



# 2021 BENEFIT ANNOUNCEMENTS

A Publication of the DENSO Regional Benefits Team

**DENSO** Crafting the Core

2020 has been a year of many "firsts" and new ways of doing things. The COVID-19 global pandemic has impacted many things in our daily lives. For us to survive and thrive through these difficult times, we need to examine all costs, including healthcare.

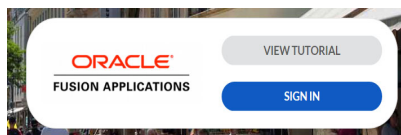
In this newsletter you will see changes for the upcoming plan year, including new programs to help associates and their family members manage chronic conditions. Please carefully review pages 2-3 to see 2021 changes (in red) and pages 4-5 for tools and resources that are available to answer your questions or concerns. Also, learn more about how you can make more informed decisions and help manage health care costs for your family.

## Open Enrollment is October 26-November 6

The special mid-year Open Enrollment allowed associates to make medical plan changes that would be effective October 1– December 31, 2020. Now it's time to make your elections for 2021.

### Here's what you need to do

- Visit [DENSOBenefits.com](https://DENSOBenefits.com) (user name: **DENSO**) to access the **2021 Benefits Guide and Summary of Benefits and Coverage (SBC)** for details on your benefit options. You can also view other plan information, tools and resources.
- Refer to the chart on page 3 of this newsletter to find out how to qualify for 2021 Preferred Premiums.
- Access Oracle Fusion during Open Enrollment to make your 2021 benefit elections:
  - Change plans (medical, dental, vision, optional life insurance)
  - Add or remove dependents
  - Update life insurance beneficiaries
  - Enroll in voluntary benefits
  - **Elect to cash out Paid Time Off (PTO) in 2021**
  - **Enroll or re-enroll in a Health Care or Day Care Flexible Spending Account (FSA)**
- To access Oracle Fusion using a computer, tablet or smart phone, go to [DStreetBenefits.com](https://DStreetBenefits.com) and click on the *Sign-In* link. Also check out a quick video tutorial on how to complete your enrollment through self-service (click *View Tutorial*).
- Even if you do not have changes to make during Open Enrollment, we recommend that you access Oracle Fusion to review your plan elections and verify information for you and your covered dependents is correct.
- If you do not know your Oracle Fusion Username or if you need to reset your password, please contact HR/Benefits for assistance.



## SEPTEMBER 2020

### Inside This Issue:

- Open Enrollment Dates and What To Do
- Overview of 2021 Benefit Changes
- 2021 Plan Summary and Premiums
- Benefit Tools and Tips
- Helpful Resources
- Important Reminders

**There will be no Medical, Dental, or Vision premium changes in 2021!**

*See page 3 for 2021 Premiums.*

Affiliate	Company Code
DIAM	20003
DMAR	20039
DMAT	20037
DMMI	20005
DMNC	20017
DMTN	20007
DPAM	20001

Your Oracle Fusion username is your DSC-ID. Your DSC-ID is made up of your affiliate company code (above) followed by your associate number.

### What will happen if you DO NOT make changes in Oracle Fusion during Open Enrollment?

- Your health plan elections and covered dependents will remain the same
- Your Health Care and Day Care Flexible Spending Accounts (FSA) will reset to \$0 for 2021
- Your PTO Cash Out election will default to 0 (zero) hours in 2021

The logos below represent the 3 medical plan options referenced throughout this newsletter:



ExpressWay




MainStreet




OpenRoad



## Overview of Benefit Changes Effective January 1, 2021

### Out-of-Pocket Maximums (OOPM)

The overall cost for  MainStreet plan participants is higher than the cost of the other two medical plans due to higher utilization and claim volumes for DENSO members enrolled in the plan.



