

You can be an employee anywhere...



#OwnIt



**HRG** Healthcare  
Resource Group

Incredible People

Extraordinary Results

At HRG, you are an OWNER!



## IGNITE YOUR PASSION

**"Nothing great in the world has ever been accomplished without passion."**

-Georg Wilhelm Friedrich Hegel

#weAreHRG

As e-Owners we are passionate about working hard and providing uncompromising client delight. It's passion that has made us successful and allowed us to create the culture that exists at HRG. As we continue to grow, we intend to embrace this same meaningful spirit so the difference in service is felt by our clients. Passion can be found in all of our value statements. Our values are our passions.



INTEGRITY

CLIENT DELIGHT

RESPONSIVENESS

COLLABORATION

RESPECT

INNOVATION

GROWTH

FUN



Incredible People | Extraordinary Results



HRG recognizes the efforts that its e-Owners make toward its success. To reward them, HRG adopted the Employee Stock Ownership Plan and Trust (ESOP) for the exclusive benefit of eligible employees and their beneficiaries. This is a retirement benefit providing ownership of HRG stock to HRG employees meeting eligibility requirements and as explained later in this Guide. HRG is an **employee-owned** (e-Owned) company that is committed to providing extraordinary service delivered with the utmost integrity and professionalism.





## Employee Benefits

# Plan Comparisons

	HDHP w/HSA	PPO w/HRA
<b>Deductible</b>	\$2,800 Individual / \$5,600 Family (Embedded)	\$750 Individual / \$3,000 Family
<b>Coinsurance</b>	20%	20%
<b>OOP Max</b>	\$5,200 IND / \$10,400 Family (Embedded)	\$4,000 Individual / \$12,000 Family
<b>Preventive Care</b>	Covered in Full	Covered in Full
<b>Office Visits / Specialists</b>	Deductible then 80/20%	\$35 / \$40 Copay
<b>Urgent Care</b>	Deductible then 80/20%	\$35 Copay
<b>ER</b>	Deductible then 80/20%	\$150 Copay
<b>Virtual Care Services</b>	Deductible then 80/20%	\$35 Copay
<b>Rx Copays</b>	Deductible then 80/20% coinsurance / certain generics covered in full	Rx \$7 / 30% / 50%
<b>HRA Reimbursement / HSA Contribution</b> <i>Set up upon member's completion of Biometric Screening within 45 days of 1/1/21</i>	\$1,000 Individual / \$2,000 Family	Biometrics based – 6 tiers = \$50 to \$500
<b>Routine Vision Exam</b>	Deductible then 80/20%	Covered in full
<b>Vision Hardware* (\$300 every 2 consecutive calendar years)</b> <i>*See plan for further details on pediatric vision hardware</i>	Covered in full	Covered in full
<b>Annual Employee Only Contributions</b> <b>0-3 year =</b> <b>3+ year =</b>	\$0 Prime / \$435 Plus \$0 Prime / \$435 Plus	\$1,038 Prime / \$1,609 Plus \$519 Prime / \$1,090 Plus



Benefits	
Deductible (Indiv / Family)	\$25 / \$75
Annual Maximum	\$1,500 PCY applies to basic and major services
Diagnostic / Preventive	Covered in Full
Basic	Deductible, then 20%
Major	Deductible, then 50%

HRG makes a \$1,000 individual / \$2,000 family contribution to your HSA— FREE HEALTHCARE DOLLARS when you participate in a Biometric Screening!



Individual: \$1,000 per year



Family: \$2,000 per year

HRG also pays 100% of Employee-Only Contribution, which means you pay no premium on the HDHP/HSA plan.



**Q. What is an HRA? A. The health reimbursement arrangement (HRA) is an arrangement that is funded by the HRG and reimburses employees for medical deductible expenses incurred.**

