

**EMPLOYEES OF WASHINGTON FLORAL SERVICE
MEDICAL, DENTAL & EAP BENEFITS
EFFECTIVE DECEMBER 1, 2022**

Washington Floral Service will be continuing to offer medical, Rx and dental benefits through Regence. There was a very significant price increase to our current plans for the coming year, and to keep the plans affordable we have made changes to both of the two plans we offer.

What you need to do now:

1. This is your open enrollment period – let Melinda know of any changes or additions to your plan.
2. Watch for new cards! Plan numbers and benefits will change starting December 1.
3. Make sure you understand the changes in prescription benefits (info below.)

Regence PPO network – Both plans provide the highest level of benefits when you use the Regence PPO network. This is Regence’s most extensive network with approximately 98% of providers and hospitals. You can find a listing of in-network providers at www.regence.com and then click “find a doctor”

You can also access benefit information on our employee portal at:
<https://www.washingtonfloral.com/resources/employee-info-page>

Medical Plans Overview

Classic Preferred \$5,000 – Base Plan (Formerly the Classic Preferred \$4,000)

- Annual Deductible: \$5,000 per individual. (Increasing from \$4,000)
- Out of Pocket Maximum: \$8,700 (Increasing from \$7,150)
- Preventive care: Remains at 100%
- Office Visit Copays: \$55 for Primary Care and Specialist Providers, not subject to the deductible. (Increasing from \$30)
- Basic X-ray and Lab is covered at 70% after the annual deductible.
- Chiropractic Care Copay: \$55, not subject to the deductible. 12 visit annual limit. (Increasing from \$30),
- Most other benefits continue to be paid at 70% after the deductible
- RX Copay Changes:
 - Generic Preferred remains \$10
 - Generic Non-preferred remains 25%
 - Brand Preferred changing from \$35 to 35%
 - Brand Non-Preferred changing from \$75 to 50%
 - Specialty Preferred changing from \$150 to 40%
 - Specialty Non preferred changing from \$150 to 50%

Classic Preferred \$3,000 Deductible – Buy up Plan (Formerly the Classic Preferred \$2,000)

- Annual Deductible: \$3,000 per individual (Increasing from \$2,000)
- Out of Pocket Maximum: Remains at \$5,500 per individual.
- Preventive Care: Remains at 100%.
- Office Visit Copays: Remain \$30 for a Primary Care and Specialist Providers, not subject to the deductible.
- Basic X-ray and Lab is covered at 80% after the annual deductible.
- Chiropractic Care Copay: \$30, not subject to the deductible. 12 visit annual limit.
- Most other benefits continue to be paid at 80% after the deductible.
- RX Copay Changes:
 - Generic Preferred remains \$10
 - Generic Non-preferred remains 25%
 - Brand Preferred changing from \$35 to 35%
 - Brand Non-Preferred changing from \$75 to 50%
 - Specialty Preferred changing from \$150 to 40%
 - Specialty Non preferred changing from \$150 to 50%

Notes on prescription plan changes: It is impossible for us to know whether the changes in co-pays from fixed \$ to % will affect you. For most it will mean no change at all but depending on medications it certainly could. If in doubt, please work with your doctor to check your prescriptions against Regence's medication list.

DENTAL: Regence Expressions

- \$50 Individual deductible per calendar year, waived for preventive and diagnostic services.
- Preventive & Diagnostic care is covered at 100%
- Basic care is covered at 80%
- Major care is covered at 50%
- Annual maximum per individual is \$1,000
- You may continue to use any licensed dentist; however, you will receive the highest level of benefits if you choose a Regence participating dentist. Non-Participating dentists may balance bill for charges above Regence's allowed amount.

EAP: Reliant Behavioral Health

- Our Employee Assistance Plan will be administered by Wellspring

COST: The employees cost of the benefits will be taken out of your paycheck on a pre-tax basis. We elected to absorb the increase and leave the employee cost the same as last year.

Employee Cost per paycheck for Classic \$5,000 & Dental	Employee Cost per paycheck for Classic \$3,000 & Dental
\$ 80.00 \$	\$ 120.00 \$

OPEN ENROLLMENT:

Now is your open enrollment period for both medical and dental for a December 1st effective date. This is the time to change plans, add any spouse and/or dependents not currently covered. Anyone not enrolling now will not be eligible until December 1, 2023 unless they meet certain specific enrollment requirements.

QUESTIONS:

Please direct your questions about forms, payroll deductions and deadlines to Melinda Russell. You can also contact our Insurance Brokers, Lorrie or Gail, with questions about enrollment or benefits any time during the year. They can be reached at Perovich & Blume Insurance at 253-564-2011 or e-mail at LNG@perovichblume.com.