



# 2024 Benefits Guide

Benefits,inc.®

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**SCS ACA**

# 2024



# TABLE OF **CONTENT**

<b>YOUR ENROLLMENT TO-DO LIST</b>	<b>4</b>
<b>WHAT YOU NEED TO KNOW</b>	<b>5</b>
<b>GET THE MOST OUT OF YOUR BENEFITS</b>	<b>6-7</b>
<b>MEDICAL INSURANCE</b>	<b>8-9</b>
<b>HEALTH SAVINGS ACCOUNT</b>	<b>10</b>
<b>BENEFIT CONTACTS</b>	<b>12</b>
<b>ENROLL IN YOUR BENEFITS QR CODE</b>	<b>13</b>
<b>NOTES</b>	<b>14-15</b>



## ENROLL IN **BENEFITS**

[employeenavigator.com](https://employeenavigator.com) | Company Identifier: vantiva  
or call (615) 446-3494

# YOUR ENROLLMENT **TO-DO LIST**

01

## REVIEW THIS GUIDE AND YOUR PLAN OPTIONS

For more information on your plan options, go to [employeenavigator.com](https://employeenavigator.com) | Company Identifier: vantiva

02

## ENROLL OR MAKE CHANGES

Go to [employeenavigator.com](https://employeenavigator.com) | Company Identifier: vantiva

Call the Benefits, Inc. Enrollment Team at  
**(615) 446-3494**



## ENROLLMENT TIPS

### FOR NEW HIRES!

- The choices you make when you first become eligible are in effect for the remainder of the plan year. It's important to review your benefit options carefully and choose the best coverage for you and your family.
- If you do not make an election during this time, you must wait for the next Open Enrollment period, unless you have a qualifying life event (see page 5).
- For more plan details, review the Summary of Benefits and Coverage (SBC) available at [employeenavigator.com](https://employeenavigator.com).

# WHAT YOU NEED TO KNOW

## WHO'S ELIGIBLE?

### EMPLOYEE ELIGIBILITY

You are eligible to participate in Vantiva's benefits plans if you:

- Are a **full-time employee**
- Are a **part-time employee** who is regularly scheduled to work **more than 20 hours per week**
- Have completed **30 days of continuous employment**

## ENROLLING & MAKING CHANGES

The choices you make when you first become eligible are in effect for the remainder of the plan year. It's important to review your benefit options carefully and choose the best coverage for you and your family.

**You have 3 opportunities to enroll or make changes to your benefits:**

1. Within 30 days of your eligibility date
2. During the annual Open Enrollment period
3. Within 30 days of a qualifying life event. **Examples include:**

- Marriage, divorce, or legal separation
- Birth, adoption of a child, or placement for adoption of a child
- Loss or gain of other health coverage for you and/or dependents
- Change in employment status (i.e. change to part-time employment status)
- Moving out of the area
- Death of a dependent
- Change in Medicaid/Medicare eligibility for you or a dependent
- Receipt of a Qualified Medical Child Support Order

### DEPENDENT ELIGIBILITY

Your family may also be eligible for benefits  
**Eligible dependents are:**

- Your **spouse**
- Your **domestic partner**
- Your **dependent child(ren)** up to age 26 (regardless of marital status), including stepchild, legally adopted child, child of domestic partner, or a child for whom you or your spouse/ domestic partner are the legal guardian
- Your **unmarried child(ren)** age 26 or older who is/are mentally or physically disabled and who rely on you for support and care

# GET THE MOST OUT OF **YOUR BENEFITS**

## **SEE A DOCTOR 24/7 FROM THE COMFORT OF YOUR HOME**

Feeling under the weather? Telemedicine services put you in control of when and where you access medical and mental health care services without going to a doctor's office. Virtual visits give you direct access to a licensed medical professional 24/7/365 who can treat common conditions, such as:

### **Common Conditions**

Allergies	Cold or flu	Ear pain
Rashes	Pinkeye	Sinus infections
Anxiety	Depression	Stress

To schedule an appointment, download the app on the Apple Store or Google Play and sign up for **FREE** on your tablet or smartphone. Then, select a doctor and start your virtual consultation. Anthem LiveHealth Online and Cigna MDLIVE **medical care consultations** are available to EPO plan members for a \$25 copay and PPO Plus HSA members for up to \$59. Pricing for behavioral care varies depending on the health care services you select.

