

**EMPLOYEES OF WASHINGTON FLORAL SERVICE
MEDICAL, DENTAL & EAP BENEFITS
EFFECTIVE DECEMBER 1, 2020**

Washington Floral Service is pleased to continue to offer our valued employees medical and dental benefits through Regence. Because we understand that everyone's healthcare needs are different, we will continue to offer an option of two medical plans. The purpose of this memo is to outline the benefits and advise you of the cost.

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

Medical Plans:

Effective **December 1st**, we will be replacing our current \$3,000 deductible plan, with a \$4,000 deductible. Washington Floral will continue to offer the \$2,000 deductible plan as an option for employees. The following is a quick overview of the differences between the two plans.

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"

Classic Preferred \$4,000 – Base Plan

- Annual Deductible: \$4,000 per individual.
- Out of Pocket Maximum: Remains at \$7,150 per individual.
- Office Visit Copays: Remains at \$30 for Primary Care and Specialist Providers, not subject to the deductible.
- Basic X-ray and Lab is covered at 70% after the annual deductible.
- Chiropractic care will be a \$30 copay, not subject to the deductible. There continues to be an annual 12 visit limit.
- Most other benefits continue to be paid at 70% after the \$4,000 deductible
- RX copays remain \$10 for preferred generic/25% for a non-preferred generic. \$35 for a preferred brand name and \$75 for non-preferred brand name. Specialty medications are paid at \$150 copay for preferred and 50% non-preferred.

Classic Preferred \$2,000 Deductible – Buy up Plan

- Annual Deductible: Remains at \$2,000 per individual.
- Out of Pocket Maximum: Remains at \$5,500 per individual.
- 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 will be a \$30 copay, not subject to the deductible. There continues to be an annual 12 visit limit.
- Most other benefits are now paid at 80% after the \$2,000 deductible.
- RX copays are now \$10 for preferred generic/25% for a non-preferred generic. \$35 for a preferred brand name and \$75 for non-preferred brand name. Specialty medications are paid at \$150 copay for preferred and 50% non-preferred.

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 EAP will now be administered by Wellspring

COST: The employee's cost of the benefits will be taken out of your paycheck on a pre-tax basis. We reduced \$4,000 classic by \$10.00 from last year for the employee cost and \$2000.00 remains the same.

Employee Cost per paycheck for Classic \$4,000 & Dental	Employee Cost per paycheck for Classic \$2,000 & Dental
\$ 75.00 \$	\$ 110.00 \$

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, 2021 unless they meet certain specific enrollment requirements.

ONE TIME REDUCED DEDUCTION:

Your first payroll deduction will be reduced slightly depending on how many people enroll. This is due to a Health Insurance Premium Rebate.

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.