


**Welcome to the
PIAG Insurance
2023-2024
Open Enrollment
Kickoff Meeting**

All microphones will be muted during the call. If you have any questions, please use the chat function within Zoom. All questions will be addressed at the end of the meeting.

**OPEN ENROLLMENT
2023-2024 KICKOFF
MEETING**



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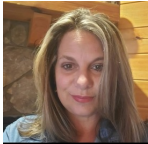
**Jon Krueger
President/CEO
PIAG & PIAG Insurance**

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**Heather Paruta
Account Manager
PIAG Insurance**




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**Also joining
Evie Banaga
Director, Employee Benefits
PIBT**

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PIBT Medical Insurance Options



- Kaiser Permanente
 - HMO plan
- Freedom Plan
 - PPO plan

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Kaiser Permanente Signature HMO Plans

- An HMO plan is based on a network of hospitals, doctors and other health care providers that agree to coordinate care within a network in return for a certain payment rate for their services. An HMO generally only covers care received from the plan's contracted providers, known as "in network" providers. When you're a Kaiser Permanente member, your whole care team is connected — to you, and to each other — through your electronic health record. Every visit is captured, so your doctor can use your health history to inform your care.


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Kaiser Permanente



- Kaiser Permanente issued rates with approximately a 9% increase.
- No plan changes

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Kaiser Permanente 

Renewal KP GA plans eff. 12/1/2023

Kaiser HMO 50/55 GA
\$50/\$55/\$50 OV/SP/UR, \$1.5K Hosp., RX 35/45 \$100/\$300 RX Brand Ded., \$6,350/\$12.7K Max OOP

Kaiser DHMO D 2000/0/4.5
\$30/\$40/\$60 OV/SP/UR, \$2K/\$4K Ded., 0% Hosp. after Ded., RX 15/30/45/20% up to \$300 Max, \$4.5K/\$9K Max OOP


Kaiser DHMO F 3000/0/5.5K
\$40 primary/\$50 specialist/\$80 urgent care/\$250 emergency room OV/SP/UR, \$3K/\$6K Ded., 0% Hosp. after Ded., RX 15/30/45/20% up to \$300 Max, \$5.5K/\$11K Max OOP

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PIBT Freedom Plan

This is a PPO network plan based on **physicians** only which have agreed to coordinate care within a network in return for a certain payment rate for their services. Unlike an HMO you do not need a referral to seek care from a specialist.
Remember you are free to seek care anywhere.

No plan changes
5 plans to choose from
Approximately 7% increase overall

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Freedom Plans 

PIBT Freedom 35-1750
\$35 OV PCP, Specialist, mental health & urgent care., \$1250 ind/\$2500 family Ded. 10%+\$350 Hosp., \$4.5K/\$9K Max OOP, RX 15/30/50 \$275 Brand Ded. Specialty Rx Update

PIBT Freedom 40-1750
\$40 OV PCP Specialist, mental health and urgent care., \$1750 ind/\$3500 family Ded. 25%+\$250 Hosp., \$6K/\$12K Max OOP, RX 15/30/45 \$250 Brand \$275Ded. Specialty Rx Update

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Freedom Plans 

PIBT Freedom 45-3250
\$45 OV PCP, Specialist, mental health & urgent care, \$3250 ind/\$6500 family Ded. 25%+\$250 Hosp., \$7.5K/\$15K Max OOP, RX 15/30/50 \$275 Brand Ded. Specialty Rx Update

PIBT Freedom 55-5500
\$55 OV PCP, specialist, mental health and urgent care., \$5.5K/\$11 K Ded. 40%+\$250 Hosp., \$8.5/\$17K Max OOP, RX 15/30/50% \$275 Brand Ded. Specialty Rx Update

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Freedom Plans 

PIBT Freedom HSA 6500
\$6.5/\$13k Ded. 30%+\$250 Hosp., \$7050K/\$14,100K Max OOP, RX 10/25/40 Specialty Rx Update
Preventative services covered all doctor office visits subject to the deductible.
Max to put into an HSA \$3850 ind \$7750 family

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We take care of you throughout your healthcare journey.

