

# EMPLOYEE BENEFITS GUIDE

2022



**Hancock**  
Claims Consultants

Employee Benefits Guide | 2022



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This booklet will answer some of the questions you may have about your benefits. Please note that this document is intended as a high-level summary of the major points of our benefit plans. This document does not cover all provisions, limitations, and exclusions. The official plan documents, policies, and certificates of insurance govern in all cases and are available for your review at any time.

## Eligibility

All regular, full-time employees working a minimum of 30 hours per week are eligible to participate in all benefit plans on the 1st of the month following 60 days.

### Also eligible for coverage are:

- Your legal spouse
- Your children up to age 26 regardless of marital status, student status or employment status

## Qualifying Life Events

Each year during Open Enrollment you have the opportunity to make changes to your benefits plan elections. Any eligible employee may add or drop dependents, add or drop coverage, or change current levels of coverage. Changes made during the Open Enrollment period will be effective January 1, 2022 and will remain in effect until next year's Open Enrollment. Any elections made are considered final and cannot be changed unless a qualifying change in status occurs. **Qualifying changes in status include, but are not limited to:**

- Marriage, divorce, or legal separation
- Reaching domestic partner status
- Death of spouse or other dependent
- Birth or adoption of a child
- A spouse's employment begins or ends
- A dependent's eligibility status changes due to age, student status, marital status, or employment
- You or your spouse experience a change in work hours that affect benefit eligibility
- Relocation into or outside of your plan's service
- Becoming eligible for Medicare or Medicaid during the year

**You have 30 days from the Qualifying Event date to make any coverage changes; otherwise, you must wait until annual open enrollment.**

## Medical Benefits

Hancock Claims Consultants offers you and your dependents three medical plan options through Cigna. As a plan member you have access to many consumer education tools and value-added programs designed to help manage your family's medical care – 24 hours a day, 7 days a week.

To locate network providers, visit the Cigna website at [hcpdirectory.cigna.com](https://www.hcpdirectory.cigna.com). To speak with a Cigna service representative call **(866) 494-2111**.

# WHEN LEAVING THE HOUSE IS EASIER SAID THAN DONE.

Get care whenever and wherever with minor medical and behavioral/mental health virtual care.

**Life is demanding.** It's hard to find time to take care of yourself and your family members as it is,



never mind when one of you isn't feeling well. That's why your health plan through Cigna includes access to minor medical and behavioral/mental health virtual care.

Whether it's late at night and your doctor or therapist isn't available or you just don't have the time or energy to leave the house, you can:

- › Access care from anywhere via video or phone. › Get minor medical virtual care 24/7/365 – even on weekends and holidays.
- › Schedule a behavioral/mental health virtual care appointment online in minutes.
- › Connect with quality board-certified doctors and pediatricians as well as licensed counselors and psychiatrists. › Have a prescription sent directly to your local pharmacy, if appropriate.

**Convenient? Yes.  
Costly? No.**

Medical virtual care for minor conditions costs less than ER or urgent care center visits, and maybe even less than an in-office primary care provider visit.

**Together, all the way.®**



### Minor medical virtual care

Board-certified doctors and pediatricians can diagnose, treat and prescribe most medications for minor medical conditions, such as:

- › Acne
- › Allergies
- › Asthma
- › Bronchitis
- › Cold and flu
- › Constipation
- › Diarrhea
- › Earaches
- › Fever
- › Headaches
- › Infections
- › Insect bites
- › Joint aches
- › Nausea
- › Pink eye
- › Rashes
- › Respiratory infections
- › Shingles
- › Sinus infections
- › Skin infections
- › Sore throats
- › Urinary tract infections

MDLIVE providers can also conduct virtual wellness screenings.

### Connect with virtual care your way.

- › Contact your in-network provider or counselor › Talk to an MDLIVE medical provider on demand on **myCigna.com**
- › Schedule an appointment with an MDLIVE provider or licensed therapist on **myCigna.com** › Call MDLIVE 24/7 at 888.726.3171

Medical and behavioral/mental health virtual care is available from MDLIVE.

