

2023 Open Enrollment Guide



MEDICAL



VISION



DENTAL



LIFE



FLEXIBLE SPENDING
ACCOUNTS

2023 Open Enrollment: OCTOBER 3-14, 2022

Caring for You, Caring for Yours

 Premier Health

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Executive Welcome

Premier Health Family,

Thank you for being such an important and integral part of our organization. Employees have never had more say in where they make a living than they do now, and we are glad you have chosen us. You are at the heart of everything we do, and the excellent care we provide to our patients and community is a direct result of everything you do day in and day out.

I'd like to welcome you to our 2023 benefits Open Enrollment period. This is an exciting time. It's your annual opportunity to elect benefits and to set yourself up for a successful, healthy, and fulfilling year ahead.

We have a lot of exciting new and improved offerings this year that we feel truly complement all the components of health – physical, mental, financial, emotional, social, and more – that make up your whole well-being.

That's why our benefits theme for this year and beyond is ***Caring for You, Caring for Yours***. When we say we care for you, we care for the whole you – on a human level – and that extends to your family and loved ones. Many of the benefits we offer extend not only to you, but also to your spouse, children, and those closest to you. When you have the comfort and security in knowing that those who rely on you are safe and cared for, then we really start to see the best version of yourself.

We are thrilled to be able to offer you this far-reaching and comprehensive benefits package. If you have any questions throughout the Open Enrollment process, please feel free to reach out to a [benefits counselor](#) who can help you every step of the way.

Thank you again for your ongoing commitment to our community and to each other.

Stacey Lawson

System Vice President and Chief Human Resources Officer
Premier Health





Enrollment and Eligibility

Enrollment Window

Benefits Open Enrollment will be held Oct. 3 – 14, 2022 for all benefit-eligible Premier Health employees. This is your once-a-year opportunity to review and make changes to your benefit elections for the plan year beginning Jan. 1, 2023.

NOTE: No other benefit changes may be made during the plan year unless you experience a Qualified Life Event (such as a birth, death, marriage, divorce, adoption, gain or loss of outside coverage). If you have a Qualified Life Event, you must log on to [My Benefits](#) and complete the online enrollment within 31 days of the event to change your benefit elections. [Click here](#) for the life event enrollment guide.

If an employee has a status change mid-year, the benefits will be effective the first of the month following; however, for Qualified Life Events the benefits will be effective the day of the event.

Enrollment Elections

[My Benefits](#) is available on [Inside Premier](#) (intranet). Search for “My Benefits” or click on “Quick Links” and select “My Benefits.” After clicking the link, you may be prompted to log in to My Benefits with your network ID and password. You can also access at home by visiting www.premierhealth.bswift.com.

Need Assistance?

Schedule a virtual or phone appointment with a licensed benefit counselor. [Click here](#) to schedule your appointment or call (888) 361-3942, Monday – Friday, 9 a.m. – 6 p.m. to schedule an appointment.

Coverage for You and Your Loved Ones

Premier Health offers all full- and part-time benefit-eligible employees an opportunity to enroll in benefits during annual Open Enrollment. Your legal spouse and eligible dependent children are eligible to participate. [Click here](#) for full eligibility requirements. Please note: You may not enroll a spouse who has access to medical coverage through their employer’s health plan. Spouses may be enrolled in all other Premier Health offerings.