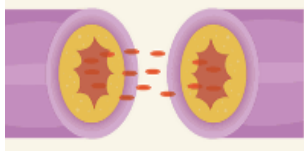
**Blood pressure**



**Blood glucose**



**Cholesterol levels good (HDL) and bad (LDL)**



**Weight, height and waist size**



Risk Factor	
Zero	\$500
One	\$400
Two	\$300
Three	\$200
Four	\$100
Five	\$50

**The amount of HRA Reimbursement will be tied directly to the risk factor achieved during the biometric screening**

BEST **PLACES**  
**TO** **WORK** INLAND  
NORTHWEST



WE ARE **H R G**



# 2021 Cost of Coverage – Medical/Vision

<b>HDHP / HSA - Prime</b>	Semi-Monthly	Monthly Total		<b>PPO - Prime</b>	Semi-Monthly	Monthly Total
Employee	\$0.00	\$0.00		Employee	\$42.00	\$84.00
Employee / Spouse	\$324.47	\$648.94		Employee / Spouse	\$440.08	\$880.16
Employee / Child	\$110.43	\$220.86		Employee / Child	\$177.68	\$355.36
Employee / Children	\$221.44	\$442.88		Employee / Children	\$313.36	\$626.72
Employee / Spouse / Child	\$433.77	\$867.54		Employee / Spouse / Child	\$574.56	\$1149.12
Employee / Spouse / Children	\$544.20	\$1088.40		Employee / Spouse / Children	\$710.84	\$1421.68
<b>3+ YEARS</b>				<b>3+ YEARS</b>		
Employee	\$0.00	\$0.00		Employee	\$21.00	\$42.00
Employee / Spouse	\$324.47	\$648.94		Employee / Spouse	\$419.08	\$838.16
Employee / Child	\$110.43	\$220.86		Employee / Child	\$156.68	\$313.36
Employee / Children	\$221.44	\$442.88		Employee / Children	\$292.36	\$584.72
Employee / Spouse / Child	\$433.77	\$867.54		Employee / Spouse / Child	\$553.56	\$1107.12
Employee / Spouse / Children	\$544.20	\$1088.40		Employee / Spouse / Children	\$689.84	\$1379.68





# 2021 Cost of Coverage - Dental Plan

<b>Dental</b>	<b>Semi-Monthly</b>	<b>Monthly Total</b>
Employee	\$3.65	\$7.30
Employee / Spouse	\$21.70	\$43.39
Employee / Child	\$21.70	\$43.39
Employee / Children	\$29.59	\$59.18
Employee / Spouse / Child	\$39.75	\$79.49
Employee / Spouse / Children	\$47.64	\$95.28
<b>3+ YEARS</b>		
Employee	\$2.05	\$4.10
Employee / Spouse	\$20.10	\$40.49
Employee / Child	\$20.10	\$40.49
Employee / Children	\$27.99	\$55.98
Employee / Spouse / Child	\$38.15	\$76.29
Employee / Spouse / Children	\$46.04	\$92.08



On-demand, text-based primary care. Board-certified providers can answer questions, diagnose, and treat you when you're sick or if you have a chronic condition. If you need additional care, 98point6 physicians can refer you to a high-quality provider in the Premera network.



Video chat with a doctor for urgent care when you're sick, or for preventive health and chronic condition care. Cold and flu symptoms, pediatric issues, child development, skin conditions, allergies, headaches, diet and nutrition, medication management.



Virtual access to a licensed therapist through text or video. Register, select a therapist, and text to set up your first video session.

**24-Hour NurseLine**

When health concerns occur day or night, get free consultative services to guide you to the most appropriate care.



## Flexible Spending Accounts

A FSA is a tax-advantaged account that allows you to use pre-tax dollars to pay for out-of-pocket qualified medical or dependent care expenses.

Advantages –

- You can reduce your taxable income by the amount you contribute to your FSA.
- Funds in the account are easily accessed with a Peak1 Debit Card.
- There are hundreds of eligible healthcare expenses for your funds, including prescriptions, certain over-the-counter expenses, doctor co-pays, health insurance deductibles and coinsurance.
- Reimbursements are quick and easy when you use your Peak1 Debit Card. If you don't use your Peak1 card, you can create a claim online.

## Dependent Care FSA (DCAP)

You may also choose to enroll in a DCAP, which covers employment-related dependent and elder care expenses. A DCAP allows you to pay for these expenses and get a tax break at the same time.

Eligibility Requirements :

- You must have incurred the expenses in order for you or your spouse, if married, to work or look for work, unless your spouse was either full-time student or was physically or mentally incapable of self-care.
- You cannot have made the care payments to someone you can claim as your dependent on your federal tax return or to your child who is under 19.
- Your filing status must be single, qualifying widow(er) with a dependent child, married filing jointly, or married filing separately.
- You and your spouse must maintain a home that you live in for more than half the year with the qualifying child or dependent.

*You must use all of your funds by the end of your plan year (with 45 day grace period).*







- Short Term Disability
- Accident
- Cancer Care/Critical Care
- Hospital
- Etc.



- Long-Term Disability
- Life Insurance
- Dependent/Spouse Life Insurance



- Available to ALL employees at no cost.
- Access Online:  
[www.eapbda.com](http://www.eapbda.com)
  - Login: standard
  - Password: eap4u
- Telephone:  
888-293-6948

For more information on these programs, including who offers coverage and how to enroll, Contact [Benefits@hrqpros.com](mailto:Benefits@hrqpros.com) / 509-209-2070

*\*Certain changes to AFLAC policies are only available during open enrollment.*

