



**2022-2023**  
**OPEN ENROLLMENT**  
**BENEFITS PACKET**





**June 1, 2022**

It is that time of year again! **Infinity Rehab's Open Enrollment for the July 1, 2022-June 30, 2023 plan year will begin Monday June 6, 2022 and end June 17, 2022.** This is your opportunity to sign up for benefits if you have not previously done so or amend your existing enrollments. Be on the lookout for your Open Enrollment materials, which will include information about our benefits package and your options for coverage.

As you may be aware, healthcare costs have increased substantially over the years. While we have proactively worked to avoid impacts to our insurance plans, Infinity Rehab did receive an overall cost increase of approximately 8% this year. To avoid any increased financial burden to Infinity Rehab employees, Infinity Rehab will be absorbing this increase. **This means there will be no increases to the employee portion of the medical, dental or vision premiums.**

In addition to avoiding increased employee premiums, we wanted to look for ways to enhance our benefit offerings and add value to your overall well-being. We are excited to share with you the following additions to our benefits plan:

- Massage will now be included in the alternative care benefit (also referred to as a complementary benefit) offered through Regence. This benefit already includes coverage for acupuncture, chiropractic, and naturopathy for up to a total of 35 visits per calendar year (see plan for details).
- Coming September 2022, we will be implementing additional programs under our Express Scripts plan. The inMynd RX program will be added to provide personalized mental health support and care, including educational resources and one-on-one coaching. Keenan Pharmacy Care Management Program (KPCM), powered by US-Rx Care, will also be added to assist in combating high prescription costs to our plan and may help reduce your out-of-pocket prescription expenses. More information about these programs will follow in the coming months.

To aid in reducing our overall plan cost and to allow us to continue offering great benefits at low premiums, we have also made the following changes to our Regence Medical Plans:

- The emergency room co-pay will increase to \$400
- A \$150 co-pay will be applied to the first fill of a specialty medication

Despite rising healthcare costs, I am pleased that we can continue offering a comprehensive and affordable medical, dental, and insurance benefits package. These benefits complement our other highly valued benefits, including employer-paid life insurance, paid time off, CEU360 online continuing education, our annual continuing education Symposium, employee assistance program, and other career development opportunities.

Thank you for continuing to be a part of the Infinity team!

**JoLynn Munro**  
**President**



# BENEFITS AT-A-GLANCE

7/1/2022-6/30/2023

## REGENCE GROUP ADMINISTRATORS MEDICAL

We are pleased to provide you with a choice between two health plans administered by Regence Group Administrators: a Preferred Provider Organization (PPO) and a High Deductible Health Plan (HDHP) with an HSA. Both options offer in-network and out-of-network coverage along with in-network preventive care covered at 100%. However, each option has different features, such as the monthly cost and your eligibility for certain types of reimbursement accounts to help you save money. The health plans are available to both full and part-time employees. Premiums vary depending on enrollment tier, employment status and years of service.

Regency Group Administrators PPO Plan			Regency Group Administrators High Deductible Health Plan		
PPO Plan Features	In Network	Out of Network	PPO Plan Features	In Network	Out of Network
Deductible	\$1,200 (Individual) \$3,600 (Family)	\$1,250 (Individual) \$3,750 (Family)	Deductible	\$2,200 (Individual) \$2,700 (Individual plus 1 dependent) \$5,000 (Family)	
Max Out of Pocket *includes deductible and Co-pays	\$4,600 (Individual) \$12,700 (Family)	\$11,000 (Individual) \$33,000 (Family)	Max Out of Pocket *includes deductible and Co-pays	\$5,000 (Individual) \$13,000 (Family)	
Preventive Care Office Visits, Immunizations, Well Baby and Annual Womens Exam	No Charge	40%	Preventive Care Office Visits, Immunizations, Well Baby and Annual Womens Exam	No Charge	40%
Office Visits (Primary Care and Urgent Care)	\$20 Co-Pay	40%	Office Visits (Primary Care and Urgent Care)	20%	40%
MD Live (Telehealth)	\$20 Co-Pay	Not Covered	MD Live (Telehealth)	20%	Not Covered

## EXPRESS SCRIPTS PRESCRIPTION COVERAGE (included when enrolled in a medical plan)

Infinity Rehab offers prescription coverage for those enrolled in a medical plan through Express Scripts.

