



Employee Benefits



Prepared by:
**Fringe Benefit
Analysts**



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Dear friends and members of the Ogden-Weber Chamber of Commerce,

The Ogden-Weber Chamber of Commerce prides itself on being more than just a meeting place for businesses. It is an opportunity for members to grow their businesses. The Chamber offers activities, committees, and programs that open the door of opportunity and enable businesses of all sizes to prosper.

Our commitment is to find new and ongoing ways to improve business operations. In keeping with this commitment, the Chamber, in cooperation with Fringe Benefit Analysts, is excited to offer this program to help businesses tackle the daunting task of providing and managing a successful and cost effective employee benefit program. FBA has been a loyal and active member of the Chamber for more than a decade and is excited to partner with Chamber members to bring innovative solutions to the challenges that many businesses face with their employee benefits.

With the State of Utah unemployment rate at an all-time low, it is becoming more and more difficult to attract and retain talented employees. This program will provide Chamber members the opportunity to create a comprehensive benefits plan designed to contain costs, ensure Affordable Care Act compliance and provide greater employee satisfaction.

This booklet is created as a guide to this special program that contains exclusive products as part of your membership in the Ogden-Weber Chamber of Commerce.

Thank you for your loyalty and membership that makes programs like this possible.

Sincerely,

A handwritten signature in black ink that reads 'Chuck Leonhardt'. The signature is written in a cursive style.

Chuck Leonhardt
President/CEO, Ogden-Weber Chamber of Commerce

Insurance Benefits Simplified

Are you looking for a custom-designed benefits package that is easy to understand and administer, and can save you time and money?

Exclusive Pricing for Chamber Members

- **Dental** - Free discount dental plans for employees and more robust plans starting as low as \$15* per month
- **Vision** - Free basic vision plans for employees**
- **OneRx Mobile App** - Compare drug costs at local pharmacies via your phone to ensure best pricing

Additional Products Available through Fringe Benefit Analysts

- **Health Insurance** - Employers have saved up to 22% of premiums through a medical pool***
- **Affordable Care Act Compliance** - Be informed and Department of Labor audit ready through seminars, webinars, and monthly compliance notices

*Dental carriers may include: Dental Select, EMI Dental, TDA and SelectHealth **Vision Carrier for the Ogden-Weber Chamber plan is Opticare of Utah

***Medical Pool is a level funded ERISA plan. Carriers/Administrators may include: Benefits Passport, EMI Health, Aetna, The Health Plan. These plans have minimum participation requirements and require medical underwriting/individual medical statements from employees. Not all employees may be accepted into a medical pool. Please contact us for full details and qualification requirements.

Exclusive Pricing for Chamber Members





In developing this employee benefit program, the Ogden-Weber Chamber of Commerce is dedicated to finding the best solutions for the best price. To show our members the true value of this program, we have taken competitive pricing from various insurance carriers and have compared them to the exclusive offering as part of your chamber membership.

Ogden-Weber Eclipse II Dental Plan:

Chamber Plan Option		Direct Option with TDA	
Employee	Free	Employee	\$4.00/month
Employee + one	\$1.00/month	Employee + one	\$6.00/month
Family	\$2.00/month	Family	\$8.00/month

Minimum of 2 full-time employees must enroll

Ogden-Weber Vision Plan:

Chamber Plan Option		Direct Option with Opticare of Utah	
Employee	Free	Employee	\$8.22/month
Employee + one	\$5.53/month	Employee + one	\$14.47/month
Family	\$9.42/month	Family	\$24.25/month

Minimum of 2 full-time employees must enroll



Dental procedures can be very expensive. With the Ogden-Weber Chamber Eclipse II Dental Plan provided by Total Dental Administrators you will know your costs before you go to the dentist.

Total Dental Administrators in partnership with the Ogden-Weber Chamber offers members the following exclusive dental program. The employee cost is FREE with your chamber membership.