## HOW TO ACCESS **TELEMEDICINE SERVICES**

**Anthem LiveHealth Online:** Register at [livehealthonline.com](https://livehealthonline.com) or call (888) 548-3432

**Cigna MDLIVE:** Register at [mycigna.com](https://mycigna.com) or call (888) 726-3171

# BANKING OPTIONS WITH **TECHNICOLOR CREDIT UNION**

## **EXCLUSIVELY FOR VANTIVA**

Exclusively for Vantiva employees (and their family members), the credit union is a not-for-profit financial institution that pays higher interest rates on savings, checking, CDs, and IRAs and lower rates on loans for cars, homes, credit cards, and more. Access your account online with mobile banking and over 5,000 branches and ATMs in all 50 states. To open an account or apply for a loan, go to [technicolorfcu.org](https://www.technicolorfcu.org) or email [membership@technicolorfcu.org](mailto:membership@technicolorfcu.org)



## **SAVE \$\$ WITH MAIL ORDER PRESCRIPTIONS**

Looking for ways to keep more dollars in your pocket? Mail order pharmacy is a great way to save time and money by having your medications delivered to your door. For medications taken regularly (such as high blood pressure or diabetes medicine), **ask your doctor** to provide you with a 90-day prescription.

### **Anthem & Cigna:**

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- Receive medications in the mail by signing up at [caremark.com](https://www.caremark.com) or call **(800) 552-8159**.
  - You also have the option to pick up your 90-day supply at any local CVS or Target retail pharmacy.
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### **Kaiser:**

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- Register at [kp.org](https://www.kp.org) to refill prescriptions by mail or call **(800) 464-4000** (CA), **(888) 865-5813** (GA).
  - You can also order prescription refills using the pre-printed mail-order forms located at Kaiser pharmacies.
-

# COMPARISON OF THE MEDICAL PLAN

Plan Features	Anthem & Cigna PPO Plus HSA		Cigna EPO	Kaiser HMO
	Anthem is available in all U.S. states except AL, AR, MS, & TN Cigna is available in AL, MS, TN only		AL, AR, MS, TN only	CA & GA only
	In-Network	Out-of-Network	In-Network Only	In-Network Only
<b>Annual Deductible</b> <i>Individual/Family</i>	\$1,600 / \$3,200		\$0	N/A
<b>Annual Out-of-Pocket Maximum</b> <i>Individual/Family</i>	\$4,000 / \$8,000	\$6,000 / \$12,000	\$4,000 / \$8,000	\$1,500 / \$3,000
<b>Vantiva Annual HSA Contribution</b> <i>Individual/Family</i>	\$800 / \$1,600		N/A	N/A
	You pay		You pay	You pay
<b>Preventive Care Visit</b>	No charge	30% after deductible	No charge	No charge
<b>Primary Care Visit</b>	20% after deductible	30% after deductible	\$25	\$20
<b>Telemedicine Visit</b>	Up to \$59	N/A	Up to \$25	N/A
<b>Specialist Visit</b>	20% after deductible	30% after deductible	\$40	\$20
<b>Lab &amp; X-ray</b>	20% after deductible	30% after deductible	\$25	No charge
<b>Urgent Care</b>	20% after deductible	Anthem: 30% after deductible Cigna: 20% after deductible	\$40	\$20
<b>Emergency Room</b>	20% after deductible		\$500 + 15% coinsurance	\$100 <i>(waived if admitted)</i>
<b>Outpatient Services</b>	20% after deductible	30% after deductible	15% coinsurance	\$20
<b>Inpatient Services</b>	20% after deductible	30% after deductible	15% coinsurance	\$250
<b>Prescription Drugs: Retail</b> <i>(up to a 30-day supply)</i>				
	You pay		You pay	You pay
<b>Tier 1: Generic</b>			\$15	\$15
<b>Tier 2: Formulary</b>			\$30	\$30
<b>Tier 3: Non-Formulary</b>	20% after deductible	Not covered	\$50	\$30
<b>Tier 4: Specialty</b>			15% to \$100 max	30% to \$150 max
<b>Prescription Drugs: Mail Order</b> <i>(up to a 90-day supply for Anthem, Cigna, Kaiser GA   up to a 100-day supply for Kaiser CA)</i>				
	You pay		You pay	You pay
<b>Tier 1: Generic</b>			\$30	\$30
<b>Tier 2: Formulary</b>			\$60	\$60
<b>Tier 3: Non-Formulary</b>	20% after deductible	Not covered	\$100	\$60
<b>Tier 4: Specialty</b>			Not covered	Not covered

## OTHER COVERED SERVICES FOR ANTHEM/CIGNA PLANS

- Acupuncture • Bariatric surgery • Chiropractic care • Hearing aids
- Infertility treatment up to a lifetime maximum of \$25,000

Call Anthem at **(866) 452-1276** or Cigna at **(800) 244-6224** for more plan details.

