



# 2024/25 Team Member Benefits Guide

Insurance Plans

Wellness Program

Your Contributions and More

**BOYNE RESORTS**  
EXPERIENCE THE LIFESTYLE

# Welcome to Open Enrollment 2024/25

Dear Team Member,

Boyne Resorts is committed to providing you and your family with quality insurance coverage. This guide is to help you select the best options for your specific needs and provide you with helpful tips to maximize your benefits.

During our Annual Open Enrollment Period, you can enroll in one of the benefits plans if you previously waived coverage, change election choices, and enroll eligible dependents.

## Important:

- Elections you make during Open Enrollment are in effect May 1, 2024 - April 30, 2025 (unless you have a qualifying event).
- It is imperative that you complete your enrollment elections and submit necessary documents to your Human Resources Department no later than Friday, April 15<sup>th</sup>.
- ALL FULL TIME, ELIGIBLE TEAM MEMBERS must make elections for Medical, Dental, Vision, Voluntary Life, and Worksite Benefits, or elect to waive all coverage.

We appreciate your loyalty and commitment to Boyne Resorts.

Sincerely,

*Cathy*

Cathy Witherspoon  
Chief Human Resources Officer

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# About Your Benefits

## **Eligibility Information:**

Benefits-eligible team members may elect Medical, Dental, Vision, Voluntary Life, and Worksite Benefits coverage for yourself and your eligible dependents. If you are a full-time benefit-eligible team member, you will be automatically enrolled in the Long-Term Disability Policy. All benefit eligible team members have the option to purchase Supplemental Life. Children ages 25 and under can be covered as dependents on your Medical, Dental and Vision plans.

## **When Coverage Begins and Ends:**

If enrolling for benefits during the Open Enrollment period, coverage will begin May 1, 2024. Coverage for Medical, Dental, and Vision benefits end on your last day of employment. Coverage for eligible new hires begins on the first of the month following the date of hire.

## **Making Changes During the Year:**

Generally, you can only change your benefits elections during the Open Enrollment period unless you experience a qualified life event such as marriage, divorce, birth or adoption, or a change in your or your spouse's employment status that affects benefits eligibility. You must notify HR within 30 days of a qualified life event.

## **COBRA: Continuing Coverage After Termination:**

Under most circumstances, you and your dependents may continue to participate in select benefits plans through COBRA Insurance after you terminate employment. You will be advised of your COBRA rights if you experience a COBRA qualifying event. For more information, please contact Group Dynamic at 207-781-8800.

## **Section 125 Plan Benefit:**

A Section 125 Plan is an IRS-regulated benefit that allows an employee to make certain benefit contributions on a pre-tax, rather than an after-tax, basis. Such plans permit Medical, Dental, Vision, and FSA contributions by employees to be deducted from earnings before taxes are calculated. Team members eligible and participating in Boyne Resorts' plans will automatically receive this benefit.





# Your Cigna Medical Plan

## **Cigna Medical Plan:**

Boyne Resorts offers a High Deductible Health Plan through Cigna. If you enroll in the health/medical plan, you qualify for a Health Savings Account (HSA).

## **Health Savings Account:**

An HSA is a type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. HSAs are employee-owned and more importantly, unused funds carry over each year and continue to earn interest, tax-free.

## **Boyne Resorts HSA Contribution Schedule:**

- The first year of contributing to your HSA: Boyne resorts will match dollar-for-dollar up to \$500
- The second year of contributing to your HSA: Boyne Resorts will match dollar-for-dollar up to \$700
- After 2 years of contributing to your HSA: Boyne Resorts will match dollar-for-dollar up to \$900.

The maximum amount that can be deposited annually in your HSA is \$4,150 with single coverage or \$8,300 for family coverage. Ages 55+ may make additional “catch-up” contributions totaling \$1,000 per plan year.

## **Highlights of the Cigna Medical Plan:**

### **Deductible:**

- Single coverage: \$4,000
- All others: \$8,000
- Individual cap of \$8,000 applies for anyone in a contract with 2+ enrolled

**Coinsurance:** Medical Plan pays 70% coinsurance, you pay 30%.

### **Out of Pocket Maximum (includes Deductible):**

- Single coverage: \$7,000
- All others: \$14,000
- Individual cap of \$8,000 applies for anyone in a contract with 2+ enrolled.

### **Preventive Care:**

The Medical Plan covers Preventive Care at 100%, not subject to Deductible/Coinsurance.