The Ogden-Weber Eclipse II Dental Plan Benefits include:

- Reduced fees for all dental services
- NO waiting periods
- NO claim forms
- NO limits on visits or amount of dental care
- Cosmetic dentistry at a reduced fee

Exclusive Pricing for Chamber members:

- Employee: FREE
- Employee plus one: \$1.00/month
- Family: \$2.00/month

Dental Service	Usual Fee	Your Plan Payment	Savings
Oral Exam	\$68.00	\$15.00	\$53.00
Bitewing X-Rays	\$46.00	\$25.00	\$21.00
Office Visit	\$57.00	\$0.00	\$57.00
Fluoride (to age 14)	\$26.00	\$0.00	\$26.00
Cleaning (adult)	\$73.00	\$35.00	\$38.00

Usual fee is an average of dental fees throughout the state. The actual fee and savings may vary.

*Dental Eclipse II is NOT a health insurance policy: it is a reduced fee plan comprised of participating dentists who have agreed to accept a discounted fee for their services. It is a reasonable, cost-effective alternative to insurance, and may be used when traditional insurance has elapsed.

*The Dental Eclipse II Plan is a reduced fee dental program administered by a licensed insurance company (Total Dental Administrators of Utah, Inc.), and consisting of over 300 contracted dentists. This plan offers a cost-effective alternative to traditional dental insurance by providing quality dental care at reasonable and affordable prices. Dental Eclipse II provides for substantially reduced fees on most dental procedures (as much as 20% to 60% off usual and customary rates). There are no limits on visits or the amount of dental care you receive per year. Our belief is that proper preventive and comprehensive dental care provided regularly, at affordable prices, will assure that you and your family have the healthiest and happiest smiles possible.

*You and your spouse are eligible, including children under age 19 or full-time students up to 26 years of age. Eligibility of a child over age 19 will be continued while incapable of self-sustaining employment by reason of developmental disability or physical handicap.

*Minimum employer size to qualify for this program is 2 full-time employees or more.



Exclusive Benefits for Chamber Members

	<u>Basic Plan</u> <u>Voluntary</u>	<u>10-120B</u> <u>Voluntary</u>
Single	Free	\$ 6.32
Two Party	\$ 5.53	\$12.39
Family	\$ 9.42	\$21.11

	Standard Optical Exclusive	In Network	Out-of- network
Eye Exam	Basic Free Plan	10-120B	10-120B
Eye Exam	\$10 Co-pay	\$10 Co-pay	◆\$40 Allowance
Contact exam	\$10 Co-pay	\$10 Co-pay	◆\$40 Allowance
Dilation	100% Covered	Retail	Included above
Contact Fitting	100% Covered	Retail	Included above
Standard Plastic Lenses			
Single Vision	100% Covered	\$10 Co-pay	◆\$85 Allowance
Bifocal (FT 28)	100% Covered	\$10 Co-pay	for lenses,
Trifocal (FT 7x28)	100% Covered	\$10 Co-pay	options,
			and coatings
Lens Options			
Progressive (<i>Standard plastic no-line</i>)	\$50 Co-pay	\$50 Co-pay	
Premium Progressive Options	\$100 Co-pay	\$100 Co-pay	
Ultra Premium Progressive Options	Up to 20% Discount	Up to 20%	
Polycarbonate	\$40 Co-pay	Discount	
High Index	\$80 Co-pay	25% Discount	
		25% Discount	
Coatings			
Scratch Resistant Coating	100% Covered	\$10 Co-pay	
Ultra Violet protection	100% Covered	\$10 Co-pay	
Other Options	Up to 25% Discount	Up to 25%	
<i>A/R, edge polish, tints, mirrors, etc.</i>		Discount	
Frames			
Allowance Based on Retail Pricing	\$70 Allowance	\$120 Allowance	◆\$80 Allowance
Additional Eyewear			
**Additional Pairs of Glasses Throughout the Year	Up to 50% Off Retail	Up to 25% Off Retail	
Contacts			
<i>Contact benefits is in lieu Of lens and frame benefit.</i>	\$50 Allowance	\$120 Allowance	◆\$80 Allowance
Additional contact purchases:			
***Conventional	Up to 20% off	Retail	
***Disposables	Up to 10% off	Retail	
Frequency			
Exams, Lenses, Frames, Contacts	Every 12 months	Every 12 months	Every 12 months
Refractive Surgery			
****LASIK	\$250 Off Per Eye	\$250 Off Per Eye	Not Covered