### Behavioral/Mental health virtual care

Licensed counselors and psychiatrists can diagnose, treat and prescribe most medications for nonemergency behavioral/mental health conditions, such as:

- › Addictions
- › Bipolar disorders
- › Child/Adolescent issues
- › Depression
- › Eating disorders
- › Grief/Loss
- › Life changes
- › Panic disorders
- › Parenting issues
- › Postpartum depression
- › Relationship and marriage issues
- › Stress
- › Trauma/PTSD
- › Women’s issues

To connect with an MDLIVE virtual provider, visit **myCigna.com**, locate the “Talk to a doctor or nurse 24/7” callout and click “Connect Now.” To locate a Cigna Behavioral Health provider, visit **myCigna.com**, go to “Find Care & Costs” and enter “Virtual counselor” under “Doctor by Type,” or call the number on the back of your Cigna ID card 24/7.



\*Availability may vary by location and plan type and is subject to change. See vendor sites for details.

Cigna provides access to virtual care through national telehealth providers as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your



health plan's network and may not be available in all areas or under all plan types. A primary care provider referral is not required for this service.

In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered. Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan.

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## Pre-Tax Spending Accounts

### HEALTH SAVINGS ACCOUNT (HSA)

An HSA is an account that allows you to put aside money for deductible and out-of-pocket expenses incurred under a high deductible health plan. Money is direct deposited into the HSA on a pre-tax basis. The Health Savings Account is administered by WEX.

#### How the Health Savings Account Works: It comes with tax advantages

**Tax savings.** Money you put into your HSA can reduce your taxable income — helping you save on taxes you pay.

**Tax-free earnings.** Money you keep in your HSA earns interest tax free. Let it grow from year to year. **Tax-free spending.** Money you take from your HSA to pay for qualified health care costs is never taxed.

#### There are other benefits, too

You own your HSA. You decide how to spend — or save — your health savings account. If you change jobs or health plans, you keep the account. You can even name a beneficiary to inherit your account.

There's no use-it-or-lose-it policy. Any money not used at the end of the plan year rolls over to the next year...every year.

It's an investment. That's right. Your HSA is a savings account that earns interest. It's a terrific way to put away money for health care costs down the road, even in retirement. At an additional cost, investment options are also available.

#### Contribute anytime

You, your employer, and your spouse and family members can contribute anytime, up to a yearly maximum. The more you contribute, the bigger your account can grow. There are convenient ways to contribute. Write a check.



Set up an electronic funds transfer from your bank account. Use a payroll deduction. Do what works best for you.

**2022 Pre-tax Annual HSA Contribution Limits:**

A total of \$3,650 for individual coverage.

A total of \$7,300 for family coverage.

If you are age 55 or older, you can contribute an additional \$1,000 per year.

## Dental Benefits

Hancock Claims Consultants offers you and your dependents a dental plan through Cigna. This plan provides both in-network and out-of-network benefits and allows you to use any dentist you choose; however, you may have higher out-of-pocket costs if you use an out-of-network dentist. Please see plan highlights below.

## Vision Benefits

Hancock Claims Consultants offers you and your dependents an option to enroll in a vision plan through Cigna. To receive the deepest discounts, choose an in-network eye doctor.

**Contact Lenses**



# Life/AD&D Insurance

## BASIC LIFE & AD&D INSURANCE

Hancock Claims Consultants offers a Basic Life & AD&D insurance through Unum. Be sure to keep your beneficiary information up to date!

**This benefit is 100% paid for by Hancock Claims Consultants.**

## VOLUNTARY LIFE/AD&D INSURANCE

As a Hancock Claims Consultants employee, you have the option to purchase Voluntary Life & AD&D insurance for yourself and your dependents through Unum. If you elect amounts over the Guarantee Issue (GI) you will need to submit an Evidence of Insurability form to Unum for approval. Please note that you must elect Voluntary Life & AD&D for yourself in order to elect for your dependents.

**This benefit is 100% Employee paid.**

# Disability Insurance

## SHORT-TERM DISABILITY BENEFIT (STD)

Hancock Claims Consultants offers Short-Term Disability through Unum. STD provides income replacement on a weekly basis for a limited period of time in the event that you become ill or disabled in a non-work related injury. **This benefit is 100% Employee paid.**

**Waiting Periods**

## LONG-TERM DISABILITY BENEFIT (LTD)

Hancock Claims Consultants offers Long-Term Disability through Unum. LTD provides income replacement on a monthly basis for a longer period of time and can cover you up to your Social Security Normal Retirement Age.

**This benefit is 100% paid for by Hancock Claims Consultants**



# Voluntary Coverages

## HOSPITAL INSURANCE

Hancock Claims Consultants offers you a Hospital Insurance Plan. Hospital Insurance is a plan that pays you benefits when you are confined to a hospital, whether for planned or unplanned reasons. This benefit is 100% employee paid.