What's New and Changing

New	Changing
My Care Counselor health advocacy service	Increased dependent eligibility age
Provides support to employees and their families to troubleshoot and navigate healthcare-related services	Dependents may remain on all plans including dental, vision, voluntary life and AD&D coverages until the end of the month they turn age 26
MMO nurse line	Autism spectrum disorder and ABA therapy benefits
24/7 phone line to address a range of health concerns and proper steerage to urgent care, primary care providers or emergency departments	Maximum age limit has been removed, applied behavioral therapy limits will no longer be capped at 20 visits and will allow for a total of 60, combined similar to occupational, physical therapy and speech therapy limits visits
Limited purpose HRA (Saver Plan only)	Deductibles and insurance premium rates
Allows HRA dollars to be used for dental and vision expenses only	Medical plan deductibles and out-of-pocket maximums will remain the same, and some coinsurance values on the Traditional and Saver Plan will decrease from 30% to 20%. A modest 4.5% increase will apply to the Traditional Plan, while premiums for the Saver Plan will decrease in 2023.
Accident/critical illness/hospital indemnity carrier	Expanded pharmacy options
New provider SunLife brings lower rates to many of the coverage tiers and an increase in benefit levels (current coverage carries over from Unum and Aflac)	Offers employees choice and flexibility in where to fill prescriptions, with lower costs and copays when using Premier Health pharmacies
Family support benefits	Remote out-of-state benefits
Backup child and elder care services provided through Bright Horizons, in addition to discounts for tutoring services, full-time childcare, and more	Both Traditional and Saver Plans offer telehealth services. Extended network is transitioning from Aetna to Cigna.
AblePay discount provider payment program	Vision plan
Offers flexible payment terms on provider-related charges that can save employees up to 13% based on how they choose to repay their provider medical bills	Contact lens allowance increased to \$175 and lower employee premiums
	LegalShield/ID Shield
	New services offered relating to elder care, gender identification, civil and social discrimination, consumer credit services, and more

Premier Health Medical Plans

Tier 1	Tier 2	Out of Network
<p>When you or your covered family member obtain care from a Tier 1 provider, you will generally receive a higher level of benefit and lower plan costs.</p> <ul style="list-style-type: none"> - Premier Health providers and facilities - Dayton Children’s Hospital - Cincinnati Children’s Hospital Medical Center - Wayne Healthcare - Medical Mutual’s Behavioral Health Network 	<p>The SuperMed PPO network of providers (excluding Kettering Health Network and facilities) offers extended network coverage within the state of Ohio. Cigna is the national network you will access outside the PHG and SuperMed PPO areas.</p> <ul style="list-style-type: none"> - SuperMed PPO Network - Cigna PPO Network 	<p>There is no coverage for services received outside of the Tier 1 and Tier 2 networks, except for emergency services.</p>

To find a provider, visit www.medmutual.com/premierhealth.

Full-Time Employees				
	Traditional Plan		Saver Plan	
Coverage	Regular Rate	Wellness Rate	Regular Rate	Wellness Rate
Employee	\$64.00	\$54.00	\$40.00	\$30.00
Employee + Child	\$139.00	\$129.00	\$104.00	\$94.00
Employee + Children	\$198.00	\$188.00	\$148.00	\$138.00
Employee + Spouse	\$257.00	\$247.00	\$189.00	\$179.00
Employee + Family	\$270.00	\$260.00	\$197.00	\$187.00

Part-Time Employees				
	Traditional Plan		Saver Plan	
Coverage	Regular Rate	Wellness Rate	Regular Rate	Wellness Rate
Employee	\$157.00	\$147.00	\$40.00	\$30.00
Employee + Child	\$261.00	\$251.00	\$238.00	\$228.00
Employee + Children	\$373.00	\$363.00	\$338.00	\$328.00
Employee + Spouse	\$447.00	\$437.00	\$396.00	\$386.00
Employee + Family	\$466.00	\$456.00	\$414.00	\$404.00

Wellness Rate

If you participate in the Premier Healthy Living annual biometric screening and health risk assessment process, you automatically qualify for a \$10 per pay premium discount towards your medical enrollment. This savings is approximately \$260 per year. New hires will receive the wellness rate for initial enrollment. To maintain the wellness rate, new hires must complete both the biometric screening and health risk assessment prior to the next scheduled annual enrollment period.

Tobacco Surcharge

When you or a covered dependent is a tobacco user, a tobacco surcharge of \$90 per pay period will be added to your cost for medical coverage.