Discounts

Any item listed as a discount is a merchandise discount only and not an insured benefit. Discounts vary by providers, see provider for details

*Up to 20% Discount off balance above Frame Allowance

** 50% discount varies by provider, ask provider for details.

*** Must purchase full year supply to receive discounts on select brands. See provider for details.

**** LASIK (Refractive surgery) Standard Optical Locations ONLY. LASIK services are not an insured benefit – this is a discount only.

All pre & post operative care is provided by Standard Optical only and is based on Standard Optical retail fees.

◆ **Out of Network** – Out of Network benefit may not be combined with promotional items. Online purchases at approved providers only.

For more Information please visit www.opticareofutah.com or call 800-363-0950

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OneRx is the first mobile solution that puts the tools to control prescription drug spend at the fingertips of both insured and uninsured employees.



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Employees save money by seeing their personalized out-of-pocket for a drug being prescribed, right at the point of care

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Increase adherence by knowing if step therapy or prior auth is required before you try to fill the script

Save Instantly

Redeem Rx coupons & discounts instantly
See local pharmacy pricing

FREE.

For you and your employees

SAVINGS.

Employees save money by
being in the know

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no restrictions

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Learn more at onerx.com/employer | Request a demo at employers@onerx.com

Minimum of 2 full-time employees must enroll

*This guide is intended to provide you a brief overview of insurance benefit options.
Please refer to the plan documents provided by the carrier(s) for information regarding coverage, limitations and exclusions.
If there is a difference between this guide and the plan documents, the plan documents will prevail.*

Additional Products Available Through



Health Insurance
Life Insurance
Affordable Care Act Compliance



At Fringe Benefit Analysts (FBA) we understand that, for many businesses, some insurance and technology products are not always the best fit. As local business owners ourselves, we too understand the importance of attracting and retaining employees as a vital part of business success.

There are many great options in Utah for insurance and technology carriers. Our commitment to our clients is that we will explore every option to ensure the best plan to fit your needs and budget. We are a full-service insurance, consulting and employee benefits firm. Our team of dedicated professionals serves a wide variety of businesses with the highest degree of expertise, services and support for their benefit programs.

We are absolutely committed to the best interest of each client. FBA is unbiased in making recommendations and does not accept production trips from carriers. Our agents are held to the highest industry standards in ethical behaviors and codes of conduct.

FBA proudly represents the following insurance and technology carriers:



This guide is intended to provide you a brief overview of insurance benefit options. Please refer to the plan documents provided by the carrier(s) for information regarding coverage, limitations and exclusions. If there is a difference between this guide and the plan documents, the plan documents will prevail.



EMI Health has a unique approach to health insurance by combining employers with better risk into one large pool. This provides small employers the same advantages that large employers enjoy, resulting in better cost control and lower renewals. Employers can have better control over their health insurance budget, contributing to a happier and more engaged workforce.

Why Participate in ProGroup EMI Health Pool?

- Minimize risk
- More predictable cost increases and decreases
- Lower administrative costs
- Underwritten as a large group
- Provides quarterly pool reports
- Significant cost and benefit design advantages compared to current ACA requirements
- Keeps renewal rates at a minimum
- Possible premium reimbursement

Network Options

- All Intermountain Hospitals and InstaCare Facilities
- Davis Hospital and Medical Center
- Ogden Clinic
- Tanner Clinic
- Large comprehensive network of doctors and specialists
- CIGNA network for out-of-state coverage

Value Added Programs

- Integrated wellness program with onsite biometric screenings
- Free Telemedicine with access 24/7/365 to a board-certified doctor who can write prescriptions over the phone for most conditions
- Online portals for employers and employees
- Free COBRA administration

*Pooled product offered through EMI ProGroup Pool is an ERISA partially self-funded arrangement.