# YOUR COST FOR HEALTH CARE COVERAGE

**Your bi-weekly payroll deductions for medical are pre-tax.** Anthem is available in all U.S. states except AL, AR, MS, and TN. Cigna is available in AL, AR, MS, and TN only, and Kaiser in CA and GA.

Medical Bi-Weekly Cost				
	Anthem PPO Plus HSA	Cigna PPO Plus HSA	Cigna EPO	Kaiser HMO
Employee Only	\$25.23	\$23.95	\$93.48	\$76.54
Employee + Spouse / Domestic Partner*	\$103.28	\$90.48	\$219.72	\$188.65
Employee + Child(ren)	\$82.88	\$72.81	\$176.05	\$151.63
Employee + Family	\$140.32	\$122.55	\$300.83	\$254.82

\*Domestic partnership is generally processed on a post-tax basis. Imputed income may apply.



# HOW THE HEALTH SAVINGS ACCOUNT (HSA) WORKS

If you enroll in a PPO Plus HSA plan, you are eligible to open a Health Savings Account (HSA), administered by Fidelity Investments. An HSA can help you pay for eligible health care expenses such as medical, dental, vision care, and prescription drugs.

2024 Vantiva Contribution to Your HSA <b>FREE MONEY!</b>		Coverage Type	2024 Annual HSA Contribution IRS Limits
Individual	\$800	Individual	\$4,150
Family	\$1,600	Family	\$8,300
<i>The \$\$\$ is yours. You never lose it.</i>		Age 55+ Catch-up	Additional \$1,000

## WHAT'S IN IT FOR YOU?

- Vantiva contributes **\$\$\$** to your HSA! It's **FREE MONEY**.
- You can set aside pre-tax money from your paycheck to help pay for additional out-of-pocket health care expenses. HSAs give you triple tax advantages:
  - *Your contributions to the HSA are not taxed\**
  - *Payments of qualified expenses are tax-free\**
  - *Earnings are tax-free\**
- The HSA is an individual account you own! The entire balance is yours to keep.
- If you leave the company, the account goes with you.
- You can make/change your HSA contributions at any time. Unused funds always roll over to next plan year.
- You must have coverage under a HSA qualified High Deductible Health Plan (HDHP)
- Have no other first-dollar medical coverage (other types of insurance, such as specific accident, disability, dental care, vision care, or long-term disability are permitted)
- Are not enrolled in Medicare, coverage under your spouse, Tri-care, etc.
- Cannot be claimed as a dependent on someone else's tax return

