




Medical & Prescription/Behavioral Health

Vendors: Blue Cross Blue Shield of Michigan, Carrum Health, and Behavioral Health Systems

	 ExpressWay	 MainStreet	 OpenRoad			
This plan is ideal for:	Someone who values things that are quick and easy. It offers flat dollar copays for most office visits, so you are in and out with less billing headaches.	Someone who likes familiarity. It offers a traditional deductible and coinsurance for most services.	Someone who likes freedom and doesn't mind some risk so long as they are driving. It has a high deductible which is required for a Health Savings Account (HSA).			
In-Network Individual/Family Amounts (refer to the 2023 Benefits Guide for Out-of-Network amounts)						
Annual Deductible	\$1,000 / \$2,000	\$750 / \$1,500	\$1,500 / \$3,000			
Out-of-Pocket Max	\$6,000 / \$12,000	\$6,250 / \$12,500	\$3,500 / \$6,850			
Summary of Services						
Preventive Care	100% covered					
Primary Care Visit	\$25 Copay	Deductible then 20% Co-insurance	Deductible then 20% Co-insurance			
Psychologist/Psychiatrist						
Chiropractic Visit						
Specialist or Urgent Care	\$50 Copay					
Emergency Room	\$400 Copay	\$400 Copay				
BCBS Online Visits	\$15 copay	\$15 copay	\$59 charge (applied toward deductible and co-insurance)			
Other Services	Deductible then 20% Co-insurance					
Surgery						
Hip/Knee Replacement	100% covered (No out-of-pocket costs, no deductible) <u>Must be coordinated by Carrum Health</u>		Coverage to be determined: Patient with HSA-eligible plan must meet at least the federally mandated minimum deductible			
Spinal Fusion						
Bariatric						
Other MSK (e.g., hand, wrist, foot, etc.)	• If coordinated by Carrum Health: 100% covered • If arranged by patient using in-network providers: Deductible, then 20% Coinsurance					
Surgical Oncology						
Cardiovascular Surgery						
Prescriptions (Tier 1: Generic / Tier 2: Preferred Brand / Tier 3: Non-Preferred Brand / Tier 4: Specialty)						
Up to 31-day supply	Tier 1: \$10 / Tier 2: \$50 / Tier 3: \$90 / Tier 4: \$200		Most preventative meds covered at 100%; all other meds subject to deductible then 20% co-insurance			
Up to 90-day supply	Tier 1: \$25 / Tier 2: \$125 / Tier 3: \$225					
Biweekly Premiums						
Standard Premiums	Associate Only	\$49.80	Associate Only	\$84.14	Associate Only	\$24.00
	Associate + 1	\$99.61	Associate + 1	\$168.29	Associate + 1	\$48.00
	Family	\$161.87	Family	\$273.47	Family	\$78.00
Healthy Horizons Preferred Premiums	Associate Only	\$41.84	Associate Only	\$70.68	Associate Only	\$12.00
	Associate + 1	\$83.68	Associate + 1	\$141.36	Associate + 1	\$36.00
	Family	\$135.97	Family	\$229.71	Family	\$58.50

Standard Premium - applies to associates who do not participate in Healthy Horizons
Healthy Horizons Preferred Premium - applies to associates who complete the requirements outlined in the 2023 Healthy Horizons Program overview and anyone hired between 10/1/2022 and 12/31/2023.

Dental

Vendor: Delta Dental of Tennessee

	Core		Plus	
	In-Network	Out-of-Network	In-Network	Out-of-Network
This plan is ideal for:	Someone who typically does not have a lot of dental needs and no expected need for orthodontia for self or family.		Someone who may have more dental needs and/or the need for orthodontia for self or family.	
Individual/Family Amounts				
Annual Deductible	\$50 per individual \$100 per family			
Member’s Annual Maximum (Excludes Preventive Care)	\$1,000 per individual		\$2,000 per individual	
Orthodontia	No coverage		Covered at 50% up to \$2,000 lifetime maximum	
Diagnostic and Preventive	Covered at 100% (no Deductible)	Covered at 80% (no Deductible)	Covered at 100% (no Deductible)	Covered at 80% (no Deductible)
Basic Services	50%	40%	80%	60%
Major Services			70%	50%
Biweekly Premiums	Associate Only Associate + 1 Family	\$5.36 \$10.71 \$17.41	Associate Only Associate + 1 Family	\$8.10 \$16.20 \$26.32

Vision

Vendor: Superior Vision by MetLife

	In-Network	Out-of-Network Reimbursements
This plan is ideal for:	Someone who typically needs vision care and likes the convenience of copays to pay for vision exams and glasses/contacts.	
Exams (each covered once per calendar year)		
Eye Exam	\$0 copay	Optometrist: up to \$28 Ophthalmologist: up to \$37
Contact Lens Fitting	\$15 copay	not covered
Materials (choice of frames & lenses or contacts)		
Frames (covered once every two calendar years)	\$25 copay (\$130 frame allowance)	up to \$61
Standard Plastic Lens (covered once per calendar year)		Single: up to \$35 Bifocal: up to \$50 Trifocal: up to \$60
Contact Lens (covered once per calendar year) In lieu of glasses	\$0 copay (\$130 allowance)	up to \$100 reimbursement
Biweekly Premiums	Associate Only	\$2.03
	Associate + 1	\$4.14
	Family	\$6.23

Eligibility

Newly hired associates are eligible for health benefits the first day of the month following 30 days from your date of hire.