Express Scripts with PPO Plan				Express Scripts with High Deductible Healthcare Plan			
Pharmacy (30 Day Supply)	Member Responsibility	Mail Order (90-day supply)	Member Responsibility	Pharmacy (30 Day Supply)	Member Responsibility	Mail Order (90-day supply)	Member Responsibility
Generic	\$15	Generic	\$40	<b>100% out of Pocket until Medical Deductible Met</b>			
Preferred Brand	\$30	Preferred Brand	\$90	Generic	20% after HDHP/HSA medical deductible met	Generic	20% after HDHP/HSA medical deductible met
Non-Preferred Brand	\$75	Non-Preferred Brand	\$225	Preferred Brand	20% after HDHP/HSA medical deductible met	Preferred Brand	20% after HDHP/HSA medical deductible met
Specialty Drugs	\$150 for first fill, then applicable copay			Non-Preferred Brand	20% after HDHP/HSA medical deductible met	Non-Preferred Brand	20% after HDHP/HSA medical deductible met
				Specialty Drugs	After meeting medical deductible, pay \$150 copay + 20% coinsurance for first fill, then 20% coinsurance thereafter		

## MetLife DENTAL

Infinity Rehab's dental plan is administered by MetLife and allows you to see any dental provider. However, if you choose a dentist who does not participate in the MetLife network, your out-of-pocket expenses may be more.

MetLife Dental Plan Features	
Individual Deductible (Per Calendar Year)	\$50
Preventive Services	Covered at 100% In-Network, 80% Out-of-Network
Basic Care	80%
Major Care	50%
Orthodontia	Covered at 50% \$2,000 (Lifetime Maximum)
Calendar Year Maximum Per Person	\$2,250

## VSP VISION PLAN

Infinity Rehab offers vision coverage through VSP. Our VSP Vision Plan provides coverage for annual well vision exams, primary eye care, prescription glasses and contact lens.

VSP Vision Plan In VSP Signature Network	
Well Vision Exam (Every 12 Months)	\$20 Co-Pay
Primary Eye Care (As Needed)	\$20 Per Exam
Prescription Glasses (Every 12 Months)	\$225 Frame Allowance, Lens included (\$20 Co-Pay)
Contact Lens- in Lieu of Glasses (Every 12 Months)	\$225 Allowance (up to \$60 Co-Pay)

## HEALTH EQUITY HEALTHCARE SPENDING ACCOUNT (HSA)

If you enroll in the HDHP Medical Plan, you also have the option to contribute to a Health Savings Account (HSA). The HSA allows you to save for current and future qualified healthcare expenses. Funds can also be deposited by you or your employer. For those enrolled in the HDHP, Infinity Rehab will contribute up to \$600 per year towards the HSA plan (\$50 per month).

## HR SIMPLIFIED FLEXIBLE SPENDING HEALTHCARE (FSA) AND DEPENDENT CARE

Through **Flexible Spending Accounts (FSAs)**, you may set aside a portion of your wages on a pre-tax basis, subject to certain limits, to cover qualified healthcare expenses.

**2022 Contribution Max: \$2,850/year**

Through **Dependent Care Flexible Spending**, employees can elect funds to the Dependent Care Flexible Spending Account to cover qualified dependent care expenses on a pre-tax basis.

**2022 Contribution Max: \$5,000 or \$2,500 married filing separate**

### UNUM COMPANY-PAID LIFE AND AD&D

Full-time employees qualify for a company-paid life and AD&D insurance coverage of \$50,000. This is at no expense to the employee!