*This product is medically underwritten and rates are based upon the underwriting assessments of the employer group applying for coverage. Not all groups will receive the same rates. EMI reserves the right to decline to quote if the requirements to enter the EMI ProGroup Pool are not satisfied or if they are found to be uncompetitive in comparing the current rates of the group sponsor health insurance plan.

*Minimum sized employer group to be considered is 10 full-time employees.



Aetna's Funding Advantage plan is a great way for employers with 10 or more full-time employees to take advantage of the benefits of level-funding. Aetna's new healthcare approach provides employer reporting, a large comprehensive network of doctors and facilities and the possibility of premium refunds.

Why Participate in Aetna Funding Advantage?

- More predictable cost increases and decreases
- Medically underwritten to your company's demographics
- Provides reporting on company claims
- Significant cost and benefit design advantages compared to current ACA requirements
- Possible premium reimbursement

Network Options

- Davis Hospital and Medical Center
- Ogden Regional Medical Center
- Ogden Clinic
- Tanner Clinic
- Aetna's large national network

*Level-funding product offered through Aetna is an ERISA partially self-funded arrangement.

*This Product is medically underwritten and rates are based upon the underwriting assessment of the employer group applying for coverage. Not all groups will receive the same rates. Aetna reserves the right to decline to quote if the contract requirements are not satisfied or if they are found to be uncompetitive in comparing the current rates of the group sponsor health insurance plan.

*Minimum sized employer group to be considered is 10 full-time employees.

Life Insurance

Life insurance is a great benefit to offer to your employees. Voluntary premiums through employer-sponsored plans are very affordable and your employees will appreciate the protection that life insurance gives to their family and loved ones if tragedy strikes.

Fringe Benefit Analysts has partnered with several carriers that offer special programs giving employees the option to purchase high amounts of life insurance protection without having to answer medical questions -- guaranteed. These benefits can have a huge impact on the employees' family financial welfare.

Programs are offered through the following carriers:





Find Straightforward Answers and Make Informed Benefit Decisions with Our Extensive PPACA Resources

- ▶ Employers are faced with a wave of requirements and decisions regarding how health care reform will impact their benefit offerings and their businesses. There's no shortage of information out there, but not all of it is reliable or relevant to you.

Through our relationship with United Benefit Advisors (UBA), we can provide you with the right decision-making tools



and expertise that you need to solve the new and coming challenges related to the Patient Protection and Affordable Care Act (PPACA).

Our access to the PPACA Advisor resources can help you meet your immediate compliance duties and make the best decisions on your company's benefits.

Fringe Benefit Analysts, LLC

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Why PPACA Advisor?

Wide Range of Resources: The PPACA Advisor resources can provide information and guidance on the most immediate issues regarding health care reform, such as:

- Compliance highlights and "to-do" tasks on rules that take effect in 2012 and 2013. These include the Form W-2 requirements, summary of benefits and coverage (SBC), new limits on flexible spending accounts (FSAs) and more
- Timelines that spell out the PPACA rules by year, including 2014 and beyond
- Resources that can help you calculate the number of full-time employees under PPACA
- In-depth Decision Guides by employer size that can walk through the thought process of deciding the future of your benefit offerings after 2014

Information You Can Trust: The PPACA Advisor resources are created by United Benefit Advisors (UBA), the nation's leading organization of independent benefit advisors. All documents are written and/or approved by UBA's compliance director, who has a J.D. and more than 30 years experience in dealing with benefit compliance issues.

Complements Our Other Powerful Compliance Tools: The PPACA Advisor series is one of a number of compliance resources that we can provide. Through UBA, we can offer special pricing on law services, HIPAA compliance, plan modeling under PPACA and more.



Simplifying the Complex



Fringe Benefit Analysts is here to help.

Need Assistance?

Contact Fringe Benefit Analysts for a no-obligation consultation or with any questions or assistance that you may need. We are here to help!

	Phone	Website/Email
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