Disease Management

- Management of complex and chronic conditions
- Provider and community resource coordination

Health Management & Wellness

- Health education and lifestyle coaching
- Assessments, screenings and incentives

Utilization Management & Benefit Review

- Independent medical reviews
- Transition of care

Pharmacy Management

- Specialty pharmacy coordination
- National Pharmacy Network & Mail Order

1:1 patient-nurse ratio with credentialed, compassionate healthcare specialists

*Available depending on your plan

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Member Guidance

Make informed provider choices with our Care Navigation services

Our team can help identify providers that will work best for you based on quality, cost and acceptance data.

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Multiplan

How to Find a Provider

1. Go to multiplan.com.
2. Click on **Find a Provider**
3. Choose the **Multiplan** network
4. Choose **Practitioner & Ancillary**
5. Use the search options to facilitate your search

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UCM Digital Health

- Because better care is built around the patient.
- UCM Digital Health offers a digitally integrated, whole person health solution that provides patients with immediate access to care on their terms.
- UCM combines a digital front door platform, multi-disciplinary team of providers, and a 24/7 telehealth triage, treatment, and navigation service to provide a range of patient services, including emergent and urgent care, primary and specialty care, behavioral health, and more. Care begins digitally and can seamlessly integrate across other points of care for a simple patient experience.
- UCM brings together clinical expertise, advanced technology and compassionate care to offer powerful advantages for insurers, employers, patients and providers
- Phone # 844-494-7362

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Who is Imagine360?

- Provides claim review and audit
- Handles all Balance Bill issues

Balance Bill Response Team any time:
 Phone: 1-800-827-7223
 Email: balancebills@imagine360.com
 Hours: 9am – 8pm EST

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Questions that may come up...

Question	Answer
My Doctor(Provider) said they don't accept my insurance	You may call or you can have the provider call Imagine360 at 800-827-7223. Imagine360 will explain how the provider will be paid. <u>Please do not pay more than your payment that is due per your plan benefit.</u>
I can't find any facility (hospital) that is in network.	The Freedom plan does not have in/out-of network coverage for facilities. Imagine360 will pay any facility that you choose to go to as there is no network as mentioned. The facility may call Imagine360 to see how to file a claim.
What if I receive a bill from my provider after the insurance company has paid?	You need to contact Imagine360. They will work directly with the provider to resolve the balance due. You may be asked to sign a client relationship agreement and a HIPAA form (medical records release authorization form). This allows Imagine360 and their attorney to be able to discuss your open balance with the provider. Phone: 1-800-977-7381 Email: balancebills@imagine360.com Hours: 9am – 8pm EST
I have not received my ID card yet and need to use the benefits.	You can log onto Imagine360's portal (www.imagine360.com) and print an ID card.

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PIBT Freedom

PIBT Freedom is committed to providing you and your family with the right tools to help you manage health care costs and improve your well-being.
 Mon. – Thurs. 8:30 am – 5 pm, Fri. 8:30 am – 4 pm PST
 P: 363.723.3500 or 800.443.4593 | email: piibt@piibt.org

Resource	Detail	Purpose	Website/Email Address	Contact Information
Imagine360 (Formerly GPA & ELAP)	Member services assistance	• Benefits • Provider search • ID cards • Claim issues • Balance Bill issues	Member Services: myplan@imagine360.com Balance Bills: balancebills@imagine360.com	P: 800.827.7223 F: 972.238.7900 Mon. – Thurs. 7 am – 9 pm CST P: 800.827.7223 F: 972.238.7900 Fri. 7 am – 7 pm CST
UCM DIGITAL HEALTH	Virtual care of \$0 copay out of pocket in most cases.	Virtual care with medical professionals from wherever you are & 24/7.	www.ucmdigitalhealth.com	P: 844.484.7362
KIS Imaging Keep it Simple Imaging	Imaging services for little to no cost out of pocket with most plans.	Provides you assistance when an MRI, CT, or PET Scan is prescribed.	kisimaging@getkiss.com	P: 888.458.8746 Mon. – Fri. 8:30 am – 6 pm EST