### UNUM SUPPLEMENTAL LIFE AND AD&D

Full-time and part-time employees can may purchase additional term life and accidental death & dismemberment (AD&D) insurance for themselves, their spouse, and/or eligible dependents.

## UNUM SHORT-TERM AND LONG-TERM DISABILITY

Full-time employees may purchase voluntary short-term disability coverage for themselves to cover their income in the event of an illness, injury or disability that prevents them from working.

Employees can purchase in increments of 40%, 50% and 60% of weekly earnings, with a maximum of \$1,000/week.

Elimination Period: 14 days Benefit Period: 11 weeks

Full-time employees may purchase voluntary long-term disability coverage for themselves to cover their income in the event an illness, injury or disability that prevents them from working.

Covers 60% of weekly earnings (\$7,000 maximum/month)

Elimination Period: 90 days Benefit Duration: to age 65

## UNUM VOLUNTARY CRITICAL ILLNESS, ACCIDENT, WHOLE LIFE WITH LONG-TERM CARE & HOSPITAL INDEMNITY PLANS

You can purchase additional supplement coverages through UNUM to help provide protect for life's unexpected expenses.

<b>Critical Illness</b>	Critical Illness Insurance provides you with a lump sum benefit in the event that you are diagnosed with a specified illness or condition.	<b>Whole Life with Opt. LTC Rider</b>	During working years, whole life can accumulate a cash value. During your retirement years, after your employer-provided term life is no longer available, it provides a death benefit that can also be accessed for end-of-life care. By layering both employer paid life insurance and whole life, you have protection for all stages of life.
<b>Accident</b>	Accident Insurance is designed to help you meet those out-of-pocket expenses and extra bills that can follow even ordinary accidents. It covers a wide range of injuries and accident-related expenses. This coverage pays you a predefined lump sum benefit based upon the injury and qualifying event.	<b>Hospital Indemnity</b>	You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you, not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

## FIDELITY 401K RETIREMENT

The 401(k) plan is through Fidelity Investments and provides a vehicle for employees to invest in their future. This benefit is available to all employees. Employees can elect to make pre-tax contributions to their 401(k) on the first of the month following date of hire. Payroll deferrals will begin on the first payroll date after enrollment. Infinity Rehab provides a company match of 50% up to the first 3% of employee contributions. This is a discretionary contribution. Employer Match Vesting: 100% vested after 5 years of employment.

## UPRISE HEALTH EMPLOYEE ASSISTANCE PROGRAM (EAP)

This benefit is available to full and part-time employees to assist employees and their families with work or personal life concerns. EAP provides 24-hour consultation, referrals and educational materials. You can receive 5 face-to-face counseling sessions for each new issue, including family, relationships, stress, anxiety and other common challenges. The EAP also provides life balance services such as childcare referral services, elder-care referral services, financial services, home ownership program, legal and medication services and will preparation.

EAP is a confidential service. To access the EAP 24/7, call 1-866-750-1327, or visit [www.uprisehealth.com](http://www.uprisehealth.com) (enter your access code: infinityrehab).

This Benefits At-A-Glance document is intended to provide you with an overview of your benefit options.

This guide is not meant to be a complete listing of all plan coverage, limitations or exclusions.

Please refer to each plan's summary plan description for details,  
or contact the Benefits Department for further assistance.



