



# Encompass Company

Jan 1, 2017 to Dec 31, 2017



**SAILER BENEFIT SERVICES, INC.**  
UNIQUE EXECUTIVE & EMPLOYEE BENEFIT STRATEGIES FOR TODAY'S BUSINESS

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



To Our Employee Family,

Not only do we value the work you do for <Company Name> but we also value you as an individual. For this reason, we are thrilled to bring you Encompass.

Encompass is a holistic workplace benefits program that supports your well-being across five areas of focus: Retirement Dreams, Insurance Coverage, Work-Life Balance, Personal Growth and Income, and Additional Benefits and Perks. You can think of Encompass as both a support for your goals and a safety net for life's challenges. At the least, we hope it will fill gaps that may exist within your current financial program.

To help you make the most of Encompass, we've included information about each benefit in the following easy-to-read packet. We suggest you review each section and note any questions you have. Our employee benefits consultant, Sailer Benefit Services, is available to answer your questions at 651-702-5626 or at [ClientServices@SailerBenefit.com](mailto:ClientServices@SailerBenefit.com).

We are grateful for your contributions to our team, and we hope these enhanced benefits contribute much joy to your life.

Sincerely,

Super Employer  
CEO

# Encompass Company

Human Resources



## Benefits at a Glance

Here you'll find quick explanations of the benefits available to you as part of Encompass. Remember, our employee benefits consultant, Sailer Benefit Services, is here to answer any questions you have. You can reach Sailer Benefit Services at 651-702-5626 or at ClientServices@SailerBenefit.com.

### INSURANCE COVERAGE

**Why have we included these benefits?** Without employer-sponsored health coverage, you and your family could be at risk for financial ruin. Employer-sponsored group insurance is often available at a lower cost than individual insurance and requires less underwriting and/or health history. And because this type of insurance can typically be paid for with pre-tax dollars, your cost can be reduced even further.

#### Medical Coverage

Carrier: **Health Partners**

Medical coverage helps you pay for the health care you and your family members need. This is arguably the most important benefit you can receive.

	Option 1	Option 2	Option 3
	<b>IN-NETWORK BENEFITS</b>		
<b>Network Name</b>	A	B	C
<b>Plan Name</b>	\$500-\$25	1000-25	2000-25
<b>Type of Plan</b>	Traditional	Traditional	Traditional
<b>Deductible</b>	\$500/\$1500	1000/2000	2000/3000
<b>Coinsurance</b>	80%	80%	80%
<b>Out-of-Pocket Maximum</b>	\$2500/\$7500	\$2500/\$7501	\$2500/\$7502
<b>Office Visit/Urgent Care</b>	1	1	1
<b>Convenience Care</b>	\$10	\$10	\$10
	<b>PRESCRIPTION DRUGS (RX)</b>		
<b>Generic</b>	\$10	\$10	\$10
<b>Brand Name on Formulary</b>	\$15	\$15	\$15
<b>Non-Formulary</b>	\$25	\$25	\$25

\*\*SBC's and Rates are available in the online enrollment tool.

#### Dental Coverage

Carrier: **DELTA DENTAL**

Smile! You're part of a dental network, which means your benefit dollars can go even further.

*Plan Highlights	Benefit Level 1	Benefit Level 2	Out-Of-Network
<b>Annual Maximum</b>	\$1,500	\$1,000	\$750
<b>Deductible Single/Family</b>	\$25/\$75	\$25/\$75	\$50/\$750
<b>Preventive Care</b>	You Pay Nothing	You Pay Nothing	You Pay Nothing
<b>BASIC CARE I</b>	20%	20%	50%
<b>BASIC CARE II</b>	20%	50%	50%
<b>SPECIAL CARE</b>	50%	50%	No Coverage
<b>ORTHODONTIC SERVICES</b>	50% with maximum of \$1,000 pd by	50% with maximum of \$1,000 pd by	50% with maximum of \$750 pd by plan

**Added Benefits:** Enhanced coverage for our little partners  
 Diabetes and Pregnancy  
 Orthodontic Discount  
 4th additional benefits

<b>Doctors and Specialists Online</b>	<b>Carrier:</b> Virtuwell	<b>ER Paid:</b> No
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Get your questions answered quickly 24/7 by online specialists at no cost.

<b>Short Term Disability Coverage</b>	<b>Carrier:</b> Unum	<b>ER Paid:</b> Yes
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One in three adults will experience a disability that lasts up to 90 days. Short-term disability coverage helps you pay the bills during your recovery.

**Waiting Period:** 7 days accident / 7 days illness

**Benefit:** 60% of salary up to \$300 per week

**Benefit Period:** 12 weeks

<b>Long Term Disability Insurance</b>	<b>Carrier:</b> Unum	<b>ER Paid:</b> Yes
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Most long-term disabilities are due to an illness, not an injury. Long-term coverage lets you maintain your lifestyle while you're unable to work.

