

# Sonny's Enterprises

Open Enrollment 2024-  
2025



This is an **ACTIVE** enrollment and if no action is taken, you will miss out on benefits!



- Open Enrollment now through Friday August 30th
- Benefit elections can be made through your ADP Self-Service at [workforce.adp.com](https://workforce.adp.com)
- Toggle to: ***Myself>Benefits>Enrollments***
- Be sure to **Submit** enrollment (you can still make changes until August 30<sup>th</sup>)
- New benefits will start **10/1/2024** please make sure to update your insurance information with your providers prior to receiving services

# Qualifying Life Events

- Open Enrollment elections are **Effective 10/1/2024 until 9/30/2025**
- You are committed to your elections for the next 12 months unless you experience a Qualifying Life Event (QLE), which may include:
  - ✓ Marriage / Divorce
  - ✓ Birth/Adoption/Legal custody of a child
  - ✓ Gain or Loss of other Coverage
  - ✓ Dependent child reaches age 26 (coverage ends at the end of the calendar year)
- Your HR Department must be notified with changes due to a Qualifying Event
- Notification must occur **within 30 days** of the event



# Carrier Highlights

## Expanded partnership with United Healthcare

- Medical Coverage will be remaining with UHC (new plan options)
- Dental Coverage will be moving to UHC
- Vision Coverage will be moving to UHC
- Voluntary Supplemental will be moving to UHC



**Life and Disability** will be remaining with Mutual of Omaha



# Medical

United Healthcare

# Overview

## Plan options are changing

- The Choice+ 4000 and Choice+ 750 copay-based plans are no longer active
- The Choice 3000 & Choice 1500 will continue
- We are introducing a new medical plan that includes a Health Savings Account
- There remains a \$0 cost medical option for employee only coverage



# UHC Medical



IN-NETWORK MEDICAL BENEFITS	CHOICE EPO 1500	CHOICE EPO 3000
Deductible (Individual / Family)	\$1,500 / \$3,000	\$3,000 / \$6,000
Is Deductible Calendar Year or Policy Year?	Policy Year	Policy Year
Is Deductible Embedded or Non Embedded	Embedded	Embedded
Out of Pocket Maximum (Individual / Family)	\$3,500 / \$7,000	\$5,500 / \$11,000
Coinsurance	20%	20%
Prescription Drugs	\$10 / \$35 / \$60 / 25%	\$10 / \$40 / \$85 / 25%
<b>PHYSICIAN OFFICE VISITS</b>		
Primary Care Physician	\$25	\$30
Specialist	\$50	\$55
Designated Virtual Network Provider	\$10	\$10
<b>HOSPITALIZATION / OUTPATIENT SERVICES</b>		
Inpatient Hospitalization (Facility)	20% After deductible	20% After deductible
Outpatient Surgical Care (Hospital Facility)	20% After deductible	20% After deductible
Emergency Room	\$250	\$350
Urgent Care	\$75	\$75

Please remember:

In-Network with UHC is the **Choice Network**

Deductible and Out-of-Pocket Maximum resets as of 10/1/2024





### IN-NETWORK MEDICAL BENEFITS

#### CHOICE+ HSA

Deductible (Individual / Family)	\$4,000 / \$8,000
Is Deductible Calendar Year or Policy Year?	Policy Year
Is Deductible Embedded or Non Embedded	Non-Embedded
Out of Pocket Maximum (Individual / Family)	\$6,500 / \$13,000
Coinsurance	0%
Prescription Drugs	Deductible first, then \$10 / \$50 / \$100 / 10%

### PHYSICIAN OFFICE VISITS

Primary Care Physician	Deductible + Coinsurance
Specialist	Deductible + Coinsurance
Designated Virtual Network Provider	\$0 not subject to the Deductible

### HOSPITALIZATION / OUTPATIENT SERVICES

Inpatient Hospitalization (Facility)	Deductible + Coinsurance
Outpatient Surgical Care (Hospital Facility)	Deductible + Coinsurance
Emergency Room	Deductible + Coinsurance
Urgent Care	Deductible + Coinsurance

### OUT-OF-NETWORK BENEFITS

Deductible (Individual / Family)	\$8,000 / \$16,000
Out of Pocket Maximum (Individual / Family)	\$13,000 / \$26,000
Coinsurance	50%

# New - HSA Medical Plan

Uses the **Choice+ Network**

All services subject to the Deductible first. You will receive an **annual employer HSA contribution** of \$500 for employee coverage / \$1,000 for employee and dependent coverage

Employee Only coverage is paid for 100% by Sonny's (Free to you!)