INFINITYREHAB.COM





# 2022-2023 OPEN ENROLLMENT INFORMATION

JUNE 6 – JUNE 17, 2022

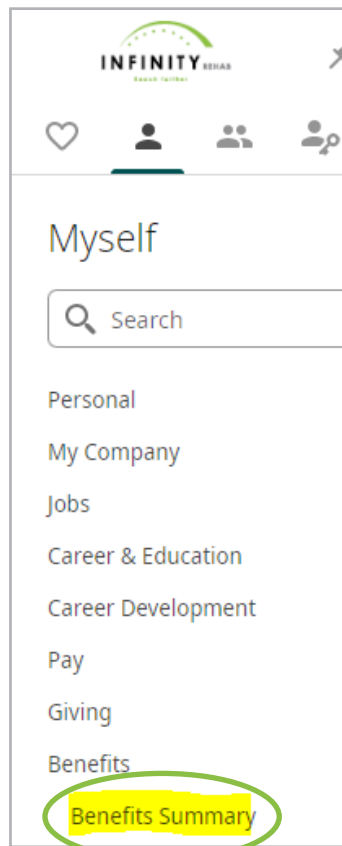
## IT'S OPEN ENROLLMENT TIME!

Employees who wish to enroll in or continue their flexible spending healthcare and/dependent care account for the 2022-23 plan year **MUST complete open enrollment.** If you do not wish to make changes to your existing benefits, you are not required to go through open enrollment this year. Outside of specific qualifying life events (such as marriage, birth of a child, or loss/gain of coverage), this is the only time during the year that you can make changes to your benefits elections.

### VIEW YOUR CURRENT BENEFIT ELECTIONS:

Log on to:  
<https://n13.UltiPro.com>  
Go to:

Menu/Myself/Benefits/Benefits  
Summary



### DURING OPEN ENROLLMENT, YOU CAN:

- Enroll in, change, or cancel medical, dental and vision plans
- Add to OR cancel dependents from medical, dental and vision plans
- Enroll in or renew Flexible Spending Healthcare Account/ Dependent Care Account
- Enroll in or make changes to your voluntary benefits
- Review current beneficiaries and update if necessary

### DETERMINE IF YOU NEED TO COMPLETE OPEN ENROLLMENT:

- 1. Do I need to make changes or add to my current benefit selections?**
  - Yes, I need to complete an open enrollment session.
  - No, I have the option to skip this year.
- 2. Do I currently have a Flexible Spending Healthcare and/or Dependent Care account?**
  - Yes. Do I want to re-enroll for the current 2022-23 plan year?
  - If yes, then you need to complete an open enrollment session.
  - If no, you have the option to skip this year.
- 3. Do I want to change or add to my voluntary elections** such as Life, AD&D, Short-Term Disability, Long-Term Disability, Accident/Critical Illness, Hospital Indemnity Coverage or Whole Life? **If you do not want to make any changes, no action is required of you.**
  - Yes, I can click here <https://flimp.live/infinityrehabnewhire> to enroll or call customer care at 877-454-3001 and avoid an open enrollment session.
  - No, I have the option to skip this year.

## EDUCATIONAL VIDEOS

**Health Insurance:** Back to the Basics with RGA  
<https://wa.accessrga.com/member-videos>

**PPO vs HDHP:** What is the difference?  
<https://www.youtube.com/watch?v=j9K9Xs40-cY>

**Health Savings Account (provided with HDHP):**  
<https://youtu.be/XZ8S8sYv2Jo>

**Flexible Spending Accounts (FSA): Health Care (optional if on PPO Plan) and Dependent Care:**  
<https://www.youtube.com/watch?v=jg15HrGIbU4>

**Employee Assistance Program (EAP):** Log onto: [www.uprisehealth.com](http://www.uprisehealth.com) and input the access code: infinityrehab, then click on Health Videos.