 MainStreet OOPMs are increasing as outlined below to more evenly spread the cost across the 3 plans:

- In-Network (individual/family) OOPM will change from \$5,000/\$10,000 to **\$6,250/\$12,500**
- Out-of-Network (individual/family) OOPM will change from \$10,000/\$20,000 to **\$12,500/\$25,000**
- Deductibles for  MainStreet will remain the same

Note: Deductibles and OOPM for  ExpressWay and  OpenRoad will remain the same.

### Emergency Room (ER) Copays

Higher than average ER utilization and inappropriate use of ER services are among the top contributing factors to DENSO's total medical costs. In many cases, ER services are utilized when an alternative level of care is more appropriate. The cost of an ER visit is much higher than other levels of care due to the staff and equipment necessary to provide care in a true emergency. See Understanding Your Choices for Care on page 4 for more information about these options. In an effort to manage ER costs, ER copays will increase as follows in the plans below:

-  ExpressWay ER copay will change from \$200 to **\$400**
-  MainStreet ER copay will change from \$200 to **\$400**

If a patient is admitted to the hospital, deductible and coinsurance will apply. Copays apply to OOPM balances, but do not apply to plan deductibles.

### New! Infertility Treatment Management Program

**DENSO will introduce an infertility treatment management and care coordination program through Progyny in 2021.** Progyny clinicians are experts in fertility solutions, providing members and physicians with the most effective treatment options and improved outcomes. Progyny helps infertility patients reduce complications and costs related to high-risk pregnancies and premature births to ensure families get the most out of the \$25,000 lifetime benefit available through the medical/prescription plans. *More details coming in early 2021!*

### New! Chronic Condition Program for Musculoskeletal (MSK)

MSK-related conditions, including back and joint pain, are another top contributor to DENSO's medical plan costs, accounting for 18% of total cost in 2019. MSK costs are generally high due to MSK-related surgeries, which are often avoidable when there are other treatment options available. To help families manage these conditions, **DENSO's chronic condition management program offering will expand to include a new partnership with Hinge Health for MSK.** The Hinge Health program focuses on various levels of care delivered virtually through exercise therapy, behavioral support, coaching, and education. This program is provided at no cost for associates and families.

*More details coming in early 2021!*



### Flexible Spending Account (FSA)

- The Health Care FSA maximum contribution will increase from \$2,700 to **\$2,750**.
- The Day Care FSA maximum family contribution will remain at \$5,000.

### Health Savings Account (HSA)

- HSA maximum contributions will increase from \$3,500 to **\$3,600** for **Associate Only** coverage and \$7,000 to **\$7,200** for **Associate +1 or Family** coverage.
- Participants age 55 or older will still be allowed to make an additional \$1,000 catch-up contribution.

### Diabetes Management, Simplified

The diabetes management program, offered through Livongo, is available at **no cost** to associates and adult dependents covered on a DENSO medical plan. When you sign up, you'll get:

- Unlimited strips
- Connected glucose meter
- Virtual coaching support and more

Interested in joining the program?

Visit [join.livongo.com/DENSO/hi](https://join.livongo.com/DENSO/hi) or call **800-945-4355** and use registration code **DENSO**.






**Livongo®**






## 2021 Medical/Behavioral Health/Prescription Plan Summary

Changes are shown in **red**

	 ExpressWay	 MainStreet	 OpenRoad
Medical In-Network Individual/Family Amounts (Out-of-Network amounts will be included in the 2020 Benefits Guide)			
Deductible	\$1,000 / \$2,000	\$750 / \$1,500	\$1,500 / \$3,000
Out-of-Pocket Maximum (includes Deductible)	\$6,000 / \$12,000	\$6,250 / \$12,500	\$3,500 / \$6,850
Summary of Services			
Preventive Care	100% Covered		
Primary Care	\$25 Copay	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Psychologist/Psychiatrist	\$25 Copay		
Specialist or Urgent Care	\$50 Copay		
Emergency Room	\$400 Copay	\$400 Copay	
BCBS Online Visits	\$15 copay	\$15 copay	\$49 fee (applied toward Deductible and Coinsurance)
Other Services	Deductible then 20% Coinsurance		
Prescription Copays (Generic / Preferred Brand / Non-preferred Brand/Specialty)			
Up to 31-day supply	\$10 / \$50 / \$90/ \$200		Most preventative drugs covered at 100%; all other prescriptions subject to Deductible then 20% Coinsurance
Up to 90-day supply	\$25 / \$125 / \$225		

