EMPLOYEES OF WASHINGTON FLORAL SERVICE
MEDICAL, DENTAL & EAP BENEFITS
EFFECTIVE DECEMBER 1, 2019

Washington Floral Service is pleased to continue to offer our valued employees medical and dental benefits. Effective December 1st we are happy to say that we will remain with Regence for our medical. Our dental will now be administered through Regence as well. 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**, Regence has made some slight benefit changes to the plans that are offered. 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 $3,000 – Base Plan

- Annual Deductible: Decreased to $3,000 per individual from $3,250.
- Out of Pocket Maximum: Decreased to $7,150 per individual from $7,350.
- Office Visit Copays: Decreased to $30 from $40 for a Primary Care Provider and to $30 from $60 for Specialty care.
- Chiropractic care will no longer have an office visit copay because of changes Regence made to the plan. You will now pay 30% co-insurance each time you see a preferred chiropractor. WFS is paying an extra premium to have the deductible waived for this important benefit.
- Most other benefits continue to be paid at 70% after the $3,000 deductible
- RX copays remain $10 for preferred generic/25% for a non-preferred generic. $35 (was $50) for a preferred brand name and $75 (was 50%) for non-preferred brand name. Specialty medications are paid at $150 copay (was 20% after the deductible) for preferred and 50% non-preferred. The deductible is now waived for *all* drugs.

Classic Preferred $2,000 Deductible – Buy up Plan

- Annual Deductible: Remains at $2,000 per individual.
- Out of Pocket Maximum: Decreased from $7,350 per individual to $5,500.
- Office Visit Copays: Remain $30 for a Primary Care Provider and decreased to $30 from $50 for a Specialists.
- Chiropractic care will no longer have an office visit copay because of changes Regence made to the plan. You will now pay 20% each time you see a preferred chiropractor. WFS is paying an extra premium to have the deductible waived for this important benefit.

- Most other benefits are now paid at 80% (was 75%) after the $2,000 deductible.
- Basic X-ray and Lab is now covered at 80% after the annual deductible.
- RX copays are now $10 (was $4) for preferred generic/25% for a non-preferred generic. $35 (was $40) for a preferred brand name and $75 (was 50%) for non-preferred brand name. Specialty medications are paid at $150 copay (was 20%) for preferred and 50% non-preferred. The deductible is now waived for *all* drugs.

DENTAL: Regence Expressions

- $50 Individual deductible per calendar year, waived for preventive and diagnostic services. There will no longer be a $15 copay per office visit
- Preventive & Diagnostic care is covered at 100% (was covered at 70-100%)
- Basic care is covered at 80% (was covered at 70-100%)
- Major care is covered at 50% (no change)
- Annual maximum per individual is $1,000 (no change)
- 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: WellSpring

- Our EAP will now be administered by Wellspring

Attached for your reference is a benefit summary of your medical and dental plans

COST: The employee's cost of the benefits will be taken out of your paycheck on a pre-tax basis.

Employee Cost per paycheck for Classic $3,000 & Dental	Employee Cost per paycheck for Classic $2,000 & Dental
$ 85.00	**$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 add any spouse and/or dependents not currently covered. Anyone not enrolling now will not be eligible until December 1, 2020 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.