<b>Orthodontic Services</b> children up to age 19	Covered at 50%
<b>Orthodontic Lifetime Maximum</b>	\$1,000

# Your Cost for Dental Coverage

Guardian

Carolina Therapy Services shares the cost of your dental coverage. Your cost for coverage is deducted pre-tax from your semi-monthly paycheck:

**CTS pays 63% of EE Premium**

Employee Per Pay Period Premium				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Dental Plan	\$7.09	\$24.52	\$32.29	\$49.73

# Vision Plan Highlights

Guardian

	Vision Plan
<b>In-Network Benefits</b>	
Vision Exam	\$10 copay
Frames	\$130 allowance + 20% off remaining balance
Lenses	\$25 copay
Contact Lenses	\$130 allowance
<b>Benefit Frequency</b>	
Exams	Once every 12 months
Lenses	Once every 12 months
Frames	Once every 24 months
Contacts	Once every 12 months

# Your Cost for Vision Coverage

Guardian

Employees are responsible for the full cost of vision coverage. Your cost for coverage is deducted pre-tax from your semi-monthly paycheck:

Employee Per Pay Period Premium				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Vision Plan	\$4.03	\$8.62	\$6.97	\$11.57

# Voluntary Life Insurance

## Reliance Standard

Employees may elect to purchase additional life insurance on themselves or their dependents through the convenience of payroll deduction. If you elect when first eligible, you may elect coverage up to the Guaranteed Issue amount without having to answer any medical questions. Employee and spouse benefits reduce by 50% at employee age 70; employee and spouse rates are based on employee age. To be eligible for coverage you must be actively at work. If you have previously elected this coverage it will continue into this plan year. If you would like to add this benefit as a late entrant, or make a change to your current coverage, please contact HR so they can provide you with any necessary paperwork.

Voluntary Life Insurance			
<b>Guaranteed Issue</b>	Employee \$180,000	Spouse \$20,000	Dependent Child \$10,000
<b>Employee Coverage</b>	You may elect coverage in \$10,000 increments up to a maximum of 5x your base annual earnings or \$500,000.		
<b>Spouse Coverage</b>	You may elect coverage for your spouse in \$10,000 increments up to \$250,000, not to exceed 100% of employee's amount.		
<b>Child Coverage</b>	You may elect coverage for your dependent child(ren) up to a maximum of \$10,000. (\$500 – 14 Days to 6 Months)		

# Voluntary AD&D Insurance

## Reliance Standard

Voluntary Accidental Death & Dismemberment benefit with Reliance Standard provides additional protection for policyholder or beneficiaries in the event of an accidental death or dismemberment of the policyholder. Employee and spouse benefits reduce by 50% at employee age 75 and an additional 25% at age 80; employee and spouse rates are based on employee age. To be eligible for coverage you must be actively at work. If you have previously elected this coverage it will continue into this plan year. If you would like to add this benefit as a late entrant, or make a change to your current coverage, please contact HR so they can provide you with any necessary paperwork.

### Voluntary AD&D Insurance

#### Employee Coverage

You may elect coverage in \$10,000 increments up to a maximum of 10x your annual earnings or \$500,000.

#### Spouse Coverage

You may elect coverage up to 50% of employee amount with no child(ren) covered. If child(ren) are also to be covered you may election up 40% of employee amount

#### Child Coverage

You may elect up to 10% of employee amount if spouse is covered. If the coverage is employee and child(ren) only you can elect up to 15% of employee amount.

**Important! Medical conditions treated within 3 months prior to plan effective date are not covered for the first 12 months of coverage.**

# Basic Life & Disability Insurance

Reliance Standard

## Basic Life Insurance

Your Carolina Therapy Services provides full-time employees with group life and accidental death and dismemberment (AD&D) insurance according to your class status and pays the full cost of this benefit. Benefits begin reducing at age 70. Contact Human Resources to update your beneficiary information.