## ACCIDENT INSURANCE

Hancock Claims Consultants offers you accident insurance through Unum. Accident insurance is an extra layer of protection that gives you a cash payment to cover out-of-pocket expenses when you suffer an unexpected, qualifying off-the-job accident. This benefit is 100% employee paid.

Please refer to your Unum plan documents for a full list of covered benefits

## CRITICAL ILLNESS INSURANCE

Hancock Claims Consultants offers a Critical Illness plan through Unum that will pay cash benefits directly to you when you have a major medical diagnosis or event. This benefit is 100% employee paid.

Please refer to your Unum plan documents for a full list of covered benefits.

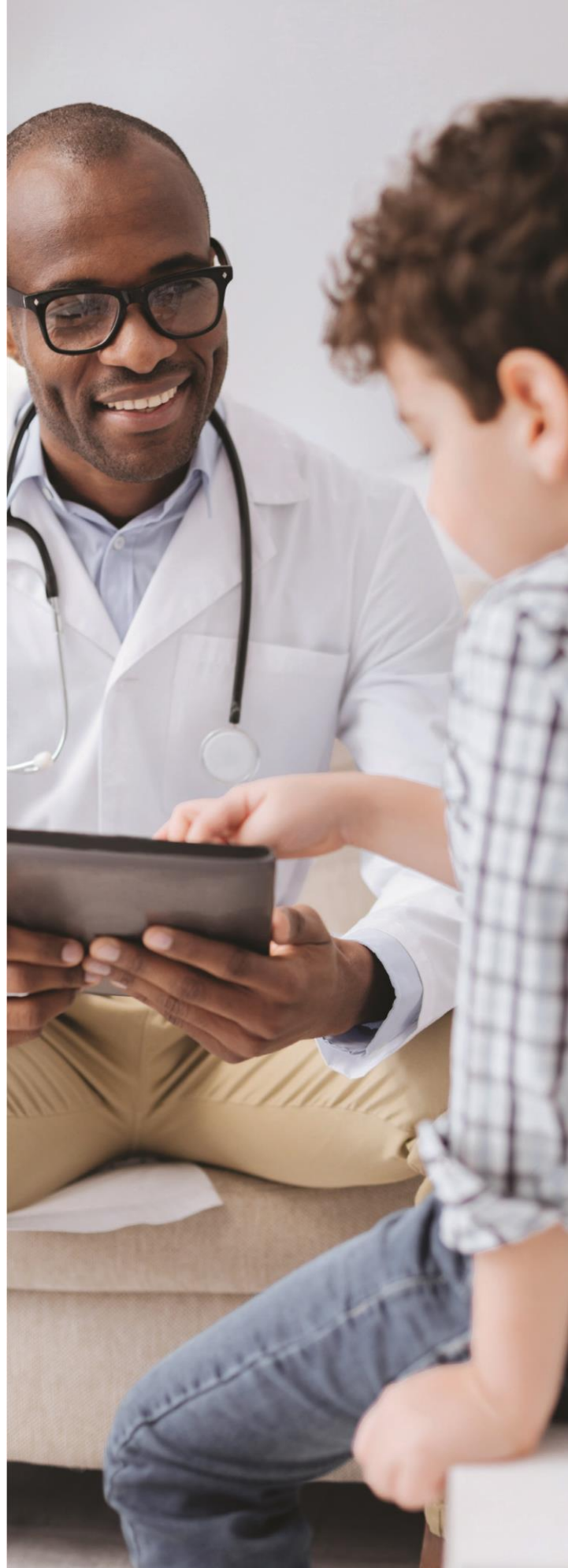
### Always by your side

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver™

— helps you save on medical bills

### Who is covered?

Unum's EAP services are available to all eligible employees, their spouses or domestic partners, dependent children, parents and parents-in-law.



# Help, when you need it most

With your Employee Assistance Program and Work/Life Balance services, confidential assistance is as close as your phone or computer.



## Employee Assistance Program (EAP)

### A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Job stress, work conflicts
- Family and parenting problems
- Anger, grief and loss
- And more

## Work/Life Balance

### Ask our Work/Life Specialists about:

- Child care
- Elder care
- Legal questions
- Identity theft
- Financial services, debt management, credit report issues
- Even reducing your medical/dental bills!
- And more