

Practice Benefits



Guide to New Benefit Offering

For our private practice physicians

Wellforce Practice Benefits for Consideration

The Wellforce Health System continues to rise above today's challenges, while also expanding on the opportunities offered by our teams joining forces. Through the launch of the **Wellforce Practice Management Program**, we are pleased to offer a suite of services that bring value and cost savings to our affiliated private practices that may not have been able to be secured independently. **Wellforce Practice Benefits** provides access to three new offerings at preferred pricing for 2021. Our goal is to roll out additional services over time to meet your needs.

This guide provides an overview of the available benefits, costs associated with them, and next steps if you decide to offer them. You also have access to the employee communication template to help employees understand the new benefits and make timely decisions.

What's Available

The following offerings will be available:



Vision Plan through EyeMed



Dental Plan through MetLife
(pick one from two available options)



Employer-paid basic life insurance and Accidental Death & Dismemberment (AD&D) insurance through MetLife
(pick one from three available options)

You can offer one, two or all three plans starting January 1, 2021. (You can also choose a later start date, or offer benefits any time during 2021 if your plan year is different.) You have the flexibility to decide if your practice will pay the cost for vision and dental, if employees will pay the full cost, or if you will share the cost. Note: Basic life insurance must be 100% employer-paid if offered.

You will work directly with EyeMed and/or MetLife to set up the programs, finalize the contracts, enroll employees and more.



Eye Med Vision Plan

The EyeMed Vision Plan covers eye exams, frames, lenses and contact lenses once every plan year. Members will have access to EyeMed’s nationwide network of independent, retail and online providers – including LensCrafters, Target Optical, Pearle Vision and Contacts Direct. The plan also offers a variety of discounts on services and materials.

Eligibility

You can offer the Vision Plan to employees you determine to be eligible (no minimum-hours worked requirement). Eligible employees can choose to enroll themselves only or to also cover their spouse and/or dependent children to age 26.

How the Vision Plan Works

EyeMed Vision Plan: In-Network*	
Eye Exam (once per plan year)	<ul style="list-style-type: none"> • \$10 copay
Frames (once per plan year)	<ul style="list-style-type: none"> • \$130 allowance, plus 20% off balance over allowance
Lenses (once per plan year)	<ul style="list-style-type: none"> • \$20 copay for single vision, bifocal, trifocal and lenticular lenses • \$75 copay for standard progressive lenses • \$105-\$195 copay for premium progressive lenses
Contact Lenses (in lieu of lenses; once per plan year)	<ul style="list-style-type: none"> • Conventional: \$150 allowance, plus 15% off balance over allowance • Disposable: \$150 allowance
Plus, Other Discounts!	<ul style="list-style-type: none"> • 40% off additional pairs of glasses • 40% off hearing exams and discounted pricing on hearing aids • 20% off any remaining frame balance • 15% off LASIK surgery • And more!
Monthly Rates (unsubsidized)	
Employee	\$7.98
Employee & Spouse	\$15.16
Employee & Child(ren)	\$15.96
Employee & Family	\$23.46

* Plan provides reimbursement for care received from out-of-network providers up to specific limits. See the benefit summary to learn more.



MetLife Dental Plan Options

There are two Dental Plans options available (low and high). Both pay the full cost of preventive dental care and offer higher coverage when members use MetLife PDP network providers. The low option covers preventive care in full and 50% of the cost of basic and major services; it does not include orthodontia. The high option has a higher annual maximum and pays a larger percentage of dental care, including orthodontia for children up to age 19. If you want to offer this to your employees, pick one of these options.

Eligibility

Employees must be regularly scheduled to work 20 or more hours per week to be eligible. They can choose to enroll themselves only or to also cover their spouse and/or dependent children to age 26.