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VSP Retail Locations 


- Visionworks
- Pearl Vision
- Independent Provider
- And More

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Compare your options

<p>PPO</p> <ul style="list-style-type: none"> ❖ Visit any dentist, but save money by staying in network ❖ Pay amount (%) not covered by plan ❖ Annual maximums may apply 	<p>DeltaCare USA</p> <ul style="list-style-type: none"> ❖ Choose a primary care dentist from the DeltaCare USA network ❖ Pay set copayment (\$) for the procedure ❖ No maximums
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Symetra Life Insurance 

- No benefit changes
- Possible rate change if employee moves to a different age bracket
- Voluntary term life available
- Guaranteed Issue for employee \$120k
- Spouse \$25k, children \$10k or \$5k

Presenter: Evie Banaga

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Employee Assistance Program 

- EAP is an employer sponsored plan. Employer pays 100% of the premium therefore 100% employee participation is required.
- Anyone living in the EE's home can use the plan
 - \$5.80 per employee (paid by employer)
- Offers many types of services such as:
 - Personal Wellness Coaching
 - Online wills and trust prep
 - Financial Consulting
 - Identity Theft Assistance
 - Dependent Care Assistance
 - Referral Options
 - I.E. : pet care, home contractors and travel arrangements

Presenter Evie Banaga


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TASC

- Flexible Spending Account Option
 - Employers save money when employees elect the FSA pre-tax as it reduces your FICA.
 - Employees can increase take home pay by reducing taxable income.
 - For more info – see yearbook
 - <https://tsastore.com/>
 - \$3050 max

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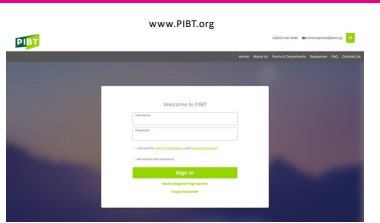


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PIBT Portal

www.PIBT.org




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**Renewal Options:
Portal or Paper**



Employers can renew on the portal (www.pibt.org) or send in paper Participation Agreement

Once the renewal has been completed you are able to get 2023-2024 documents

- Prefilled enrollment forms for all currently enrolled employees
- Custom enrollment form for NEW employees
- Link to PIBT’s website to get all general documents
- REMINDER: **\$35.00 late fees** will be charged if payment is not received by the 15th of the month. Payments are due by the 1st and past due on the 15th. You can have your bill emailed to you on the 1st or you can pull off the portal instead of waiting for the mail.

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PIBT 2023 PIAG PARTICIPATION AGREEMENT

* Complete sections 1-6 and sign all required areas.
* Failure to complete required fields will result in significant processing delays.
* Submit your agreement by email to pibt@pibt.org, by fax to 323-215-1795, or upload at www.pibt.org. Enrollment forms will be emailed to you within 2-3 business days.

SECTION 1: COMPANY INFORMATION

Company Name	Federal Tax ID	Effective Date/Requirement	Account #
Physical Address	City	State	Zip
Mailing Address	City	State	Zip

Additional Company Information (REQUIRED)

Authorized Representative: _____ Email: _____

Number of Full-Time U.S. Employees	Number of Part-Time U.S. Employees	<input type="checkbox"/> Federal COBRA (20+ employees)	<input type="checkbox"/> State COBRA (10 or less employees)	Annual Gross Sales
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Billing Method Selected - Select all that apply: Billing Company Billing Individual

Full Name: _____ Email: _____

Waiting Period - For Future Hire (Please only use initial): No Days 30 Days 60 Days 90 Days No Waiting Period

Company Contributions (per employee)	Medical	Dental	Vision	Dollar Amount
For Employees				
For Dependents				

Now, therefore, the Company agrees to participation guidelines as follows:

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- The Company agrees to offer to eligible employees, as determined by the Printing Industries Benefit Trust (the "Trust") coverage under the employee benefit plans selected by the Company (the "Plan") and offered by the Trust.
- The Company will participate in the Trust pursuant to the Amended and Restated Agreement and Declaration of the Trust of PIBT.
- The Company will not discriminate in favor of employees receiving or not receiving such coverage in the administration of the Plan, or of full-time employees participating in medical and voluntary plans offered. Such coverage will be required and not subject to any participation.
- A copy of a currently enforceable Trust will be provided to all participants.
- The Company shall pay a minimum of 50% of the employee's monthly premium for the least expensive medical plan offered and 50% of the monthly premium for the least expensive dental plan (i.e., dental vision only). Premiums will be for most employees may be subject to adjustment under the Affordable Care Act (ACA). As of the date of coverage, a sufficient number of employees in a group or plan may be required to maintain coverage under the ACA. The ACA's requirements for ACA coverage will be the least restrictive option. The structure of "financial stability under the Affordable Care Act" will be determined by the Trust.
- The Company shall provide the appropriate information to each eligible employee that the coverage will be based on the Company for Self, Spouse, and/or Children based on the employee's contribution.
- The Company shall provide the appropriate information from the Trust each month to verify that the coverage will be based on the Company for Self, Spouse, and/or Children based on the employee's contribution.
- Payment to be in the Trust shall be based on the appropriate information from the Trust each month to verify that the coverage will be based on the Company for Self, Spouse, and/or Children based on the employee's contribution. In any event, the Trust shall further be entitled to take any appropriate legal action, including but not limited to, action to recover all amounts due, interest thereon and expense incurred, including reasonable attorney fees and costs, and any other amounts due to the Trust.
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SECTION 2: PARTICIPATION AGREEMENT CERTIFICATION (Required)


Participant Representative Name	Title
Signature	Date

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Next Steps:

- Time to make a decision!
 - Do you want to renew with Printing Industries Benefit Trust?
 - No? Please contact Heather at h.heather@piag.org to let her know to shop your company with other carriers.
 - Yes? Complete your Participation Agreement in PIBT portal or send in paper copy to pibt@pibt.org
 - Once the PA has been processed you can pull your custom enrollment form with all your new plans.
- PIAG staff can provide virtual enrollment meeting with your staff, if requested.
- Changes with a 1/1 start date will need to be submitted by 11/15.
- Changes with a 7/1 start date will need to be submitted by 12/15.

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PIAG Insurance is partnering with AFLAC to offer extensive voluntary benefits.

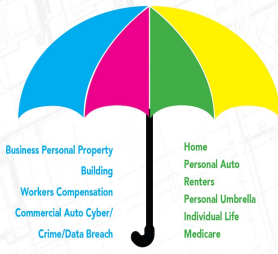
- STD covers employees up to 60% if out for accident or illness. Illness to include Covid-19.
- CI Rider pays employee up to \$5K if diagnosed with Covid-19, Flu, or Pneumonia and admitted to the hospital.
- Individual life products
- Cancer products
- Aflac cost the employer nothing. Paid 100% by employee.

For more information, contact Phillip White at 706-575-9931 or pwbenefits@yahoo.com.


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*Group policies are for companies with 2 or more employees.

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Printers 401k

Contact Information:
 Joe Trybula
 Diversified Financial Advisors, LLC
 Tel: 800-307-4376
 Email: joe@printers401k.com

Association 401k Plan

- Multiple Employer Aggregation Plan
- Easy Administration and Operation
- Compliant 401k Program
- Protection from Fiduciary Liability
- Reduce Plan Cost
- Easy Plan Transition
- No Set-Up Fee

How we help members

Results | 32 Plan Participants


<p>103%</p> <p>Increase in the plan participation rate from 54% to 103%. More employees are now saving for their future retirement needs.</p>	<p>518%</p> <p>Increase in the average deferral to from 1.02% to 6.50%. Owners and key employees can now contribute more money towards retirement.</p>
<p>22%</p> <p>Reduction in overall 401k plan expenses</p>	<p>1.3.5</p> <p>Better investment returns 1.3-1.5-year averages</p>

Provided Fiduciary delegation of Trustee, Administration and Investments, which reduced company liability and staff workload.

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Printers' Disability Trust

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Group LTD and STD

- Employer paid or voluntary (100% employee paid)

Group Dental & Vision


- Voluntary (100% employee paid)
- Ameritas - Dental
- VSP - Vision

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Questions?

Please ask any questions via the chat function.

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Thank You

For questions:
 Heather Paruta
heather@piag.org
 678.816.1161

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