	Traditional Plan			Saver Plan		
	Premier Health Group Network (PHG)	Extended Network (SuperMed PPO/Cigna PPO)	Out of Network	Premier Health Group Network (PHG)	Extended Network (SuperMed PPO/Cigna PPO)	Out of Network
Administered by Medical Mutual						
Deductibles						
Type	Embedded	Embedded	N/A	Aggregate		N/A
Individual	\$1,500	\$4,000		\$2,500		
Family	\$3,000	\$8,000		\$5,000		
Coinsurance						
	10%	30%	100%	10%	20%	
Medical and Pharmacy Out-of-Pocket Maximum per Calendar Year						
Type	Embedded		N/A	Embedded		N/A
Individual	\$7,000			\$7,000		
Family	\$14,000			\$14,000		
Hospital Services						
Inpatient	10% AD	30% AD	Not covered	10% AD	20% AD	Not covered
Outpatient	10% AD	30% AD	Not covered	10% AD	20% AD	Not covered
Physician Services						
Preventive	Covered in full	Covered in full	Not covered	Covered in full	Covered in full	Not covered
PCP	\$20 copay	20% AD	Not covered	10% AD	20% AD	Not covered
Specialists	\$40 copay	20% AD	Not covered	10% AD	20% AD	Not covered
Urgent Care and Emergency Services						
Urgent Care	\$35 copay	\$50 copay	Not covered	10% AD	20% AD	Not covered
ER Visit	\$350 copay	\$350 copay	\$350 copay	10% AD	10% AD	10% AD
Convenience Care						
Premier Virtual Care	\$35 copay	Not covered	Not covered	10% AD	Not covered	Not covered
Convenience Clinics	\$35 copay	\$35 copay	Not covered	10% AD	10% AD	Not covered

Note: Age/gender appropriate preventive services are covered at 100%, not subject to deductible for both plans. Preventing disease and detecting health issues as early as possible are key benefits of getting your preventive exams.

For full descriptions of program coverage, view the benefits summary for the [Traditional](#) and [Saver Plans](#).



Pharmacy Benefits

	Traditional Plan		Saver Plan	
30-Day Fills	Premier	Retail	Premier	Retail
Tier 1: Preferred Generic	\$4	\$20	10% AD	15% AD
Tier 2: Non-preferred Generic	\$15	\$35	10% AD	15% AD
Tier 3: Preferred Brand	\$45	\$70	20% AD	30% AD
Tier 4: Non-Preferred Brand	\$80	\$115	35% AD	45% AD
Tier 5: Specialty	20%	20%	20% AD	20% AD
90-Day Fills	Traditional Plan		Saver Plan	
90-Day Premier Pharmacy Supply	2.5X copay		10% AD (generic) 20% AD (preferred brand) 35% AD (non-preferred brand)	N/A
90-Day Mail Order	3X copay		15% AD (generic) 30% AD (preferred brand) 45% AD (non-preferred brand)	N/A

New for 2023 – Concierge Delivery Service

Starting in January, employees and their dependents who do not have access to an onsite Premier Health pharmacy or kiosk location will be able to request home delivery services through the Premier Health pharmacy. This new free delivery service will also capture any employees working 3rd shift or who have medications with special handling instructions, including refrigeration. The delivery area will cover Sidney to the north, the Indiana border to the west, Springfield to the east, and northern Cincinnati/Hamilton to the south. Copays and/or coinsurance may be processed through payroll deduction for the cost of the medications. To learn more, visit the [Concierge Delivery Service FAQs](#) or contact the Premier Health pharmacy at 937-208-7966.

New for 2023 – Retail Prescription Update

Employees are encouraged to fill prescriptions through the Premier Health pharmacies to maximize savings. However, to provide greater opportunities for choice, flexibility, and convenience, in the new year employees may begin filling prescriptions at any participating in-network pharmacies, including locations such as Walmart, Kroger, Walgreens, and CVS.

Free Diabetic Supplies

Participants enrolled in a Premier Health medical plan have access to free diabetic supplies such as test strips, lancets, pen needles, and more, all at no cost from Premier Health’s pharmacy or any in-network pharmacy locations.

To confirm availability of specific brands of supplies, contact TrueScripts at 812-257-1955. [Click here](#) for more details.

Savings, Spending, and Reimbursement Accounts

Premier Health provides employees with a variety of pre-tax flexible spending and savings accounts, in addition to health reimbursement arrangements.