## 2021 Biweekly Premiums – no changes to Medical, Dental or Vision Premiums

Medical Plans	 ExpressWay			 MainStreet			 OpenRoad		
	Full Monthly Premium Cost	% Paid by Associate (DENSO pays remainder)		Full Monthly Premium Cost	% Paid by Associate (DENSO pays remainder)		Full Monthly Premium Cost	% Paid by Associate (DENSO pays remainder)	
		Standard 20%	Preferred 12%		Standard 23%	Preferred 15%		Standard 8%	Preferred 0%
Associate Only	\$343.09	\$31.07	\$19.12	\$458.87	\$47.95	\$31.97	\$258.84	\$9.02	\$0
Associate + 1	\$686.17	\$62.14	\$38.24	\$917.73	\$95.90	\$63.94	\$517.68	\$18.04	\$0
Associate + Family	\$1,115.04	\$100.98	\$62.15	\$1,491.32	\$155.85	\$103.90	\$841.24	\$29.31	\$0

### How to Qualify for 2021 Preferred Premiums

Associate Hire Date	Deadline to complete screening <u>AND</u> Member Health Assessment (MHA)
On or before 12/31/19 <u>AND</u> you <i>did</i> qualify for 2020 preferred premiums	No action required in 2020; automatic credit for 2019 MHA and screening
On or before 12/31/19 <u>AND</u> you <i>did not</i> qualify for 2020 preferred premiums	11/30/20
Between 10/1/19 and 9/30/20	11/30/20
On or after 10/1/20	N/A

Dental Plans	Dental Core	Dental Plus
Associate Only	\$0.00	\$8.10
Associate + 1	\$0.00	\$16.20
Family	\$0.00	\$26.32

Vision Plan	Vision
Associate Only	\$2.03
Associate + 1	\$4.14
Family	\$6.23



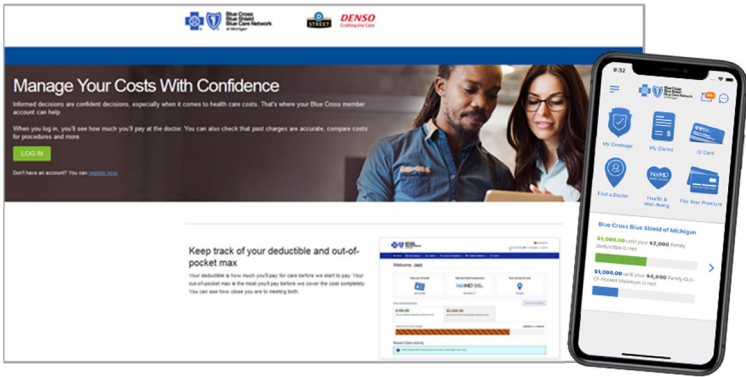


Benefit Tools and Tips

Activate Your Blue Cross Member Account

An online account can help you:

- **Pick in-network doctors and facilities.** Going out of network costs more. Choose doctors in-network, and look up quality designations.
- **Learn where you can save money.** See how prices can differ by doctor, location or type of facility. Then talk with your doctor about where to go to pay less for medical services.
- **Plan ahead for surgeries.** Understand how long surgery can take and how much it costs to fully recover. Your account sums up the estimated cost for each service involved with your procedure — from your first doctor visit to post-surgery treatment.
- **Find peace of mind with quality care.** Knowing if a hospital has a quality designation for the specialty care you need can help you pinpoint where to go. Learn



**Register for your Blue Cross member account:**

- Go to [bcbsm.com/DENSO](https://bcbsm.com/DENSO) and select *Register Now*
- Or, text **REGISTER** to **222764**.

