

**2019**

**Welcome to your Benefits!**

*Legacy Beverage offers you and your eligible family members a comprehensive and valuable benefit program. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.*

**Open Enrollment**

* Open Enrollment is the month of December for a January 1st effective date.
* This is the time of year to enroll, terminate, and/or make changes to your benefits.
* If you don’t enroll, make changes, etc. during this time then you must wait for the following year’s open enrollment to do so. Unless you have a qualifying event. Qualifying event changes must be made within 30-days of event date. Contact Gwen Bernal (HR Director) or Dani Gauthier (Payroll/Benefits Administrator) if changes need to be made.

**New Hires - Who is Eligible?**

* All fulltime employees working 30 or more hours per week are eligible for benefits.
* Coverage begins first of the month following 60-days of employment.
* Forms need to be returned to Gwen Bernal or Dani Gauthier in HR no later than 15-days before your coverage effective date. If you do not want coverage you must sign a waiver form.
* If you don’t enroll at this time, then you must wait until the next open enrollment period to do so. Unless you have a qualifying event. Qualifying event changes must be made within 30-days of event date.

**Benefits Contact Information**

*Fendley Benefits will be your primary contact for claims issues and general customer service.*

*For general information contact Gwen Bernal or Dani Gauthier in Human Resources.*

**Human Resources Contact:**

Gwen Bernal

928-522-2142

gwenbernal@nackard.com

Dani Gauthier

928-522-2166

danigauthier@nackard.com

**Employee Benefits Advisor:**

Fendley Benefits

940 N. Switzer Canyon Dr. #202

Flagstaff, AZ 86001

928-779-4107

Name Title Email Extension

Bobby Fendley Advisor bobby@fendleybenefits.com 113

Brad Fendley Advisor/Account Manager brad@fendleybenefits.com 112

Lynne Cornwell Service Rep lynne@fendleybenefits.com 111

**Insurance Companies:**

Product Company Website Phone Number

Medical Insurance Blue Cross Blue Shield of AZ [www.azblue.com](http://www.azblue.com) 1-800-232-2345

Dental insurance Standard [www.standard.com](http://www.standard.com) 1-888-937-4783

Life Insurance UNUM www.unum.com 1-866-346-5800

**\*\*Colonial Life**

<http://vimeo.com/82555395>

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

**ACCIDENT – SICKNESS – HOSPITAL CONFINEMENT – CRITICAL ILLNESS INSUR**

Helps cover out-of-pocket expenses or income related to a covered accident or sickness. Portable.

**CANCER INSURANCE**

These benefits are paid as a lump sum per covered treatments and related services to help fill the gaps in your medical plan or loss of income. Portable.

**DISABILITY INSURANCE**

Provides monthly benefits to replace a portion of your income if you **o**r ***your spouse***are unable to work due to a covered disability. Portable.

**TERM and WHOLE LIFE INSURANCE –** Life insurance can provide dependable lifetime protection, guaranteed cash value, and important options to help you during challenging times. Long Term Care is an optional rider. Portable.

\*\*Voluntary Benefits are available annually, during open enrollment

**Medical Insurance**

BCBSAZ

*We will be offering four plans through BCBSAZ. These are PPO plans and you want to utilize the* ***BCBSAZ PPO*** *network of providers. Below is a brief outline of In-Network benefits* ***ONLY.*** *Please refer to the BCBSAZ plan certificate for specific coverage details.*

 **Option 1 Option 2 Option 3 Option 4**

 ***$6,000 70% HSA*** ***$5,000 80% HSA*** ***$3,000 80% HSA*** ***$5,000 Copay***

Calendar Year Deductible: $6,000 per person $5,000 per person $3,000 per person $5,000 per person

 $12,000 per family $10,000 per family $6,000 per family $10,000 per family

Coinsurance, after Deductible: 70% bcbsaz 80% bcbsaz 80% bcbsaz 100% bcbsaz

 30% member 20% member 20% member 0% member

Calendar Year Max out of Pocket: $6,650 per person $6,650 per person $5,000 per person $6,000 per person