Flexible Spending Accounts

Healthcare Flexible Spending Account (FSA)	Dependent Care Account (DCA)
Administered by Medical Mutual	
A Healthcare FSA allows you to set aside pre-tax dollars to pay for qualified medical expenses. The money deposited into your spending account is deducted from your paycheck before taxes are withheld.	The DCA allows you to pay for day care expenses for a dependent child or adult. You can set aside up to \$5,000 in your DCA for 2023 (subject to nondiscrimination testing compliance). Click here to learn more about DCAs.
Medical Mutual Debit Card Your Premier Health FSA and DCA comes with a Medical Mutual debit card that can be used for eligible FSA/DCA transactions. If a transaction requires additional review, you will be asked to provide valid documentation, including receipts and/or explanation of benefits, to validate the transaction. Any money left in the FSA at the end of the plan year will be forfeited. This is called the Use It or Lose It provision. For more information, visit www.irs.gov .	



Health Reimbursement Arrangements and Health Savings Accounts

Health Reimbursement Arrangement (HRA) Administered by Medical Mutual	Limited Purpose HRA (LPHRA) Administered by Fidelity Investments	Health Savings Account (HSA) Administered by Fidelity Investments
Your NetBenefits AccessCard® can be used for both your LPHRA and HSA available balances. View the Open Enrollment FAQs for more details.		
<p>Benefit overview:</p> <ul style="list-style-type: none"> Funds may be used for qualified medical expenses only. Employees do not contribute to this account. Participants may be eligible for employer contribution by participating in the Premier Healthy Living Program. Click here for more information. Premier Healthy Living dollars contributed to your HRA on your behalf are employer owned meaning you do not have a future entitlement to the funds should you leave Premier Health in the future. Pairs with the Traditional Plan only. <p>Starting in 2023, all new hires or new enrollees into the Traditional Plan will have their future balances into the Traditional HRA Plan capped at the IRS Statutory Deductible Limit which for 2023 is \$1,500 single/\$3,000 family. Existing account holders will be grandfathered into their existing balance.</p>	<p>Benefit overview:</p> <ul style="list-style-type: none"> Funds may be used for qualified dental and vision expenses only. Once a statutory deductible is met, account may be converted to use towards medical expenses as well. Employees do not contribute to this account. Pairs with the Saver Medical Plan only. Must enroll in plan along with Health Savings Account during open enrollment only. Balances from Traditional HRA will be transferred to this account no later than the end of Feb. 2023. Switching back to the Traditional Plan will result in the loss of accumulated dollars in the Limited Purpose HRA. <p>View the Open Enrollment FAQs for more details related to this new offering.</p>	<p>Benefit overview:</p> <ul style="list-style-type: none"> Funds may be used for qualified medical, dental, and vision expenses. Employees may defer pre-tax dollars on a per pay basis to this account. Participants may also be eligible for an employer contribution by participating in the Premier Healthy Living Program. Click here for more information. The combined amount of employer and employee contributions per calendar year cannot exceed the annual limit established by the IRS. Contributions are yours to keep should you leave Premier Health or retire. Program offers a triple tax advantage of contributions going in tax-free, ability to be withdrawn tax-free, and earns interest tax-free. You determine the pre-tax amount taken out of your paycheck. For 2023, the total contribution limit is \$3,850 for an individual and \$7,750 for a family. If you're 55 or older, you can contribute an additional \$1,000 a year.

Dental Plan and Vision Plan

Dental		
Administered by Superior		
Deductibles and Maximums		
	Preventive Plan	Advantage Plan
Deductible	N/A	\$50/\$150 per person
Annual Max	None	\$1,500
Orthodontia Lifetime Max	No Coverage	\$1,000
Treatment and Services		
Preventive Care	100%	100%
Fillings	50%	80%
Orthodontia <i>(Adult coverage not offered)</i>	No Coverage	60% for children under the age of 19
Basic Services	No Coverage	80%
Major Services	No Coverage	60%

View the plan summary highlight sheet [here](#). For instructions on how to find a network dental provider and link to the Superior website, [click here](#).