- Routine physicals, gynecological exams, vision and hearing screenings, nutritional counseling
- Routine mammograms, pap smears and PSA tests
- Immunizations for children and adults
- Preventive blood work and total cholesterol
- Screenings for many conditions

### **Other Services:**

Services including Office Visits, Urgent Care or Emergency Room, Labs, X-Rays, Diagnostic Testing, Hospital Care – Inpatient and Outpatient count toward the Deductible and Coinsurance.

### **Prescription Drugs (30-day supply):**

Preventive Drugs: Copay (\$10, \$30, \$50)

All Other Drugs: Deductible then Copay (\$10, \$30, \$50)



# Know Your Numbers

**Wellness Program** - fantastic opportunity to make healthy lifestyle choices and allows you to save money on your medical premiums.

## How to Participate:

1. Sign up during Open Enrollment by selecting the Know Your Numbers section on the Enrollment Form.
2. Have a Routine Preventive Visit with your Primary Care Physician (or OB/Gyn), at least once in the past 24 months as of September 1, 2024. The preventive visit requirement will be tracked automatically by Cigna this year.
3. Go to [www.myCigna.com](http://www.myCigna.com) and complete the Online Health Assessment by September 1, 2024. You will need your “Numbers” to enter in on the Online Health Assessment. New hires onboarded after 5/1/2024—within 120 days of your effective date go to [www.myCigna.com](http://www.myCigna.com) and complete CIGNA’s Online Health Assessment.

## The “Numbers” needed to complete your Online Health Assessment:

Waist Circumference, Blood Pressure,  
Height & Weight, Glucose, Cholesterol

You do not have to self-report an annual routine physician’s office visit . The Cigna claims system does this automatically based on the claim submitted by your physician’s office. As part of the program, you do still need to see your physician for a routine physical or OB/GYN exam at least once every two years. However, you are covered to do this annually.

When making your physical appointment with your physician’s office, please be sure to indicate this is for your **ROUTINE PREVENTIVE VISIT** -- not for a work physical. The claim will be coded as such and Cigna will automatically give you credit for this visit.

When you have completed the assessment, you will have access to many voluntary wellness tools like Telephone Health Coaching, Weight Management programs, Smoking Cessation programs and more.



# Cigna Dental

Boyne Resorts provides you with the option to choose between two dental plans through Cigna Dental. This way you can select a plan that works best for you and your family.

More information about Cigna Dental please sign into your online account at [my.cigna.com](https://my.cigna.com)

## **Dental Plans:**

### **Calendar Year Deductible:** (per person/family)

- Low Plan: \$25 / \$75
- High Plan: \$25 / \$75

### **Preventive/Diagnostic Care:** (evaluations, cleanings, x-rays)

- Low Plan: Plan Pays 100%, You Pay 0% (Deductible Waived)
- High Plan: Plan Pays 100%, You Pay 0% (Deductible Waived)

### **Basic Care:** (fillings, extractions, endodontics, periodontics)

- Low Plan: Plan Pays 60%, You Pay 40%
- High Plan: Plan Pays 80%, You Pay 20%

### **Major Care:** (crowns/inlays/onlays)

- Low Plan: Not Covered
- High Plan: Plan Pays 50%, You Pay 50%

### **Orthodontics:** (Adults and Children)

- Low Plan: Not Covered
- High Plan: Plan Pays 50%, You Pay 50%

### **Calendar Year Benefit Maximum:** (Preventive/Diagnostic, Basic and Major Care)

- Low Plan: \$1,750 per Person
- High Plan: \$1,750 per Person

### **Lifetime Orthodontia Maximum:** (Children Only)

- Low Plan: N/A
- High Plan: \$1,500 per Person

### **Waiting Periods:**

- Low Plan: Basic Care: 6 Months
- High Plan: Basic Care: 6 Months, Major Care: 12 Months, Orthodontics: 24 Months



# VSP Vision Plan

Enroll in VSP Vision Care to get personalized care from a VSP network doctor at low out-of-pocket costs.

## Value and Savings:

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings.

## Provider Choices:

With an average of five VSP network doctors within six miles of you, it's easy to find a nearby in-network doctor or retail chain. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations.

Prefer to shop online? Use your vision benefits on Eyeconic®—the VSP preferred online retailer.

## Quality Vision Care:

You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.

## Highlights of the VSP Vision Plan:

Provider Network: VSP Choice

WellVision Exam:

- \$5 Copay (each plan year)

Prescription Glasses:

- \$10 Copay for Basic Prescription Lenses (each plan year)
- \$130 Allowance for Frame (every other plan year)

Contacts (instead of glasses):

- \$10 Copay (each plan year)
- \$130 Allowance (each plan year)

## Extra Savings:

### Glasses and Sunglasses

Extra \$20 to spend on featured frame brands. Go to [vsp.com/specialoffers](https://vsp.com/specialoffers) for details.

