

Benefit *NEWS*

November 2021 (2)

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It's Open Enrollment Time! For Benefits Effective January 1, 2022

All Employees:

Please visit logisolve.ease.com to make your 2022 benefit elections.

☒ **Action is due by Wednesday, December 1, 2021.**

Thank you!

HEALTH PLANS – January 1, 2022

LogiSolve is again offering plans from Medica for you and your family, including children to age 26.

Please elect, waive, or change health coverage now.

Choose from these plans: See a benefit comparison on page 2.

- **Medica \$3,500 Deductible HSA Plan**
- **Medica \$5,500 Deductible HSA Plan**
- **Medica \$7,050 Deductible HSA Plan**

About the Plans

- These plans offer your choice of four provider networks:
 - Passport
 - VantagePlus
 - Park Nicollet First
 - Ridgeview Community
- These plans require a deductible before most benefits are paid.
- Eligible preventive care received from network providers is covered at no charge under all plans.
- If you enroll in a Plan, LogiSolve funds a Health Savings Account (HSA) for you at Alerus. See more page 3.



952-945-8000
1-800-952-3455

mymedica.com



Health Plan Options – 2022

Plan Feature/Service Using Network Providers	\$3,500 Deductible HSA Plan	\$5,500 Deductible HSA Plan	\$7,050 Deductible HSA Plan
Provider Network Names <i>Choose only one</i>	<ul style="list-style-type: none"> Passport (with UnitedHealthcare Choice Plus) VantagePlus Park Nicollet First Ridgeview Community Network 		
Deductible <i>Per calendar year</i>	\$3,500/single \$7,000/family	\$5,500/single \$11,000/family	\$7,050/single \$14,100/family
Out of Pocket Maximum <i>Per calendar year</i>	\$3,500/single \$7,000/family	\$5,500/single \$11,000/family	\$7,050/single \$14,100/family
Health Savings Account (HSA)	Logisolve funds an HSA for you at Alerus. See page 3.	Logisolve funds an HSA for you at Alerus. See page 3.	Logisolve funds an HSA for you at Alerus. See page 3.
Preventive Care	No charge	No charge	No charge
Provider Visits Illness, injury Specialist Virtual Care Convenience Clinic	100% covered after deductible	100% covered after deductible	100% covered after deductible
Hospital Stay Facility/professional	100% covered after deductible	100% covered after deductible	100% covered after deductible
Urgent/Emergency Care Urgent Care Center Hospital ER	100% covered after deductible	100% covered after deductible	100% covered after deductible
Prescription Drugs Retail: 31-day supply Insulin: \$25 Copay max per Rx Unit per month	100% covered after deductible: <i>Some Generic & Preferred preventive drugs are covered at no charge.</i>	100% covered after deductible: <i>Some Generic & Preferred preventive drugs are covered at no charge.</i>	100% covered after deductible: <i>Some Generic & Preferred preventive drugs are covered at no charge.</i>
Out of Network Care Exclusions and limits apply.	Most services 50% covered after deductible of \$7,000/person	Most services 50% covered after deductible of \$11,000/person	Most services 50% covered after deductible of \$14,100/person

This is only a summary. The Master Contracts will be used in case of error and for all claim processing.

Health Plan Contributions – 2022

When you enroll in one of our health plans, LogiSolve pays a significant portion of your premium.

You pay these amounts with pre-tax payroll deductions, **per pay period**.

2022 Health Plan Coverage Status Jan 1 – Dec 31, 2022	\$3,500 Deductible HSA Plan			\$5,500 Deductible HSA Plan			\$7,050 Deductible HSA Plan		
	Passport	Vantage Plus	Park Nicollet or Ridgeview	Passport	Vantage Plus	Park Nicollet or Ridgeview	Passport	Vantage Plus	Park Nicollet or Ridgeview
Employee Only	\$202.57	\$182.31	\$178.26	\$160.40	\$144.36	\$141.15	\$134.63	\$121.16	\$118.47
Employee + Spouse	\$435.52	\$391.97	\$383.26	\$344.85	\$310.36	\$303.47	\$289.44	\$260.50	\$254.71
Employee + Child/ren	\$384.88	\$346.39	\$338.69	\$304.75	\$274.28	\$268.18	\$255.79	\$230.21	\$225.09
Employee + Spouse + Child/ren	\$678.60	\$610.74	\$597.17	\$537.33	\$483.59	\$472.85	\$450.99	\$405.89	\$396.87



Health Plan Action

ALL EMPLOYEES

To elect or waive health coverage, go to logisolve.ease.com.