# Health Savings Account (HSA)



## Why HSA?

- Contributions are tax-free
- Company will deposit money into the HSA for you – also tax-free
- Funds in the HSA are YOURS – they go with you if you leave, they do not expire
- Your HSA money can earn interest and be invested, and the growth is tax-free
- HSA funds can be used to cover medical, dental, and vision expenses (tax-free!)

## What's the catch?

- Only available when you enroll in the Choice+ HSA medical plan
- You cannot be enrolled in Medicare or Tri-Care
- You cannot be enrolled in any other health plan that is not an HSA-eligible plan (like a spouse's plan)
- You cannot have the Health Care FSA

	IRS Maximum Contribution	Sonny's Contribution	Maximum you can Contribute
Employee Only	\$4,150	\$500	\$3,650
Employee and dependent(s)	\$8,300	\$1,000	\$7,300

# HSA OptumBank

## Employer / Employee Contributions

Employer funding will be split into 2 deposits (10/1/2024 and 4/1/2025)

You can change your personal contributions any time

You may need to verify your account from OptumBank prior to receiving your HSA card

## Employees currently enrolled in the Health Care FSA

**Action Item:** You will need to contact HR prior to being able to enroll in the HSA

Remaining FSA contributions and funds will be transferred to a Limited Purpose FSA to be used for qualifying Dental and Vision expenses.



# UHC Medical Payroll Deductions

	CHOICE+ HSA	CHOICE EPO 3000	CHOICE EPO 1500
Employee Only	\$0.00	\$40.87	\$80.35
Employee + Spouse	\$176.33	\$249.65	\$295.30
Employee + Child(ren)	\$144.41	\$204.70	\$244.28
Family	\$262.67	\$378.94	\$445.97

Payroll deductions are Bi-Weekly and are pre-tax

Sonny's is offering the 100% Employer Paid Choice+ HSA Medical plan to all Full-Time eligible employees

UnitedHealthcare (UHC) – New plan designs, including an HSA option

Network Name: **Choice** (In Network only) and **Choice+** (In & Out-of-Network Coverage)

- Register on [myUHC.com](https://myUHC.com)
- Download mobile app
  - ✓ *Access to ID cards: view, print or email*
  - ✓ *Find In-Network doctors and facilities*
  - ✓ *View your claims and payment*
  - ✓ *Easily order prescription refills*
  - ✓ *Access health and wellness tools and resources*
  - ✓ *Video chat with a doctor 24/7*



# Dental

United Healthcare



# UHC Dental HMO



## BENEFITS SUMMARY

### DHMO EXCLUSIVE NETWORK PLAN

#### PREVENTIVE SERVICES-DEDUCTIBLE WAIVED

Oral Evaluations  
 Prophylaxis: Cleanings  
 Flouride Treatment (child only)  
 Bitewing X-rays, Full Mouth X-rays

\$0

Sealants  
 Space Maintainers

#### BASIC SERVICES

Amalgam Restorations (Silver Fillings)  
 Simple Extractions

\$0

\$10

#### MAJOR SERVICES

Periodontal Scaling  
 Dentures  
 Crown

\$36

\$210+

\$195+

#### ORTHODONTIA SERVICES

Diagnostics and Treatments (age limit: 30)

Child: \$1,850+  
 Adult: \$1,950+

UHC Dental HMO uses the [National Exclusive Network](#)

You will be receiving 2 ID Cards in the mail after 10/1/2024

Digital versions can be viewed at [www.myuhc.com](http://www.myuhc.com)

Make sure to get a Pre-Treatment Estimate prior to receiving Major Services

**You must stay in-network for services, however, you no longer need to designate a Primary Care Dentist!**



# UHC Dental PPO



## BENEFITS SUMMARY

### DENTAL PPO

Annual Deductible(Individual/Family)

\$50 / \$150

Annual Benefit Maximum

\$2,500

Out-of-Network is MAC or UCR?