**Waiting Period:** 90 days

**Benefit:** 60% of salary up to \$3000 per month

**Benefit Period:** To age 65

<b>Life Insurance</b>	<b>Carrier:</b> Unum	<b>ER Paid:</b> Yes
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Life insurance is about protecting the people we love. It's important for you to have this peace of mind.

**Benefit Amount:** \$50,000

<b>Voluntary Life Insurance</b>	<b>Carrier:</b> Unum	<b>ER Paid:</b> No
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Life insurance helps you take care of the people you love. Our voluntary plan lets you purchase life insurance at very low rates with minimal underwriting and health questions.

**Benefit Amount:** \$10,000 up to 5x Salary or \$500,000

**Depts Eligible?:** Yes

## Other Benefits & Perks

**Why have we included these benefits?** We chose these additional benefits and perks to help you lower out-of-pocket costs that come with having a career. As our employee, you can deduct pre-tax dollars to cover expenses ranging from eligible health care products and services to parking and transit.

<b>Healthcare Savings Account (H S A)</b>	<b>Carrier:</b> ABG/Alerus	<b>ER Paid:</b> Yes
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A health savings account (HSA) is a tax-exempt savings vehicle used to accumulate money for eligible expenses.

<b>Maxium Contribution Single:</b>	2017 - \$3400	<b>Family:</b>	2017 - \$6750	<b>55+ Catchup:</b>	2017 - \$1000
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<b>Employer Contribution Single:</b>	?	<b>Single + 1:</b>	?	<b>Family:</b>	?
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<b>Flexible Medical Spending Account (F S A)</b>	<b>Carrier:</b> ABG/Alerus	<b>ER Paid:</b> Yes
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A flexible spending account (FSA) is a voluntary, tax-free way for employees to pay for qualified medical, dental, vision or dependent care expenses.

**Maximum Contribution:** 2017 - \$2600

<b>Dependent Care Pre-tax Account</b>	<b>Carrier:</b> ABG/Alerus	<b>ER Paid:</b> Yes
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A dependent care flex account allows you to pay for the cost of dependent care with tax-free dollars.

**Maximum Contribution:** 2017 - \$5000

## WORK-LIFE BALANCE

**Why have we included these benefits?** It's been said that achievement and enjoyment mark the front and back of life's coin of value -- you can't have one without the other. Yet many people try to live a one-sided life in pursuit of "success," often to the detriment of their happiness. We want you to experience both sides of life's coin of value.

<b>Employee Assistance Program (EAP)</b>	<b>Carrier:</b> Test	<b>ER Paid:</b> Yes
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Our fast-paced lifestyles can easily get away from us if we're not prepared. An EAP is a safe place to turn to when you feel overwhelmed by life's challenges.

## PERSONAL GROWTH

**Why have we included these benefits?** Personal development is a lifelong process. It's a way for you to assess your skills and

qualities, identify goals and maximize your potential. Making investments in yourself can also raise your confidence and lead to a more fulfilling life. By giving you opportunities for growth, we can support you in making positive choices and decisions for your future.

**Health Club Discounts**

**Carrier:** Health Partners

*Our goal is to create a company-wide culture of health and wellness. With this benefit, you can save on your health or fitness club membership.*

**You will receive a discount of \$20 per month if you go workout 12 times in a month. Other enrolled spouses also eligible.**

**Health and Fitness Discounts**

**Carrier:** Health Partners

*Enhance your overall wellness program with discounts that go beyond your health or fitness club.*

**RETIREMENT DREAMS**

**Why have we included these benefits?** When you think about your future, you may envision spending more time doing the things you love with the people you love. So, what can you do to prepare for this type of retirement lifestyle? One key to accomplishing this goal is a retirement plan that gives you options and control. We're honored to help.

**Retirement Plan**

**Carrier:** Ameritas

**ER Paid:** Y

**Plan Type:** 401(k) with Roth Option

**Age for Eligibility:** 21 years

**Waiting period:** 3 Months

**Are Rollovers Allowed:** Yes

**Employer Match:** 50 cents on the \$1 upto 3%.

**Profit Sharing:** At the employers discretion

**Vesting Period on Match:** 5 year vesting: 1yr - 20%, 2nd - 40%, 3rd - 60%, 4th - 80%, 5th - 100%

**55+ Catch-Up Provision:** 5000

**Hardship Distributions:** Yes

**Loans:** Yes

## **Privacy Policy**

At Sailer Benefit Services, we are committed to protecting your privacy as our customer. To our customers, we offer this pledge:

We will not sell, disseminate, disclose, trade, transmit, transfer, share, lease or rent any personally identifiable information to any third party not specifically authorized by you to receive your information.