Comparing the Dental Plan Options (pick one)

Type of Service	MetLife Dental In-Network Benefits*			
	Low Option		High Option	
Annual Deductible (once per plan year)	<ul style="list-style-type: none"> \$50 per person \$150 per family 		<ul style="list-style-type: none"> \$50 per person \$150 per family 	
Preventive Care (cleanings, exams, x-rays, sealants)	<ul style="list-style-type: none"> 100% (covered in full) 		<ul style="list-style-type: none"> 100% (covered in full) 	
Basic Services (composite fillings, endodontics, periodontics, oral surgery)	<ul style="list-style-type: none"> 50% after deductible 		<ul style="list-style-type: none"> 80% after deductible 	
Major Services (crowns, bridges, dentures, implants)	<ul style="list-style-type: none"> 50% after deductible 		<ul style="list-style-type: none"> 60% after deductible 	
Orthodontia Coverage (only for dependents up to age 19)	<ul style="list-style-type: none"> Not covered 		<ul style="list-style-type: none"> 50% after deductible, up to \$1,500 lifetime maximum 	
Annual Maximum	<ul style="list-style-type: none"> \$1,000 individual 		<ul style="list-style-type: none"> \$2,000 individual 	
Monthly Rates (unsubsidized)	10+ Eligible	2-9 Eligible	10+ Eligible	2-9 Eligible
Employee	\$43.62	\$46.67	\$59.15	\$63.29
Employee & Spouse	\$86.82	\$92.90	\$117.79	\$126.04
Employee & Child(ren)	\$94.99	\$101.64	\$136.50	\$146.06
Employee & Family	\$147.72	\$158.06	\$209.29	\$223.94

* Plan provides reimbursement for care received from out-of-network providers based on usual and customary amounts. See the benefit summaries to learn more.



MetLife Employer-Paid Basic Life and AD&D Insurance

You can decide to offer basic life insurance and Accidental Death & Dismemberment (AD&D) insurance for your eligible employees through MetLife. This is an employer-provided benefit only; if offered, the premium must be paid by your practice for covered employees. The amount of coverage is based on the option offered (see below). If offered, covered employees also receive AD&D insurance equal to basic life insurance. AD&D benefits are paid specifically for accidental death or injury.

Eligibility

Employees must be regularly scheduled to work 30 or more hours per week to be covered. Retirees, part-time, temporary, seasonal, leased and independent contractors are not eligible.

Basic Life and AD&D Insurance Options (pick one)

	Option 1	Option 2	Option 3
Employer-Paid Basic Life Insurance/AD&D Insurance	\$50,000*	One times annual base pay, rounded to next \$1,000 (maximum of \$300,000)	Two times annual base pay, rounded to next \$1,000 (maximum of \$500,000)
Rates per \$1,000 of Covered Volume (Combined Basic & AD&D)	\$0.292	\$0.458	\$0.443

* Imputed income tax applies to basic life insurance benefits valued at over \$50,000. Offering this amount of coverage ensures employees do not have imputed income.



Additional MetLife Requirements for Dental and Life Insurance

- You must have a minimum of 2 enrolled participants.
- If you do not have at least 10 lives enrolled in all MetLife products, a \$15 monthly administrative charge will apply.
- If you offer both dental and life insurance, you can cover employees who work 20 or more hours per week for life insurance (rather than 30 hours if only life insurance is offered).
- Other requirements are in place for life insurance, which MetLife will review with you during the contracting process.

Next Steps if Offering Benefits

Here is what you need to know if you decide to offer some or all of these benefits to your staff. Wellforce is available to answer questions, provide guidance and more.

Vision

Contact Lolly Bostic at lbostic@eyemed.com to contract with EyeMed directly. Lolly will provide all required paperwork, discuss the enrollment process, and answer questions you may have on the vision program.

Dental and Basic Life Insurance

If you are interested in offering dental and/or life benefits to your employees, contact Bill Scott at wscott1@metlife.com or 813-727-4283 to initiate the process. He will discuss the plan options, costs, develop required contracts and provide access to the online enrollment platform. You will use this platform for your ongoing administration and managing the enrollment.



Employee Communication Template Available!

Please see the included template email to introduce the new benefit(s) to your employees. You can customize this document based on what you choose to offer, costs, timing and process. EyeMed and MetLife will also provide plan summaries and materials you can give to your employees to help them understand the programs.

Please plan to provide these communication materials as soon as possible before enrollment, to help employees understand the new benefits and make timely decisions.

If You Have Questions

If you have any questions on this information or to support your efforts, please reach out to Sophie Ward, Wellforce Business Development at Sophie.ward@wellforce.org.