Vision				
Administered by VSP				
Feature	Frequency	Copay	In-Network	Out-of-Network
Eye Exam	Once a year	\$15	Covered in full	Up to \$50
Lenses	Once a year	\$25 (covers lenses and frames)	Covered in full; single vision, lined bifocals, lined trifocals, progressive standard	
Frames	Once every two calendar years if not buying contacts	See Above	Covered up to 175+ 20% off any balance	Up to \$70
Contact Lenses	Once every year if you are not buying glasses	None	Covered up to \$175; Allowance applies to the cost of your lenses and fitting evaluation and exam	Up to \$10

View full coverage details and new features [here](#). [Click here](#) to find a provider near you.

Coverage	Dental Preventive Plan		Dental Advantage Plan		Vision
	Full-Time	Part-Time	Full-Time	Part-Time	
Employee	\$3.08	\$3.73	\$6.73	\$7.65	\$4.13
Employee + Child	\$3.46	\$4.08	\$7.46	\$8.46	\$6.72
Employee +Children	\$8.65	\$10.04	\$18.73	\$21.15	\$6.72
Employee + Spouse	\$6.58	\$7.62	\$14.19	\$16.00	\$6.29
Employee + Family	\$11.23	\$12.96	\$24.23	\$27.42	\$10.74

Life Insurance

Basic Life Insurance and Accidental Death and Dismemberment Insurance (AD&D)

Administered by SunLife

Paid for by Premier Health. Full-time employees are eligible for coverage in the amount of \$20,000 or one times annual salary, whichever is greater. Part-time employees are eligible for \$7,500 of coverage. Refer to your Life Insurance Summary Plan Description for details on age reduction.

Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance

Administered by SunLife

Supplemental Life Insurance: You may select up to one salary level of Supplemental Life Insurance each year, until you reach the maximum coverage amount.

Dependent Life Insurance: When you elect Supplemental Life Insurance for yourself, you may also choose coverage for your spouse only, children only, or your whole family. If you are adding dependent life coverage for your spouse, you must list them as a dependent on the family information section of [My Benefits](#).

Supplemental AD&D and Dependent AD&D is available for purchase during Open Enrollment. Be sure to designate a beneficiary (not yourself) for your Life and AD&D Insurance.

Disability Insurance

Short-Term Disability (STD)

Administered by Principal

Insurance provides eligible employees with a portion of your pre-disability earnings if you become disabled due to an injury or illness.

Long-Term Disability (LTD)

Administered by Principal

Insurance is available for full-time employees. Premier Health pays for this plan, which provides income replacement of 60% of your monthly base pay up to the maximum monthly benefit. Benefits are payable after the 180-day elimination period has been exhausted.

Voluntary Benefits

Hospital Indemnity Insurance

Administered by SunLife

Hospital indemnity Insurance through Sun Life can reduce the financial stress of a hospital stay by providing a lump-sum cash benefit directly to you for hospital admission and confinement. This lump-sum cash benefit can be used however you see fit and the policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

For more information about Hospital Indemnity insurance, [click here](#).

Accident Insurance

Administered by SunLife

Accident Insurance through Sun Life provides payments directly to you to help cover the out-of-pocket costs associated with a covered accident (on and off-the-job). The plan pays benefits for injuries and treatments such as, but not limited to, fractures, dislocations, physician visits, diagnostic exams, surgery, ambulance rides, and hospital admission. The policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. Plus, the plan includes a \$50 wellness benefit per year when you complete a qualified health screening test.

For more information about Accident Insurance, [click here](#).

Critical Illness Insurance

Administered by SunLife

Critical Illness Insurance through Sun Life provides you with a lump-sum cash benefit in the event you or a covered loved one is diagnosed with a covered condition such as, but not limited to, cancer, heart attack, or stroke. You pick the level of coverage that provides the right protection for your family. Plus, the policy will also pay you a \$50 wellness benefit per year when you complete a qualified health screening test.

For more information about voluntary Critical Illness insurance, [click here](#). For Critical Illness with Cancer, [click here](#).