**401K Retirement Plan:** multiple videos from Phillips & Company, financial advisor for the plan.  
<https://phillipsandco.com/401k-investing/>

**Voluntary Benefits:** STD/LTD, Life Insurance, Hospital Indemnity, Critical Illness, Long-Term Care and more!  
<https://flimp.live/infinityrehabnewhire>

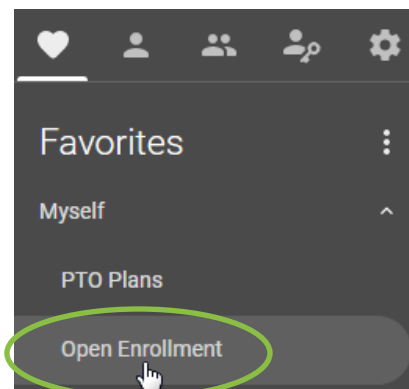
**Vision Benefits:** Why should you enroll now?  
<https://www.youtube.com/watch?v=7xYKShfNskU>

**Dental Insurance:** Protect a healthy smile!  
<https://youtu.be/5SpqPowAAbg>

**Prescription Benefits:** Practicing Pharmacy Smarter  
<https://www.youtube.com/watch?v=wu7Y8aWu24k>

## HOW TO ACCESS YOUR OPEN ENROLLMENT SESSION

Beginning **June 6**, log on to: UKG/UltiPro (HR management software):  
**<https://n13.UltiPro.com>**  
Go to: Menu/Myself/Open Enrollment



Use a desktop/laptop to enroll (Chrome browser recommended). For login issues, contact IT: **971-224-2830**.

**Once you start an enrollment session, you must complete it or your benefits may not be processed appropriately.**

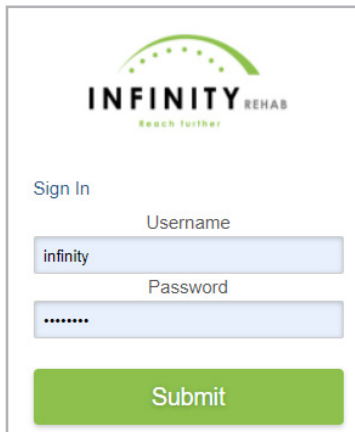
## NEW MESSAGE BENEFIT!

Take advantage of our new message benefit as part of the complementary coverage under the Regence Medical plans. Enjoy up to 35 visits per year (see plan summary for details).

## BENEFITS PLAN INFORMATION – ACCESS 24/7!

VISIT THE EMPLOYEE BENEFIT CENTER (EBC): <https://infinityrehab.touchpointsonline.com>

This link is available on the Employee Springboard.



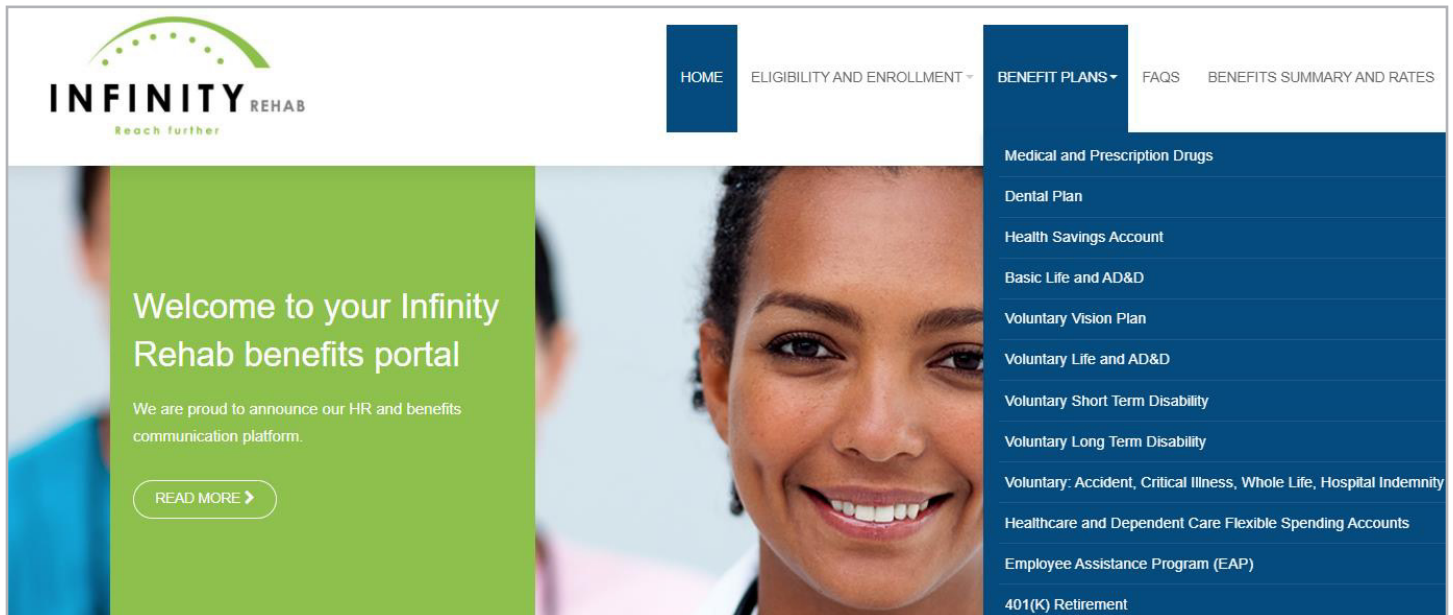
The screenshot shows the login interface for the Infinity Rehab Employee Benefit Center. At the top is the Infinity Rehab logo with the tagline 'Reach further'. Below the logo is a 'Sign In' link. The login form consists of two input fields: 'Username' with the text 'infinity' entered, and 'Password' with masked characters '.....'. A green 'Submit' button is located at the bottom of the form.