### **Information Collection**

We will ask you to provide your personal information to us when you enroll for coverage and when you purchase an insurance policy from us. When you enroll for an insurance policy at Sailer Benefit Services, we will ask you to provide minimal health history, your name, home address, mailing address, telephone number and e-mail address. This information will be provided to the insurance company when you purchase an insurance policy so they can establish you as a policyholder. We will maintain a record of your information at the office of Sailer Benefit Services so we can provide you with policyholder service. Each employee has been instructed on maintaining the privacy of each customer and the importance of protecting the customer's personal information. We have a paperless file system. All confidential information is scanned and filed on our secure network. All papers are shredded after they are scanned into our system so you can be assured that your private information is kept private.

### **Changes In Our Privacy Policy**

We reserve the right to change this Privacy Policy for improvements without providing you with advance notice of our intent to make the changes.

If you have any questions about our privacy policy, please feel free to contact us at:

Sailer Benefit Services, Inc.  
8623 Eagle Point Blvd.  
Lake Elmo, MN 55042  
(651) 702-5626

## Important Contact Information

### Employer Information

**Plan Fiduciary:** Awesome HR  
**Company Address:** 123 Main  
**City, State, Zip:** Minneapolis ,MN 55042  
**Company Phone number:** 651-503-4068  
**Website:** www.sailerbenefit.com

### Eligibility

**Hours Required:** 30  
**Waiting Period:** 1st of month following 60 days  
**Employees Excluded from Coverage:** Union and Part-time

**Definitions:** Life events include: marriage, divorce, birth, adoption, death, termination of employment, new employment, or if the employer ceases contributions. Note this does not include situations where there is a change in benefits, or when the employer decreases their contributions.

**Procedure:** All requests to add/cancel due to a life event must be made through the employer within 31 days of the event. This 31-day rule is federally mandated. The 31 day rule is not in effect for adding newborns or adoptive children, as state mandates require us to make the effective date their date of birth (or date of adoption) as long as they're coming on to an already-existing policy. (State mandates override federal mandates for fully-insured groups.)

### Type of Enrollment

<b>Open Enrollment</b>	The yearly period when an employee (including his/her dependents) can enroll in an insurance plan. Open enrollment occurs 30 days prior to the insurance coverage effective date.
<b>Special Enrollment</b>	A time outside of the open enrollment period during which an employee or his/her family have the right to enroll for insurance coverage.
<b>Medicaid or Children's Health Ins. Program (CHIP)</b>	You may qualify for free or low-cost care through Medicaid or CHIP based on income or family size. You can apply for Medicaid or CHIP at any time of the year. Go to <a href="http://www.HealthCare.gov">www.HealthCare.gov</a> for more details.

### Plan Information & Contact Information

Plan type	Administrator or Ins. Carrier	Website	Phone Number	Contract Number	Funding	Effective Date	Termination Date
<b>Medical</b>	Health Partners	<a href="http://ealthpartners.com">ealthpartners.com</a>	(952) 883-5000	123456	Fully Insured	1/1/2016	12/31/2016
<b>Dental</b>	DELTA DENTAL	<a href="http://deltadental.com">deltadental.com</a>	1-800-553-9536	5623888	Fully Insured	1/1/2015	12/31/2016
<b>Short Term DI</b>	Unum	<a href="http://unum.com">unum.com</a>	1-866-679-3054	12354	Fully Insured	1/1/2016	12/31/2016
<b>Long Term DI</b>	Unum	<a href="http://unum.com">unum.com</a>	1-866-679-3054	12354	Fully Insured	1/1/2016	12/31/2016
<b>Life Insurance</b>	Unum	<a href="http://unum.com">unum.com</a>	1-866-679-3054	12354	Fully Insured	1/1/2016	12/31/2016
<b>Voluntary Life</b>	Unum	<a href="http://unum.com">unum.com</a>	1-866-679-3054	12354	Fully Insured	1/1/2016	12/31/2016
<b>H S A</b>	ABG/Alerus	<a href="http://alerusrb.com">alerusrb.com</a>	1-877-661-4727		NA	NA	NA
<b>F S A</b>	ABG/Alerus	<a href="http://alerusrb.com">alerusrb.com</a>	1-877-661-4727		NA	NA	NA
<b>Dependent Care</b>	ABG/Alerus	<a href="http://alerusrb.com">alerusrb.com</a>	1-877-661-4727		NA	NA	NA
<b>Retirement Plan</b>	Ameritas	<a href="http://Ameritas.com">Ameritas.com</a>	1-402-467-7745	12354	401k	NA	NA

### Brokerage Information

**Sailer Benefit Services, Inc.**

8623 Eagle Point Blvd  
Lake Elmo, MN 55042

**Phone:** 651-702-5626

**Fax:** 651-702-0126

**Website:** [SailerBenefit.com](http://SailerBenefit.com)

**Email:** [ClientServices@SailerBenefit.com](mailto:ClientServices@SailerBenefit.com)