Legal and Identity Theft Protection

Administered by Legal ID Shield

Through a nationwide network of law firms, LegalShield® provides coverage for the following areas of law: family, financial, automotive, home, estate planning, and general. Common legal events the plan supports include traffic tickets, rental disagreements, automobile accidents, credit disputes, and estate management.

New for 2023:

- Enhanced coverage:
 - Elder care (Including will preparation for parents)
 - Gender identifier change
 - Bullying protection
 - Civil and social discrimination
 - Post-nuptial/domestic partnership agreements
 - Consumer credit services

IDShield® monitors participants' personally identifiable information (PII) from all angles.

New for 2023:

- Enhanced coverage:
 - Full-service identity restoration and consultation for dependent parents
 - VPN Proxy One
 - Anti-malware protection
 - Device protection
 - Password manager
 - Credit counseling

To learn more about LegalShield® and IDShield®, [click here](#).

Additional Benefits

Premier Health offers several additional benefits to employees – many at no cost. These benefits do not require selection or opting in during the Open Enrollment process. Some programs below may require employees to sign up prior to first use.

Backup Child, Adult, Elder Care and Family Support Services

Administered by Bright Horizons

Enhanced family support available through our partnership with Bright Horizons provides employees flexible benefits that “meet the moment.” In addition to backup child, adult, and elder care support, employees will receive a free membership to access tuition discounts towards full-time childcare at most Bright Horizons centers, including KinderCare. Employees will also receive discounts for tutoring and a host of housekeeping, pet care, and other services.

Full-time employees are eligible for 10 uses per year. Part-time employees are eligible for 5 uses per year.

Starting in January 2023 - Health Advocate

My Care Counselors

Healthcare is complex and rarely limited to medical issues. More often than not, there are also billing issues, coverage questions, and claims confusion. Health Advocate is a navigation service that provides personalized care to address a variety of issues.

Premier Health’s advocates are known as My Care Counselors and will provide support to employees and their families in troubleshooting and navigating healthcare-related services. The program is available to full- and part-time employees, dependents, parents, and parents-in-law.

My Care Counselors can:

- Explain coverage and coordinate benefits
- Research and resolve insurance claims and medical billing issues
- Identify leading in-network doctors using quality care evaluation approach and make appointments
- Facilitate any required pre-authorizations for medical services, Durable Medical Equipment, and prescription drugs
- Research ways to reduce prescription drug and other costs
- Facilitate the transfer of medical records between physicians
- Get employees to the right care at the right time
- Help improve health outcomes and medical costs
- Save employees time, money, and worry

To get started, employees simply call a toll-free number (beginning Jan. 1, 2023) to connect with a My Care Counselor for personal, confidential support. Employees will work with the same My Care Counselor until all issues are resolved. My Care Counselors can also be reached by email and through an industry-leading mobile member engagement app, putting the Health Advocate service in the palms of employees’ hands.

Remote Employee Telehealth Services

Administered by Teladoc

Employees designated as remote in Infor/Lawson and living outside of Ohio (not commuting) are eligible to receive telehealth services on both the Traditional and Saver Plans. [Click here](#) to learn more about Teladoc.

Hearing Care Discounts

Administered by Superior Dental

Your SDC dental plan comes with free access to a comprehensive hearing care solution available through TruHearing®. This program offers savings of 30 – 60% off average retail prices of the latest brand-name hearing aids, all with a risk-free 60-day trial period. Also included are one year of follow-up visits, 80 free batteries per non-rechargeable hearing aid, and a full three-year manufacturer warranty. [Click here](#) for more examples of how much you can save.

Employee Discount Shopping Programs

Including LifeMart discount center and My Employee Rewards

Did you know Premier Health offers a variety of discount shopping program providers? One such provider is LifeMart.

Life is expensive. With LifeMart, you can access hundreds of deals on nationally recognized brand-name products and services, all in one convenient location. Find discounts on consumer goods, travel, child and elder care, fitness centers, movie tickets, and more. Register for an account at member.magellanhealthcare.com and visit the discount center for more information.

A host of additional discounts, ranging from meals to oil changes, theme parks to movie tickets is available through [My Employee Rewards](#).