MAC

### IN-NETWORK & OUT-OF-NETWORK

## PREVENTIVE SERVICES-DEDUCTIBLE WAIVED

Oral Evaluations

Prophylaxis: Cleanings

Flouride Treatment (child only)

Bitewing X-rays, Full Mouth X-rays

Sealants

Space Maintainers

100%  
No deductible

## BASIC SERVICES

Amalgam Restorations (Silver Fillings)

Simple Extractions

100%  
Deductible applies

## MAJOR SERVICES

Periodontal Scaling

Dentures

Crown

60%  
Deductible applies

## ORTHODONTIA SERVICES

Diagnostics and Treatments

50% to \$1,000 Lifetime  
(Dependents under age 19 only)

UHC Dental uses the [UHC National Options PPO 30 Network](#) for their Dental PPO plan

Digital ID cards can be found on [www.myuhc.com](http://www.myuhc.com)

Preventive Services are covered at 100% but will count towards your Annual Benefit Maximum

Make sure to get a Pre-Treatment Estimate prior to receiving Major Services, or use the Dental Cost Calculator on [www.myuhc.com](http://www.myuhc.com)





# UHC Dental Payroll Deductions

	Exclusive Network Plan	PPO
Employee Only	\$6.28	\$13.80
Employee + Spouse	\$10.99	\$27.60
Employee + Child(ren)	\$13.61	\$39.07
Family	\$17.27	\$53.65

Payroll deductions are Bi-Weekly and are pre-tax

# Vision

United Healthcare



# UHC Vision



BENEFIT SUMMARY	UHC VISION IN-NETWORK	OUT-OF-NETWORK	FREQUENCY
Eye Examination	\$10	\$40 allowance	12 Months
Materials Copay	\$10	--	
Eyeglass Frames	\$150 allowance; up to 30% discount on amount over allowance	\$45 allowance	24 Months
<b>STANDARD EYEGLOSS LENSES</b>			
Single Vision	Covered 100% after \$10 copay	\$40 allowance	12 Months
Bifocal		\$60 allowance	
Trifocal		\$80 allowance	
Lenticular		\$80 allowance	
<b>CONTACT LENSES (IN LIEU OF EYEGASSES)</b>			
Elective	\$160 allowance	\$135 allowance	12 Months
Contact Fitting & Evaluation	\$60 allowance	--	
Medically Necessary	Covered 100%	\$210 allowance	



Please Note: Contacts and Eyeglasses can be purchased in the same year; however, Allowance will only be applied once per year.



# UHC Vision Payroll Deductions

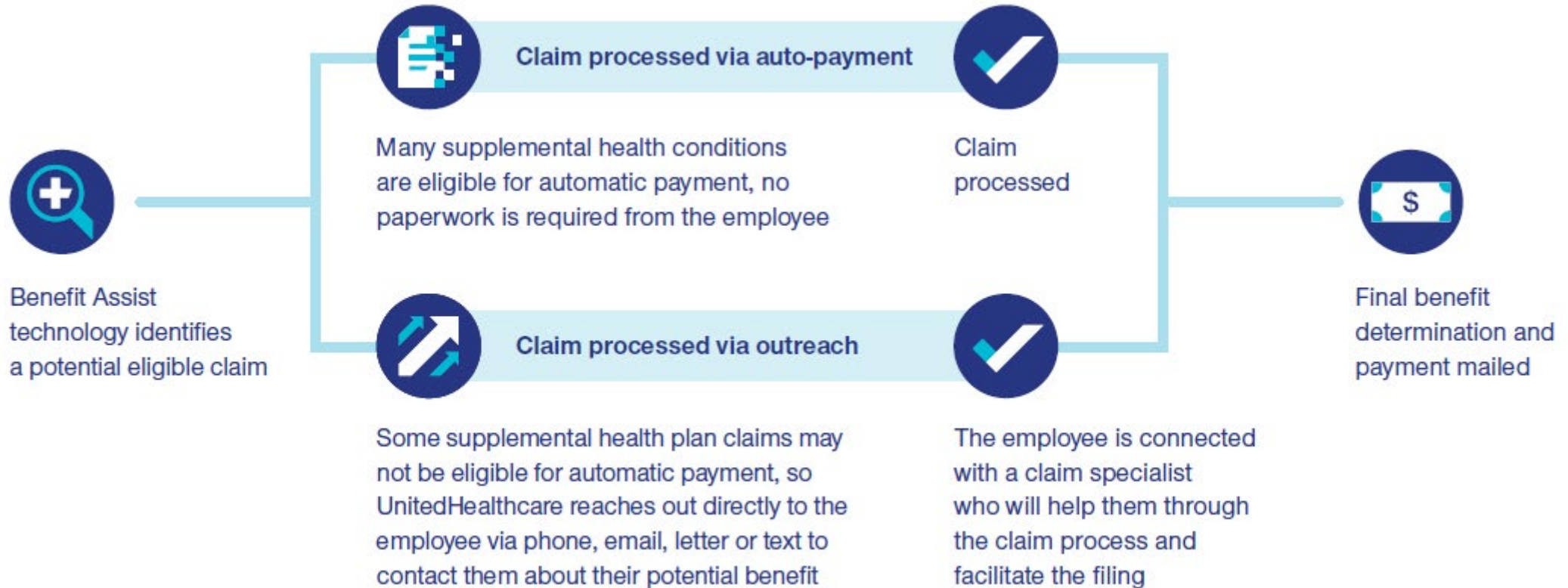
	PPO
Employee Only	\$3.79
Employee + Spouse	\$6.38
Employee + Child(ren)	\$6.51
Family	\$10.29