## 4 STEPS TO MAXIMIZE YOUR HSA

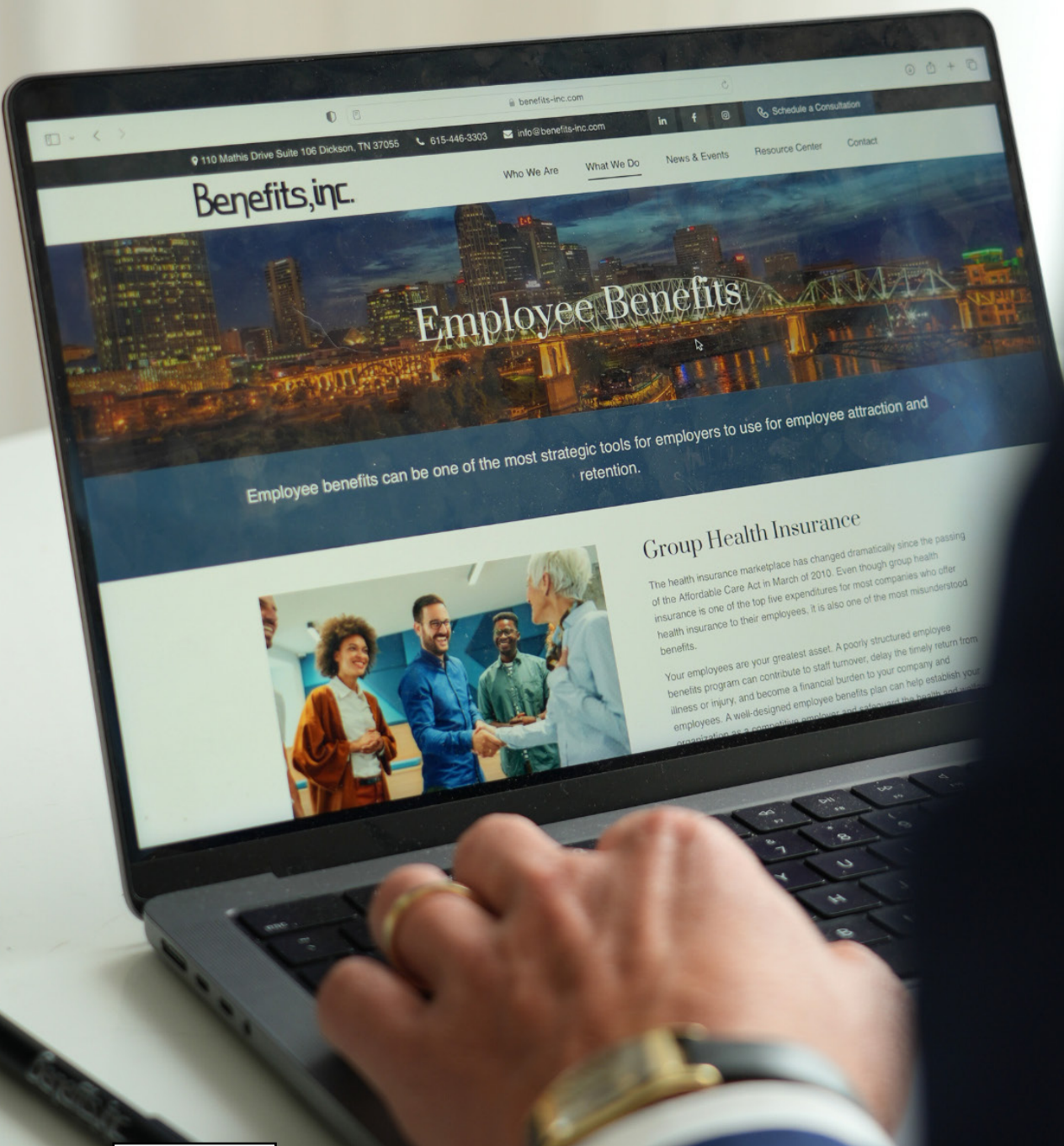
- 1** You must first **OPEN** your Health Savings Account with Fidelity at [netbenefits.fidelity.com](https://netbenefits.fidelity.com)
- 2** Once the account is open, you can **CONTRIBUTE pre-tax dollars** from your paycheck up to the annual IRS maximums.
- 3** You will receive a Fidelity **DEBIT CARD to pay** for eligible health care expenses.
- 4** Vantiva will deposit **FREE MONEY** to your account. Company contributions are pro-rated based on your effective date.



# YOUR BENEFIT CONTACTS

Contact Information			
Type of service	Provider	Phone	Website
Client Services	Benefits, Inc.	(615) 446-3303	benefits-inc.com
Enrollment Services	Benefits, Inc.	(615) 446-3494	benefits-inc.com
Banking	Technicolor Credit Union	(800) 973-4989	technicolorfcu.org
Exclusive Discounts & Savings	YouDecide	N/A	youdecide.com/technicolor
Health Savings Account (HSA)	Fidelity Investments	(800) 544-3716	netbenefits.fidelity.com
Medical	Anthem	(866) 452-1276	anthem.com
	Cigna	(800) 244-6224	mycigna.com
	Kaiser Permanente	CA: (800) 464-4000 GA: (888) 865-5813	kp.org
Prescriptions <i>(Anthem &amp; Cigna)</i>	CVS Caremark	(800) 552-8159	caremark.com
Telemedicine	Anthem LiveHealth Online	(888) 548-3432	livehealthonline.com
	Cigna MDLIVE	(888) 726-3171	mycigna.com
Wellbeing & Lifestyle Rewards	HealthCheck360	(866) 511-0360	myhealthcheck360.com

*This benefits guide highlights some of your Vantiva benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. Vantiva reserves the right to change any benefit plan without notice. \*Benefits are not a guarantee of employment.*



Benefits, Inc.

# Employee Benefits

Employee benefits can be one of the most strategic tools for employers to use for employee attraction and retention.

## Group Health Insurance



The health insurance marketplace has changed dramatically since the passing of the Affordable Care Act in March of 2010. Even though group health insurance is one of the top five expenditures for most companies who offer health insurance to their employees, it is also one of the most misunderstood benefits.

Your employees are your greatest asset. A poorly structured employee benefits program can contribute to staff turnover, delay the timely return from illness or injury, and become a financial burden to your company and employees. A well-designed employee benefits plan can help establish your organization as a competitive employer and strengthen the health and...



ENROLL IN  
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*Specializing in group insurance and employee benefits*

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