20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.

### Retinal Screening

No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam.

### Laser Vision Correction

Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.

# Your Contributions (biweekly 26/year)

Cigna Medical	Participating in "Know Your Numbers" Program	<u>Not</u> Participating in "Know Your Numbers" Program
Employee	\$46.54	\$66.54
Employee + Spouse	\$101.51	\$121.51
Employee + Child(ren)	\$86.08	\$106.08
Family	\$147.89	\$167.89

Cigna Dental	Low Plan	High Plan
Employee	\$9.00	\$14.28
Employee + 1	\$16.26	\$25.08
Family	\$27.37	\$43.10

VSP Vision	
Employee	\$2.62
Employee + 1	\$5.25
Family	\$8.45



# Unum Life & Disability Plans

## Death Benefit:

Pays a \$10,000 benefit to your beneficiary in the event of your death.

**Important:** Be sure to keep beneficiary information updated with Human Resources.

## Voluntary Life Insurance Coverage:

Evidence of Insurability is required for those electing coverage for the first time or for those electing a benefit over the guaranteed issue amounts. Voluntary Life allows you to purchase Life Insurance coverage for yourself, spouse and dependent children. You must purchase coverage for yourself if you wish to purchase coverage for a spouse or child.

**Team Member Life Amount:** Can purchase additional Life/AD&D insurance in \$10,000 increments, up to 5x salary or a maximum of \$500,000—whichever is less.

**Guarantee Issue:** \$150,000

**Spousal Life Amounts:** Can purchase additional Life/AD&D insurance in \$5,000 increments, up to a maximum of \$250,000.

**Guarantee Issue:** \$50,000

**Dependent Children:** Live birth to 6 months: \$1,000

6 months to age 26: \$2,000 increments to a maximum of \$10,000

**BENEFICIARY DESIGNATIONS:** **Please make certain you update your beneficiary information annually.** These forms are available from your HR team.

## Long Term Disability Coverage:

Boyne Resorts pays for this coverage on your behalf.

Pays a monthly benefit in the instance you are unable to work due to a serious disability.

- Benefits are paid to age 65 or normal retirement age

**Monthly benefit:** (after your claim is approved)

Receive a monthly payment that replaces 40% of your total monthly earnings, up to \$5,000.

**When benefits begin:** Benefits may begin as soon as 180 days. (Elimination Period)

**Benefits may be paid for:** Until you reach the Social Security Normal Retirement Age—as long as you are still unable to work due to a covered disability.

# Flexible Spending Accounts

## Flexible Spending Accounts

Team members are unable to enroll in the Medical FSA if they are enrolled in Boyne's Medical plan that has an HSA account. You can however, enroll in the Childcare FSA portion.

### Why choose a Flexible Spending Account (FSA)?

An FSA allows you to set aside pre-tax dollars to reimburse yourself for out-of-pocket medical and/or dependent care expenses.

#### Maximum Election:

- For the 2024 calendar year, an individual can contribute up to \$3,200 to a health care FSA.

#### Eligible Expenses:

- Copays and deductibles
- Prescription drugs
- Eyeglasses, contact lenses and contact solution
- Dental and/or orthodontia expenses
- Over-the-counter items
- Dependent care expenses (day care expenses for dependent children up to age 13 or day care for dependents age 13+ who are physically or mentally unable to care for themselves)
- And more

## Dependent Care FSA

You may use a Dependent Care Flexible Spending Account if you (or you and your spouse, if married) require dependent care so that you and your spouse can work or attend school full-time.

#### Maximum Election:

- \$5,000 Single parent or married and file a joint tax return
- \$2,500 Married, you and your spouse file separate tax returns

#### Eligible Expenses:

- Before and after-school care
- Pre-school
- Day camps
- Day care center
- Wages paid to a childcare provider, including employment taxes

\*Download GDI's free Mobile App to manage your account and submit claims from your mobile device.



# Additional Benefits & Services

## **AllyHealth Virtual Care Plan:**

**How does it work?** Provides 24/7 Access to Doctor Consultations and Mental Health Therapists by phone, video or app. All for as little as \$8 biweekly for you and your entire family! Or one payment of \$208 for annual coverage!

- No Copays
- Average Call Back Time: 9 Minutes
- Transcript of your call is sent via Electronic Medical Records to your physician on file.
- Prescription called into your local pharmacy, (when applicable)
- Telemedicine Examples: Acne, Allergies, Cold & Flu, Fever, Infections, Headache, Joint Aches, etc.
- Mental Health Examples: Addictions, Depression, Panic Disorders, Stress, Life Changes, etc.