Note: You'll need your enrollee ID from your BCBS ID card to register.

Understanding Your Choices for Care

DENSO's Emergency Room usage shows families are going to the ER when more appropriate levels of care are available. Symptoms such as nausea, headache, or abdominal pain can often be treated at any time of day without the need for a visit to the ER. See the table below for examples of the options available and when to use them:

Doctor's Office	24-Hour Nurse Line	Online Visits	Urgent Care Center	Emergency Room
<p>A primary care physician (PCP) is your first line of defense. They get to know your health history over time and can recommend follow-up care, like seeing a specialist if needed.</p> <p><b>\$25 Copay—PCP</b> <b>\$50 Copay—Specialist</b></p> <p><b>Deductible/Coinsurance</b></p> <p><b>\$10 DFHC Copay</b></p>	<p>A registered nurse is available 24/7 to answer your urgent and non-urgent health concerns. Members can use the 24/7 nurse line by calling <b>800-775-2583</b>.</p> <p><b>\$0 Cost</b></p>	<p>Online Visits give you 24/7 access to a U.S. board-certified doctor from anywhere using your smartphone, tablet or computer. It's a convenient, low cost option for a minor illness if you can't get in to your doctor's office.</p> <p><b>\$15 Copay</b> <b>\$49 Charge</b></p> <p>Register to get started at <a href="https://bcbsmonlinevisits.com">bcbsmonlinevisits.com</a>.</p>	<p>Urgent care centers may be available when your doctor's office is closed. Most have extended hours and some are open 24/7. When your symptoms aren't severe, urgent care centers can offer you care that's more cost-effective and convenient than an ER.</p> <p><b>\$50 Copay</b></p> <p><b>Deductible/Coinsurance</b></p>	<p>You never know when you might need emergency care. If you do, ERs are equipped to handle severe to life-threatening illnesses and injuries. This is why they're the most expensive option for care. Use your best judgment when considering ER care.</p> <p><b>\$400 Copay</b></p> <p><b>Deductible/Coinsurance</b></p>

Get the Basics on Health Insurance Terms

Here are the most common health insurance terms you should know to help make sense of it all—so you can feel more confident to make informed benefit decisions for you and your family.

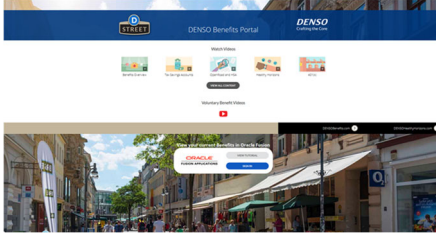
<p><b>Plan network</b> A network of doctors, facilities and specialists that accept your insurance and offer negotiated rates for plan members.</p>	<p><b>Primary care provider</b> The physician you see for basic care first, often your first point of contact.</p>	<p><b>Specialist</b> Healthcare provider for a specific condition or area of the body.</p>
<p><b>Deductible</b> The amount you pay for services before the insurance plan starts sharing costs. Doesn't apply to in-network preventive care or copays.</p>	<p><b>Copay</b> You pay a fixed amount for a service and the insurance provider pays the rest. This doesn't apply to the deductible.</p>	<p><b>Generic Prescription</b> Medications that have the same quality as brand-name drugs, but at a lower cost.</p>
<p><b>Out-of-pocket maximum</b> The most you will pay on your share of healthcare expenses in a plan year.</p>	<p><b>Preventive care</b> Services like annual exams, screenings and immunizations, that help catch problems ahead of time and are covered 100 percent in-network.</p>	<p><b>Formulary Prescription</b> A list of approved medications, both brand name and generic, that the insurance vendor agrees to cover.</p>

## Helpful Resources

### DENSO Benefits Resources

#### DStreetBenefits.com

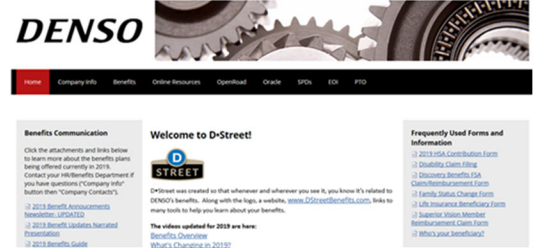
Check out short, informational videos, resources and visual aids to help you quickly learn about benefit topics!