Visit the [Employee Discounts and Services page](#) for more information.

Employee Assistance Program

Administered by Magellan Healthcare

No matter where you are on your journey, there are times when a little help can go a long way toward achieving your goals. From checking off daily tasks to working on more complex issues, Premier Health's Employee Assistance Program (EAP) offers a variety of services, resources, and tools to help make your life a little easier.

The EAP:

- Is provided at no cost to you and your household members
- Includes up to five counseling sessions per issue per year (visits must run concurrently)
- Is completely confidential and is provided by a third party
- Offers a digital behavioral well-being program and app, in addition to lifestyle coaching, financial wellness, legal services, and ID theft resolutions all through free consultation

Get started today! Call Magellan Employee Assistance Program at 800-327-7360 to get connected with the right resource or professional or visit member.magellanhealthcare.com to browse all the services available. Note: Fidelity Health Care employees are eligible to utilize this service in addition to the Premier Health Community Health EAP.

[Click here](#) to learn more about what the EAP has to offer.

AblePay Health Discount Provider Payment Program

AblePay Health can save you up to 13% on your copay, deductible, and coinsurance expenses. In addition, this program also offers flexible payment terms as well as assistance with any questions you may have regarding your medical bills. AblePay is provided at no cost to you by Premier Health. This program can also be used immediately – no need to wait until Jan. 1 – to help with savings on future medical bills. All full- and part-time employees are eligible for this benefit. You do not need to be enrolled in the health plan to qualify, but some form of primary health insurance is required.

Benefit Program Contacts

Benefit Program	Benefit Resource	Customer Service	Website
Medical Plan	Medical Mutual	877-520-6708	medmutual.com/premierhealth
Pharmacy Benefits	TrueScripts	844-257-1955	truescripts.com
Dependent Care Account (DCA)/ Flexible Spending Account (FSA)	Medical Mutual	877-520-6708	medmutual.com/premierhealth
Backup Child, Adult, and Elder Care Program	Bright Horizons	877-242-2737	https://clients.brighthorizons.com/premierhealth
Employee Assistance Program (All Employees)	Magellan	800-327-7360	Member.MagellanHealthcare.com
Employee Assistance Program (Fidelity Health Employees)	Premier Community Health	800-628-9343	Workplace Wellness - Employee Assistance Premier Health
Health Savings Account (HSA)	Fidelity Investments	800-343-0860	netbenefits.com/atwork
Limited Purpose HRA (LPHRA)	Fidelity Investments	800-343-0860	netbenefits.com/atwork
Dental Plan	Superior Dental	800-762-3159	SuperiorDental.com
Vision Insurance	VSP	800-877-7195	vsp.com
Short-Term and Long-Term Disability	Principal	877-734-3652	principal.absencemgmt.com
Life Insurance and Accidental Death & Dismemberment (AD&D)	SunLife	800-247-6875	Sunlife.com
Accident/Critical Illness/Accident/Hospital Indemnity Insurance	SunLife	800-635-5597	Sunlife.com
Voluntary Legal & Identity Theft Protection	LegalShield/ID Shield	888-807-0407	benefits.legalshield.com/premierhealth

Additional Contacts

Benefit Program	Benefit Resource	Customer Service	Website
All health and well-being inquiries, including retirement	Employee Service Center	937-734-4636	Employee Service Center
Benefit Enrollment Counselors (New hires and Open Enrollment)	EOI Service Company, LLC	888-361-3942	premierhealth.mybenefitsappointment.com
COBRA	Bswift	866-365-2413	www.premierhealth.bswift.com
AblePay Health	Discount	484-292-4000	Premier AblePay Health
My Care Counselors (Program and contacts go live Jan. 1, 2023)	Health Advocate	866-695-8622	www.healthadvocate.com/premierhealth

This document is not a Summary Plan Description of any benefit or group of benefits. It is only intended to give you a general overview of Premier Health benefits. Benefits and costs may differ based on your eligibility and choices. For more information and specific details about available benefit offerings, visit Inside Premier or the Bswift Enrollment platform.