 $13,300 per family $13,300 per family $10,000 per family $12,000 per family

 **You Pay** **You Pay** **You Pay** **You Pay**

Hospitalization: 30% after deductible 20% after deductible 20% after deductible 0% after deducible

Out/In-Patient Surgery: 30% after deductible 20% after deductible 20% after deductible 0% after deducible

MRI, CT, PET, X-Ray: 30% after deductible 20% after deductible 20% after deductible 0% after deducible

Fee Standing Lab: 30% after deductible 20% after deductible 20% after deductible 0% after deducible

Primary Office Visit: 30% after deductible 20% after deductible 20% after deductible $25 copay

Specialist Office Visit: 30% after deductible 20% after deductible 20% after deductible $45 copay

Urgent Care: 30% after deductible 20% after deductible 20% after deductible $60 copay

Emergency Room: 30% after deductible 20% after deductible 20% after deductible $300 copay

Prescription Drugs: 30% after deductible 20% after deductible 20% after deductible $15/$45/$75/$130

Preventive Care: No Charge No Charge No Charge No Charge

**Rates Per Pay Period**

Employee $38.56 $55.12 $74.06 $85.45

Employee + Spouse $75.82 $108.65 $146.72 $171.79

Employee + Child(ren) $66.50 $95.26 $128.56 $150.21

Employee + Family $106.87 $153.25 $207.27 $243.73

**TeleMedicine:** www.bluecareanywhereaz.com or

 844-606-1612

**Health Savings Account**

* If you elect plan option 1, 2, or 3 you have an option to set-up a Health Savings Account on your own.
* You can make contributions to your HSA and the money can be deducted from your taxable income.

* You use the money in the account to pay for expenses that go towards your medical plan deductible, dental and/or vison out of pocket expenses with a tax free dollar.
* The maximum contribution for HSA’s in 2019 is $3,500 per year for single coverage and $7,000 per year for family coverage. If over the age of 55 you can contribute an additional $1,000 per year.
* Popular HSA banks include HSA Bank, Health Equity, and Wells Fargo.

**Dental Insurance**

Standard

*Below is a brief outline of in-network coverage. Please refer to the Standard plan certificate for specific coverage details. You want to go to provider’s* ***in-network*** *for the best benefits as reflected below. However, there are benefits outside the network as well. Go to* [*www.standard.com*](http://www.standard.com) *to find contracted dentists.*

Calendar Year Deductible: $50 single / $150 family (combined for Type 2 & 3 benefits)

Yearly Maximum Benefit: $1,000 per year, per member

Type 1- Preventive Services: Standard pays 100%, no charge to member

Type 2- Basic Services: Standard pays 80%, member pays 20%

Type 3- Major Services: Standard pays 50%, member pays 50%

**Rates Per Pay Period**

Employee $11.58

Employee + Spouse $27.67

Employee + Child(ren) $29.19

Employee + Family $45.29

**Life and AD&D**

UNUM

*Below is a brief outline of coverage. Please refer to the UNUM plan certificate for specific coverage details.*

Life Insurance Face Amount: $15,000

Accidental Death & Dismemberment: $15,000

**100% paid by Legacy Beverage**

**Questions & Answers**

*What forms must be completed in order to enroll, waive or make changes?*

* BCBSAZ enrollment form for the medical insurance enrolling or waiving coverage, please indicate which plan you want: Plan 1, Plan 2, Plan 3 or Plan 4.
* Standard enrollment form to enroll or waive the dental.
* UNUM enrollment form for life insurance. This form must be filled out by all eligible employees.

*Where do I find these forms?*

* <https://fendleybenefits.sharefile.com/d-sb597e72b53947ffb>

*Who do I contact with questions?*

* CLAIMS: brad@fendleybenefits.com Brad Fendley at Fendley Benefits 928-779-4107 ext. 112
* GENERAL INFORMATION: Dani Gauthier, Payroll & Benefits Administrator at 928-522-2166

**The information in this employee benefit guide is presented for illustrative purposes and is based on information provided by the employer and insurance carriers. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and the actual plan documents the actual plan document will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your guide, contact HR Department.**