## Disability Insurance

Employees may elect to purchase short and long-term disability coverage through the convenience of payroll deduction. If you experience an illness or injury (non-work related for STD) that prevents you from working, disability coverage acts as income replacement to protect important assets and help you continue with some level of earnings. Benefits eligibility may be based on disability for your occupation or any occupation. If you have previously elected this coverage it will continue into this plan year. If you have previously elected this coverage it will continue into this plan year.

	Short Term Disability	Long Term Disability
<b>Percentage of Income Replaced</b>	60% of weekly income	60% of monthly income
<b>Benefits Duration</b>	11 weeks	Social Security Normal Retirement Age (SSNRA)
<b>Standard Maternity Benefits Duration</b>	6 weeks vaginal delivery 8 weeks c-section	N/A
<b>Benefits Begin</b>	15 <sup>th</sup> day accident/illness	After 90 days
<b>Maximum Benefit</b>	\$1,000 weekly	\$5,000 monthly

# Critical Illness Insurance

Reliance Standard

Critical Illness Insurance helps you and covered family members pay for expenses related to the diagnosis of a covered condition.

You can choose the benefit amount that is right for you:

- Employee Benefit: \$30,000
- Spouse Benefit: \$30,000
- Child Benefit: \$12,500



## Covered Conditions

Cancer

Heart attack

Stroke

Paralysis

Major organ failure

And more

Includes an annual \$50 cash benefit for getting a wellness screening!



# Additional Benefits

BenefitHub

Welcome to Carolina Therapy Services Employee Discount Marketplace!

Enjoy discounts, rewards and perks on thousands of the brands you love in a variety of categories:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health and Wellness
- Beauty and Spa
- Tickets
- Sports & Outdoors



- 1.) Go to: [CarolinaTherapyServices.benefithub.com](https://CarolinaTherapyServices.benefithub.com)
- 2.) Create an Account Using Referral Code: **ZXHMGH**
- 3.) Complete Registration

Questions? Call 1-866-664-4621 or email [customer@benefithub.com](mailto:customer@benefithub.com)



# iNGAGED Benefits Mobile App



Access our Carolina Therapy Services benefits on-the-go with iNGAGED Benefits!

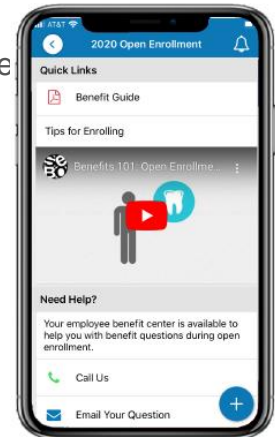
## With iNGAGED Benefits you can:

- View Carolina Therapy Services benefit plans, resources & documents
- Access carrier policy information & group numbers
- Quickly contact a benefit carrier
- Store images of your ID cards

## Ready to get iNGAGED Benefits?

Download “iNGAGED Benefits” from the Apple App Store or Google Play

Visit [www.ingagedbenefits.com](http://www.ingagedbenefits.com)



- ▶ Enter our Carolina Therapy Services login code:  
**CarolinaTherapyServices**



# Employee Navigator

**EVERYONE MUST LOGIN TO EMPLOYEE NAVIGATOR TO ENROLL FOR BENEFITS**

<http://www.carolinatherapy.net>

click **Employee tab**, select **Employee Links** then select **2023 Open Enrollment Online Enrollment Portal**

If you do not remember your login credentials, select “Forgot Username?” or “Forgot Password?” and follow the instructions in the email you receive.



Username

Password

Login

[Reset a forgotten password](#)

[Register as a new user](#)

[Privacy Policy](#) | [Terms of Use](#) | [Legal Notice](#)

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# Employee Navigator

- Once you have successfully logged in, you will be taken through a wizard that will help navigate you through the enrollment process.
- You will notice a welcome greeting and a “Start Enrollment” icon as pictured below:

You have 1 item to complete.

**1** Enroll in your benefits

Start Enrollment



**Complete any missing data on the first page where you will see your employee information.**

# Employee Navigator

After adding any dependents, you will now go through the enrollment process. Simply make your plan selection for each benefit:

Who am I enrolling? *You will need to select your dependents on each line of coverage you are enrolling them.*

Which plan do I want (if you have more than one to chose from).