Scan the QR code or text  
DENSO050 to 61759 to visit  
[DStreetBenefits.com](https://DStreetBenefits.com)

#### DENSOBenefits.com (username: DENSO)

View or download plan documents, access forms, links to vendor sites and more.



### Printed Resources

Below are key communication materials available in printed form:

- **This 2021 Benefit Announcements Newsletter** - summarizes the changes for the coming year; mailed to each associate's home.
- **2021 Benefits Overview Brochure** - gives an overview of plan options. The brochure can be viewed online at [DENSOBenefits.com](https://DENSOBenefits.com) (username: **DENSO**) or see HR/Benefits for a paper copy.
- **2021 Benefits Guide** - contains plan details on health and welfare, and retirement. The guide can be viewed online at [DENSOBenefits.com](https://DENSOBenefits.com) (username: **DENSO**) or see HR/Benefits for a paper copy.

### DENSO Benefits Helpline

Toll-Free Phone: 1-855-311-2115

Email: [denso@benefitadvocates.net](mailto:denso@benefitadvocates.net)

Live representatives available to answer questions about DENSO's benefits, claims, Open Enrollment and more.

## IMPORTANT REMINDERS

### *If I elect changes during Open Enrollment, when will the changes go into effect?*

Your benefit elections will be effective January 1 through December 31, 2021, unless you have a qualifying life event, such as marriage, divorce, birth or adoption, or loss of spouse's coverage due to change of employment status. *Notify HR/Benefits of these changes within 30 days.*

### *Do you have prescriptions that require a prior authorization?*

If you take a prescription that requires a prior authorization from your doctor, be sure to keep up with when it expires (usually 1 year from approval). This will help avoid disruption in filling your prescriptions. Contact OptumRx if you have questions about your prescriptions at **855-41-DENSO** or visit [optumrx.com](https://optumrx.com).

### *What action do OpenRoad participants need to take to be eligible for a company contribution in 2021?*

For the 2021 plan year, all OpenRoad participants must **complete and submit the 2021 HSA Eligibility Form AND open an Optum Bank HSA (if you don't already have an account) by April 30, 2021** to be eligible for the 2021 company contribution. DENSO's HSA company contribution will continue to be \$500 for individual and \$1,000 for families in 2021.

### *How do OpenRoad participants contribute to their HSA?*

HSA participants may elect to start, stop or change their individual contributions at any time during the year by logging into your Empower Retirement account at [empowermyretirement.com](https://empowermyretirement.com). Refer to the 2021 contribution limits on page 2.

### *Considering enrollment in a Flexible Spending Account (FSA)?*

FSAs are a great way to save taxes on money you are already spending on qualified healthcare expenses (up to \$2,750) and day care expenses (up to \$5,000) for children up to age 13 or for elder care. For more information about Tax Advantaged Accounts, check out the informational video on [DStreetBenefits.com](https://DStreetBenefits.com).

### *Is your beneficiary information up to date for your DENSO Retirement Savings Plan (DRSP) account?*

Keep in mind that this is a separate designation from your group life insurance beneficiary. To add or update this information in your DRSP account, login at [empowermyretirement.com](https://empowermyretirement.com), click on *Account* and then click on the *Beneficiaries* link on the left side menu. Follow the prompts to add or update your beneficiary details. Note: You will need to enter the social security number of your designated beneficiary. You can also call Empower Retirement at **888-411-4015** to update this information by phone.

## Find Your Place on DStreet!



ExpressWay



MainStreet



OpenRoad



***DENSO***

Crafting the Core

DENSO Regional Benefits

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**Important  
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