Payroll deductions are Bi-Weekly and are pre-tax

# Voluntary Coverage

United Healthcare

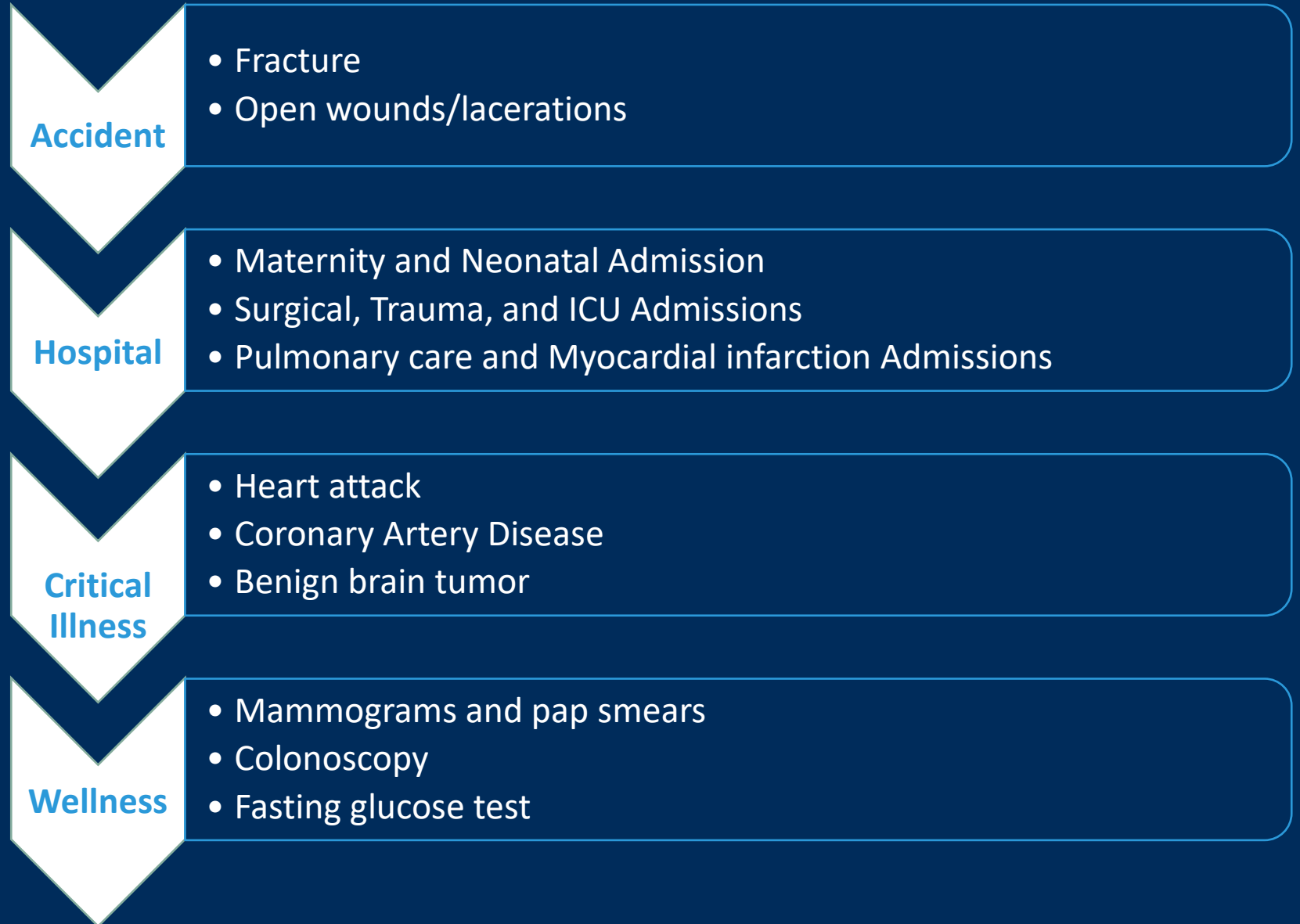
# Benefit Assist



Benefit Assist is available when you enroll in one of our UHC medical plans and one of the Voluntary plans

# Benefit Assist

Examples of automatic payments



➤ **Group Voluntary Accident**

On and Off the Job

➤ **Group Hospital Indemnity**

\$1,500 and \$2,500 Admission benefits

Can be used for maternity

\$100 Wellness Benefit included

➤ **Group Voluntary Critical Illness**

\$10,000 and \$20,000 Benefits

\$100 Wellness Benefit

Allstate will no longer be offered.

Any questions on your current Allstate plans, please contact your Allstate agent: Gavin Williams

[info@americaninsuranceplus.com](mailto:info@americaninsuranceplus.com)



# Life & Disability

Mutual of Omaha



# Mutual Of Omaha Basic Life and AD&D

MUTUAL OF OMAHA  
EMPLOYER-PAID  
BASIC LIFE



PHONE NUMBER:  
800-228-7104

100%  
EMPLOYER  
PAID

LIFE BENEFIT AMOUNT
\$25,000
AD&D BENEFIT AMOUNT
Same as Life Benefit



- What is a Primary Beneficiary?
- What is a Contingent Beneficiary?
- ❖ Beneficiaries can be updated at anytime through ADP



# Voluntary Life + AD&D



## Life Benefit Amounts up to:

- \$500,000 for Employee benefit (but no more than 5x your annual salary)
- \$250,000 for Spouse benefit (Not to exceed your benefit amount)