**Username:**  
infinity

**Password:**  
benefits

### ISN'T THIS INFORMATION LOCATED ON UKG/ULTIPRO?

While you can view your current benefit elections on UKG/UltiPro, detailed information about each of the Infinity Rehab benefit plans is found on the EBC.



The screenshot displays the main page of the Infinity Rehab benefits portal. The header includes the company logo and navigation tabs: HOME, ELIGIBILITY AND ENROLLMENT, BENEFIT PLANS (which is active), FAQs, and BENEFITS SUMMARY AND RATES. The main content area features a large green banner with the text 'Welcome to your Infinity Rehab benefits portal' and a 'READ MORE' button. To the right, a vertical menu lists various benefit plans, including Medical and Prescription Drugs, Dental Plan, Health Savings Account, Basic Life and AD&D, Voluntary Vision Plan, Voluntary Life and AD&D, Voluntary Short Term Disability, Voluntary Long Term Disability, Voluntary: Accident, Critical Illness, Whole Life, Hospital Indemnity, Healthcare and Dependent Care Flexible Spending Accounts, Employee Assistance Program (EAP), and 401(K) Retirement.

### INFORMATION ON THE EBC INCLUDES:

- Open enrollment instructions (Eligibility and Enrollment tab)
- Current medical, dental & vision contribution rates (Benefits Summary and Rates Tab)
- Benefit plan booklet containing comprehensive information for each benefit offering (Benefits Summary and Rates Tab)
- Benefit plan information for each benefit
- Benefit plan summaries
- 2022-23 RGA medical summary of benefits & coverage (Medical tab)
- Virtual ID cards, benefit information, claims, and benefits summaries
- Provider directories
- Benefit plan highlights
- Provider contact information
- Notice of privacy practices
- COBRA information
- ...and more!!



## WANT TO ENROLL IN THE 401(K) PLAN?

Enrollment for the 401K program is done outside of UKG/UltiPro. Infinity Rehab employees may enroll anytime! Log on to [www.401K.com](http://www.401K.com) and click on “get started” to begin participation.

---

## QUESTIONS?

Log on to the Employee Benefit Center from Springboard:  
<https://infinityrehab.touchpointsonline.com>

Contact your Benefits Team:

**Marianne Suppa**  
971-224-2025

**Kristina Flesher**  
971-224-2040

[infinitybenefits@infinityrehab.com](mailto:infinitybenefits@infinityrehab.com)

---



INFINITYREHAB.COM