You can also click on the “compare” icon to show the plan(s) and cost for all tier levels... And the “details” icon to provide a brief benefit overview.

Click on the “Select” button which will elect your option”. Then “Save & Continue” to go to the next benefit available.

If you are not taking benefits, click “Don’t want this benefit”. It will ask you to provide a reason why you are not electing coverage.

# Employee Navigator

The screenshot displays the 'Enrollment Summary' page. At the top left, there is a section titled 'Enrollment Summary' with a printer icon. Below it, a message states: 'Below is a summary of your elections and cost for the upcoming plan year. If you have any questions about your enrollment or would like to make changes, please contact HR.' A prominent yellow banner with a warning icon reads 'Enrollment Not Complete!' and 'Please complete the required highlighted steps from your enrollment progress menu.' Below this is a section for 'Enrolled Plans' which shows 'Not Enrolled In Any Plans'. At the bottom, a blue box displays 'Total Cost Per Pay Period' as '\$0'. On the right side, a 'Progress: 0 of 14' bar is shown with a 'View stage' dropdown. A vertical list of 14 steps is provided, with steps 1 through 13 highlighted in yellow, indicating they are incomplete. Step 14, 'Enrollment Summary', is the current step and is not highlighted.

**Enrollment Summary**

Below is a summary of your elections and cost for the upcoming plan year. If you have any questions about your enrollment or would like to make changes, please contact HR.

**Enrollment Not Complete!**  
Please complete the required highlighted steps from your enrollment progress menu.

**Enrolled Plans**  
Not Enrolled In Any Plans

Total Cost Per Pay Period  
**\$0**

Progress: 0 of 14  
View stage ▼

- 1. Personal Information
- 2. Dependent Information
- 3. Medical
- 4. Consumer Directed Health
- 5. Dental
- 6. Vision
- 7. Life
- 8. Short-Term Disability
- 9. Voluntary Long-Term Disability
- 10. Voluntary Life
- 11. Voluntary AD&D
- 12. Flexible Spending Account
- 13. Dependent Care Spending Account
- 14. Enrollment Summary

You can follow the progress bar located on the right if you need to go back to any benefit.

If you miss any elections or do not complete a section, when you get to the end, it will reflect “Enrollment Not Complete!” banner and highlight the benefit line you missed.

Please click on the benefit, make your election, and then click “Enrollment Summary” to complete your enrollment process.

**If you do not click “Agree” at the end of the process, your benefits will not update.**

To modify or go back, simply click on the benefit you want to modify/change. **Be sure to always select “SAVE & CONTINUE” for any modifications that you make.**

You can enroll from a computer, laptop, or tablet!!

# Mid-Year Benefit Changes

You cannot make benefit changes until next annual open enrollment period unless you experience a qualifying event.

**Contact HR within 30 days** if you experience one of the following events outside of open enrollment:



Loss of Essential Coverage



Loss of COBRA Benefits



Marriage or Divorce



Permanent Relocation



Birth, Adoption, or New Dependent



Aged Off a Parent's Plan



Change in Citizenship



Change in Income



Death in Family



Change in Government Assistance Eligibility

# Important Information



**Open Enrollment starts May 10<sup>th</sup>, 2023**  
**Elections become effective June 1<sup>st</sup>, 2023**

**Questions?**

**Please contact Chasity Strickland 910-982-0027 or  
Marsh & McLennan Employee Benefits Services at 855-313-1075**

Refer to your summary of benefits for additional details

**Don't forget! Submit your elections by 10am on May 19<sup>th</sup>, 2023!**



Provided by:



The information in this presentation is for illustrative purposes. The content was taken from various Summary Plan Descriptions and benefit information. While every effort was made to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between this presentation, the guide and the actual plan documents, the actual plan documents will prevail. If you have any questions about your benefits, contact your HR representative.