You can cover the following dependents on your health benefits:

- Your spouse
- You or your spouse's child who is under age 26 (includes natural, step, legally-adopted or placed for adoption, or one for whom you or your spouse are the legal guardian or custodian)
- You or your spouse's unmarried disabled child of any age who is or becomes disabled prior to age 26, is wholly dependent on you or your spouse for financial support, is incapable of self-sustaining employment, and was eligible to be covered under DENSO's plan immediately prior to turning age 26.

Vendor Contact Information

Vendor	Phone	Website or Email
2nd.MD	866-887-0719	www.2nd.md/denso
Allstate	800-521-3535	allstatebenefits.com
Behavioral Health Systems (BHS)	800-245-1150	behavioralhealthsystems.com
Benefit Advocates (DENSO Benefits Help line)	855-311-2115	denso@benefitadvocates.net
Blue Cross Blue Shield of MI (BCBSM)	888-605-2563	bcbsm.com
	Telemedicine:	bcbsmonlinevisits.com
Carrum Health	888-855-7806	carrumhealth.com
Delta Dental of Tennessee	800-223-3104	deltadentaltn.com
Empower Retirement	888-411-4015	empowermyretirement.com
GIThrive	833-336-9488	welcome.mygithrive.com/denso/
HealthByDesign (HbD)	866-996-2115	DENSOHealthyHorizons.com
Hinge Health	855-902-2777	hingehealth.com/DENSO
IdentityForce	877-694-3367	identityforce.com
Livongo	800-945-4355	join.livongo.com/DENSO/hi
Matrix Absence Management	800-866-2301	matrixabsence.com
Optum Bank	866-234-8913	optumbank.com
Reliance Standard Life Insurance	800-351-7500	reliancestandard.com
Superior Vision by MetLife	800-507-3800	superiorvision.com
WEX	866-451-3399	wexinc.com

Resources

DENSOBenefits.com

View benefit videos, news, forms, plan documents and other helpful information.

To access plan documents, enter the following:

Username: denso
Password: Benefits4u!



Scan the QR code to visit [DENSOBenefits.com](https://densobenefits.com)

To review your current and past benefits elections, see your biweekly cost, and check who's covered under your plan go to **Oracle Fusion** at <https://hcwt.fa.us2.oraclecloud.com/hcmCore/faces/FuseWelcome> or find the link at [DENSOBenefits.com](https://densobenefits.com) and log in using your DSC-ID.

Healthy Horizons

DENSO's wellness program is called **Healthy Horizons** and is administered by HealthbyDesign. It offers confidential, individualized coaching, education, and support. For more information, log on to [DENSOHealthyHorizons.com](https://densohealthyhorizons.com) or talk to your on-site Health Coach.



DENSO Benefits Helpline

The requirements and options in your benefits package can be overwhelming or hard to understand. The **DENSO Benefits Helpline**, managed by Benefit Advocates, makes navigating this world much easier.

Call and talk to a real person, or email your questions and quickly get a personal, confidential response. The DENSO Benefits Helpline should be your first point of contact if you have any DENSO benefit questions.

Phone: **1-855-311-2115**
Monday-Friday 8 am to 6 pm ET
Email: denso@benefitadvocates.net



2023 Benefits Overview

DENSO Crafting the Core

This document is a quick reference to the benefits offered to DENSO Associates and their covered family members.

DENSO offers these plan choices:

- **Medical & Prescription** - MainStreet, ExpressWay, and OpenRoad
- **Dental** - 2 options: Dental Core and Dental Plus
- **Vision** - 1 option
- **Flexible Spending Accounts** - Health and/or Day Care
- **Health Savings Account** - for eligible OpenRoad enrollees
- **Optional Associate Life Insurance** - up to 5 times annual base pay
- **Optional Spouse Life Insurance** - up to \$300,000
- **Optional Child Life Insurance** - \$10,000 per child
- **Other Voluntary Plans including Critical Illness, Accident, Hospital Indemnity and Identity Theft Protection**

You can choose to elect or opt out of any of the above plans.

DENSO provides these benefits at no cost:

- **Healthy Horizons Wellness Program**
- **Employee Assistance Program (EAP)**
- **Chronic Condition Management Programs for diabetes, hypertension, musculoskeletal, and digestive issues**
- **401(k) Retirement Plan** with dollar for dollar match to 4%
- **401(k) Profit-Sharing Contribution** (historically 3%)*
- **13 Paid Holidays**
- **Paid Time Off (PTO)**
- **Short Term Disability** - 60% to 100% of weekly base pay, dependent on position and length of disability
- **Long Term Disability** - 60% of monthly earnings
- **Basic Life Insurance** - 1.5 times annual base pay
- **Basic AD&D Insurance** - 1.5 times annual base pay
- **Business Travel Accident Insurance** - \$250,000
* for eligible associates

For more information, find the full 2023 Benefits Guide at [DENSOBenefits.com](https://densobenefits.com).