## **BenefitHub:**

Boyne Resorts offers employees Discounts and Rewards through an easy-to-use online marketplace. With over 300,000 vendors covering national discounts, local deals, top apparel brands, hotel stays, travel deals, concert/movie tickets, well-being items and much more!

- Website: [boyneresorts.benefithub.com](http://boyneresorts.benefithub.com)
- Referral Code: 9U76JZ

## **Cigna Accident Benefit:**

**How does it work?** Accident Insurance can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur off the job. And it includes a range of incidents, from common injuries to more serious events.

**What's Covered?** Fractures, Dislocations, Burns, Skin graft for any other accidental traumatic loss of skin, Concussion, Coma, Ruptured disc, Dental work, emergency, Eye injury, Ambulance, Hospital confinement, Medical imaging test, Surgery benefit, Chiropractic visit, and much more.

## **Cigna Critical Illness Benefit:**

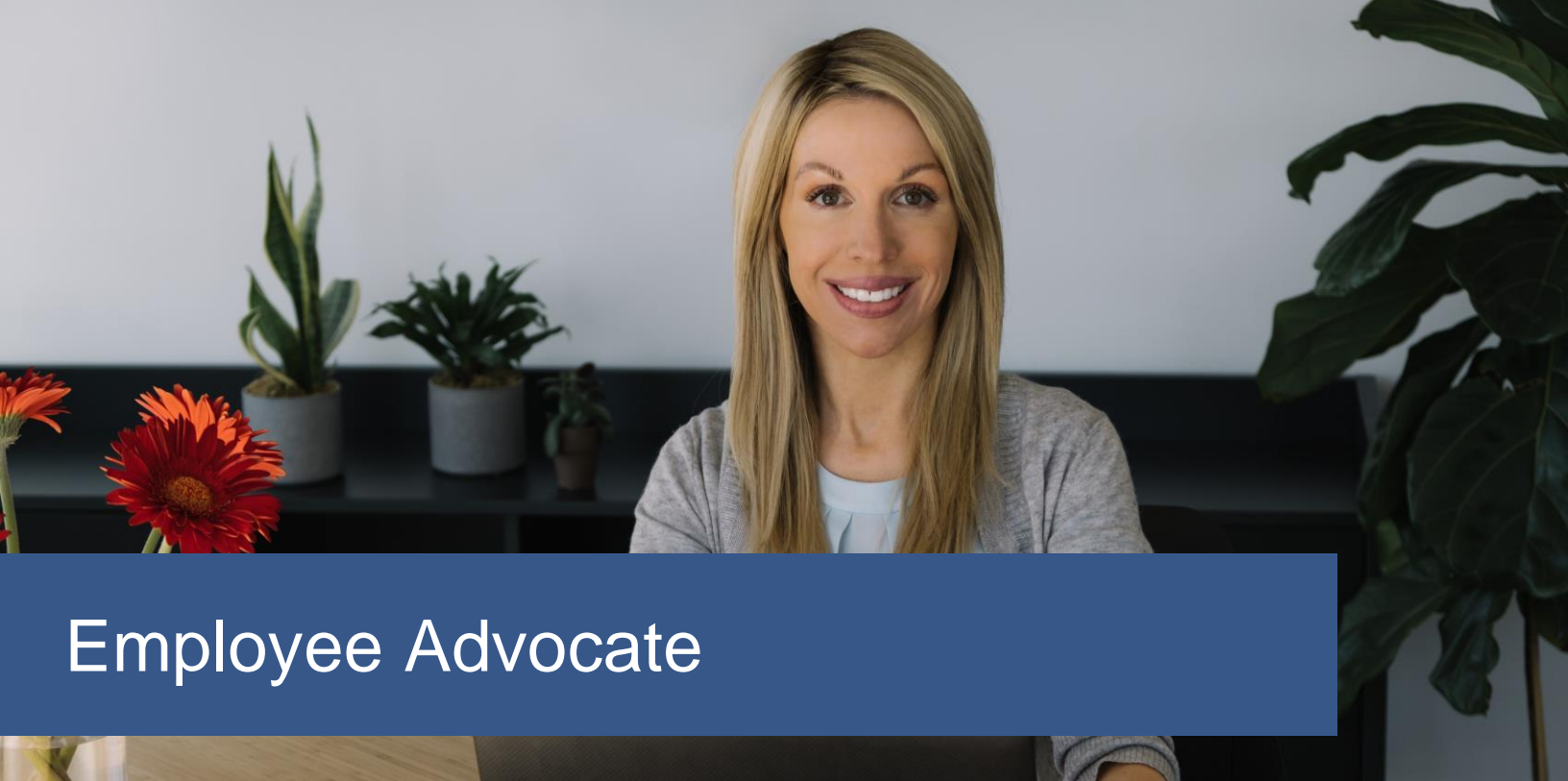
**How does it work?** If you are diagnosed with an illness that is covered by this insurance, you can receive a benefit payment in one lump sum. You can use the money however you want.