- \$10,000 for Child benefit

- ❖ Evidence of Insurability (EOI) will be needed for current employees electing this benefit and new hires electing above the Guarantee Issue amounts
- ❖ Benefit will not be active until EOI has been submitted and approved by Mutual of Omaha



# Employer Paid Short-Term Disability



Benefit Summary	
Elimination Period for Accident	7 days
Elimination Period for Illness	7 days
Benefit Duration	26 Weeks
Benefit Percent	60%
Benefit Maximum	\$1,000 per week

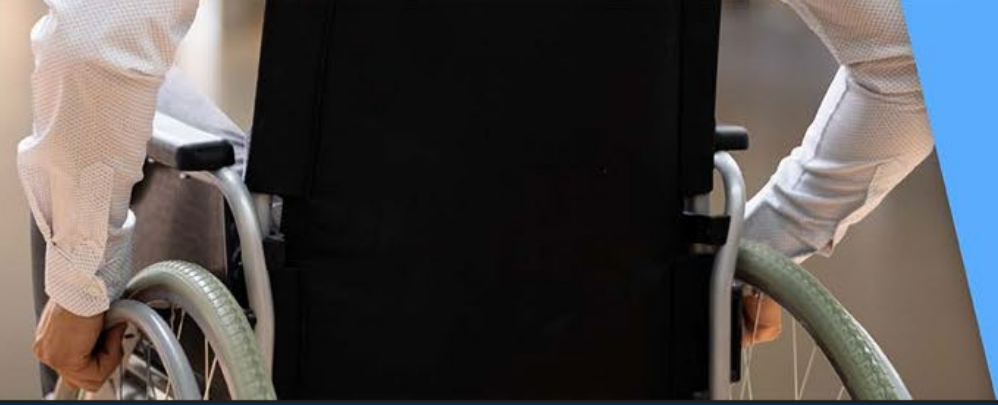
Website: [www.mutualofomaha.com](http://www.mutualofomaha.com)

Phone: 800-228-7104





# Voluntary Long-Term Disability



Benefit Summary	
Elimination Period	180 days
Benefit Amount	up to 60% of monthly salary
Duration of Benefits	Social Security Normal Retirement Age as long as you remain disabled
Benefit Maximum	\$6,000 per month
Additional Benefits	Voluntary Vocational Rehabilitation Benefit Survivor Benefit

**Pre-existing conditions:**

A pre-existing condition is a condition, regardless of cause, for which medical advice, diagnosis, care or treatment was recommended or received in the **12 months prior** to your enrollment date. The plan will not pay benefits for any pre-existing conditions that result in disability during your first 12 consecutive months of coverage.