**What's Covered?** Heart attack, Blindness, Major organ failure, End-stage kidney failure, Benign brain tumor, Coronary artery bypass surgery (pays at 25% of lump sum benefit), Coma that lasts at least 14 consecutive days, Stroke, Permanent paralysis of at least two limbs due to a covered accident, Cancer, and much more.

## **Cigna Hospital Care:**

**How does it work?** Provides payment directly to the covered person for a hospital event and can be used as the individual sees fit.

**What's Covered?** Hospital Admission, Hospital Chronic Condition Admission, Hospital Stay, Hospital Intensive Care Unit Stay, Hospital Observation Stay.



## Employee Advocate

Understanding claims, referrals, and making sense of bills can be overwhelming and complicated for your employees and their dependents. Acadia Benefits provides Employee Advocate services to ensure issues are resolved timely, accurately, and seamlessly. Employees and their dependents can contact our Employee Advocate, Sara Closson to help with:

- Claims resolution.
- Referral and authorization assistance.
- Issues with prescription drug coverage.

Having spent her career working in claims resolution for a major insurance carrier, Sara has an excellent understanding of insurance and what is required to "work within the system" to obtain a timely resolution to problems.

We ask that employees and/or dependents contact the carrier at least once to resolve their issues. If assistance is still needed, please contact Sara, whose services are provided at no cost.

### Contact Information:

Phone: 207.523.0065  
Toll-free: 866.761.2426  
Fax: 207.761.0976  
Email: [SClosson@AcadiaBenefits.com](mailto:SClosson@AcadiaBenefits.com)

For additional details, please visit  
[www.AcadiaBenefits.com/Employee-Advocate](http://www.AcadiaBenefits.com/Employee-Advocate)





# Mental Health Resources

## **Unum (HealthAdvocate):**

Available to all employees and dependents.

- Phone support: 1-800-854-1446
- Online support: [unum.com/lifebalance](http://unum.com/lifebalance)
- In-person: You can get up to three visits, available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

## **AllyHealth:**

Available to all enrolled AllyHealth members.

- Phone support: (888) 565- 3303
- Online support: Access care through the AllyHealth app or at [member.allyhealth.net](http://member.allyhealth.net)
- 3 Free mental health visits included in your plan.

## **Cigna Medical:**

Available to all enrolled Cigna members.

- Phone support: You can call the number on your ID card or call 1-800-cigna24.
- Lifestyle management for stress, weight loss, or quitting tobacco, call 1-800-cigna24.
- Online support: Access Virtual Care or see a Local Provider through the myCigna app and at [www.myCigna.com](http://www.myCigna.com).

## **Resources Available Nationally:**

Available to anyone.

- National Suicide Prevention Lifeline:
  - 1 (800) 273-8255
- National Domestic Violence Hotline:
  - 1 (800) 799-7233
  - Text LOVEIS to 1 (866) 331-9474
- Crisis Text Line: Text HOME to 741741
- Suicide and Crisis Lifeline: 988 Lifeline provides 24/7, free and confidential support for people in distress, prevention and crisis resources.

# Employee Benefit Contacts

## **Health Insurance: Cigna**

1-800-244-6224 | [my.cigna.com](http://my.cigna.com)

## **Dental: Cigna Dental**

1-800-260-3788 | [my.cigna.com](http://my.cigna.com)

## **Vision: VSP**

1-800-877-7195 | [www.visionbenefits.vsp.com](http://www.visionbenefits.vsp.com)

## **Voluntary Life/AD&D: Unum**

1-800-275-8686 | [www.unum.com](http://www.unum.com)

## **Long Term Disability: Unum**

1-800-275-8686 | [www.unum.com](http://www.unum.com)

## **Virtual Care Plan: AllyHealth**

1-888-565-3303 | [www.allyhealth.net](http://www.allyhealth.net)

## **Worksite Benefits: Cigna**

1-800-351-9214 | [www.cigna.com](http://www.cigna.com)

## **Flexible Spending Accounts: Group Dynamic**

800-626-3539 | [www.gdynamic.com](http://www.gdynamic.com)