# Prepaid Legal and Identity Theft Protection

LegalShield / IDShield



LegalShield™

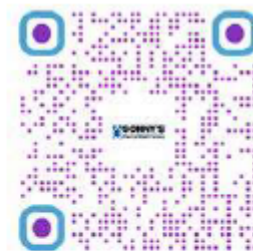


IDShield™

## Have You Ever...

To learn more about LegalShield and IDShield please visit:

<https://shieldbenefits.com/sonnys/overview> or scan the QR code.



- Needed your Will prepared or updated?
- Signed a contract?
- Received a moving traffic violation?
- Worried about being a victim of identity theft?
- Been concerned about your child's identity?
- Had social media accounts? (Facebook, Instagram, Twitter, LinkedIn, Youtube)

### The LegalShield Membership Includes:

- **Dedicated Law Firm** Direct access, no call center
- **Legal Advice/Consultation** On unlimited personal issues
- **Letters/Calls** Made on your behalf
- **Contracts/Documents Reviewed** Up to 15 pages
- **Residential Loan Document Assistance** For the purchase of your primary residence
- **Will Preparation** - Living Will, Health Care Power of Attorney
- **Speeding Ticket Assistance** Upload your speeding ticket from the mobile app directly to law firm
- **IRS Audit Assistance** (Begins with the tax return due April 15<sup>th</sup> of the year you enroll)
- **Trial Defense** (If named defendant/respondent in a covered civil action suit)
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation** (Available 90 days after enrollment)
- **25% Preferred Member Discount** (Bankruptcy, criminal charges, DUI, personal injury, etc.)
- **24/7 Emergency Access** For covered situations

### The IDShield Membership Includes:

- **Credit Monitoring** Continuous credit monitoring through Experian
- **Online Privacy Management** IDShield provides consultation and guidance on ways participants can protect their privacy and personally identifiable information across the internet and on their smart devices.
- **Reputation Management & Score** Scans social media accounts for existing content that could be damaging to participants' online reputation. Ranks your online reputation risk by giving you a score based off the content found on your social media accounts.
- **Financial Account Monitoring** Accounts monitored include checking, savings, employer 401k accounts, loans and more.
- **\$3 Million Protection Policy** Coverage for lost wages, legal defense fees, stolen funds and more
- **Unlimited Service Guarantee** Ensures that we won't give up until your identity is restored!
- **Identity Restoration** Performed by Licensed Private Investigators to restore your identity to its pre-theft status.
- **24/7 Emergency Access** In the event of an identity theft emergency

# Flexible Spending Accounts

iSolved





# FSA



## Current Plan Flexible Spending Accounts (FSA)

1/1/2024 - 12/31/2024

More information to come soon for 2025 - Enrollment period typically in NOVEMBER

**\*\*\*Please note\*\*\***

If you are currently participating in the Health Care FSA and want to elect the HSA medical plan, please contact your HR Team. Any remaining funds will be moved to a Limited Purpose Flexible Spending Account.

You will not be eligible for the 2025 Health Care FSA account if you are enrolled in the Health Savings Account.

NEXT STEPS



- Open Enrollment Period: Now through **Friday, August 30th**
- Elections through ADP – remember to **Submit**
- If you do not take any action, your benefits may not continue
- Any questions while enrolling??? Contact your IOA Benefit Team or [HRBenefits@sonnysdirect.com](mailto:HRBenefits@sonnysdirect.com)
- Review your elections carefully in ADP – it will show you Enrolled benefits but will not show you benefits you did not review

[HRBenefits@sonnysdirect.com](mailto:HRBenefits@sonnysdirect.com)

[Wpb.benefits@ioausa.com](mailto:Wpb.benefits@ioausa.com) or call **877-446-0424**

**Plan changes take effect October 1st**

# Questions?

**Thank you for attending!!!**