☒ **Action is due by December 1.**



Virtual Care

Your health plan covers virtual visits from your clinic, if offered, and these providers:



amwell.com

For all health plan members



mhealthfairview.org

For VantagePlus network members



virtuwell.com

For Passport, Park Nicollet First and Ridgeview network members



ridgeviewecare.org

For Ridgeview network members

About the Health Savings Account (HSA)

HSA Health Plan Members Only

We Contribute for You

When you are enrolled in one of our health plans, LogiSolve makes these deposits to an HSA for you based on your years of service with us as of January 1, 2022. HSA funds are held at Alerus:

Your Years of Service	HSA Deposits for You from LogiSolve <i>You must be enrolled in one of the Health Plans</i>
0 – 4 Years minus one day	\$1,000 per year (\$38.46/pay period)
4 – 8 Years minus one day	\$2,000 per year (\$76.92/pay period)
8 – 12 Years minus one day	\$3,000 per year (\$115.38/pay period)
12 Years or More	\$4,000 per year (\$153.85/pay period) Or IRS maximum depending upon plan coverage status

These funds are always yours to keep, no matter where you work.

You May Also Contribute

LogiSolve offers optional payroll deduction for your own HSA deposits at Alerus. The IRS limits total HSA contributions for 2022 to \$3,650/single and \$7,300/family plus \$1,000 extra for health plan members age 55 or older. Limits must include deposits made by LogiSolve on your behalf.

To Begin or Change Your HSA Contributions

Contributing to your HSA is optional. To start or change HSA payroll deductions, please contact BK Sicard.

To manage and track your HSA funds, access the mobile app, and view useful HSA tools, contact Alerus.

ALERUS

Phone: (800) 433-1685 Fax: (866) 808-7823
www.alerusrb.com

MAIN STREET MEDICA

Shop for Care

This provider cost and quality resource can help you understand cost variations among providers. Visit www.mainstreetmedica.com.

[Read about the provider networks ►](#)



Health Plan Provider Networks

When you enroll in a health plan, you must also choose a provider network. Choose only one for all enrolling family members.

1. Medica Choice Passport with UnitedHealthcare Choice Plus

<https://www.medicare.com/find-care/select-employer-provided-plan/medica-choice-passport-with-united-healthcare-choice-plus>

The Medica Choice® Network is a large, open access network in Minnesota, Wisconsin, North Dakota and South Dakota. More than 96% of Minnesota providers participate in this network. When out of the Medica Choice® area, receive in-network benefits by using the UHC Choice Plus network and have access to over 645,000 providers nationwide. No referrals are needed to see providers within the Medica Choice-UHC Choice Plus network.

2. VantagePlus

<https://www.medicare.com/find-care/select-employer-provided-plan/vantage-plus>

This network includes the three health care systems of Fairview, HealthEast, and North Memorial plus many independent clinics to form an Accountable Care Organization (ACO). VantagePlus provides access to over 3,500 primary and specialty providers, 650 clinics and 12 hospitals. Please note Mayo clinics and hospitals are not network providers.

3. Park Nicollet First

<https://www.medicare.com/find-care/select-employer-provided-plan/park-nicollet-first-with-medicare>

This network includes over 1,000 physicians at 20 primary care clinics in the southern and western Twin Cities metro area. Two hospitals – Park Nicollet Methodist Hospital and St. Francis Regional Medical Center – and eight specialty centers are also included. The Park Nicollet First network allows members to see primary and specialty care providers within the network without a referral. Members also receive complimentary valet parking at certain clinic and hospital locations and discounts at Park Nicollet stores.

4. Ridgeview Community Network

<https://www.medicare.com/find-care/select-employer-provided-plan/ridgeview-community-network-powered-by-medicare>

This network provides access to more than 250 physicians at 7 clinics and 11 specialty centers, along with three hospitals in the western metro area. The Network also includes access to 24/7 urgent care, same-day appointments, and a free wellness class or training session.

Find a Health Provider

Always use a Medica network provider for maximum benefits from your plan. To find a provider:

- Use the links shown above.
- Go to **www.mymedica.com**. Sign in as a member OR go to Links and Tools and choose Find Physician or Facility. Under Group, choose your network name.
- Call **Member Services** (952) 945-8000 or (800) 952-3455.



24-Hour Health Support

CallLink® Nurse Line

(800) 962-9497 TTY: 711

Call the toll-free number any day 24/7 to speak with an experienced registered nurse about health questions, self-care tips, choosing appropriate care, finding a physician or an urgent care facility.



Mail Order Pharmacy

Use the Express Scripts mail order service and receive up to a 93-day supply of your maintenance medications. [express-scripts.com](https://www.express-scripts.com)

Insulin

Prescription insulin copays do not exceed \$25 for each 30-day supply.

Preferred Drug List

Medications on the Medica Commercial Drug List will be the most cost effective for you. Visit [mymedica.com](https://www.mymedica.com). (At Links and Tools, choose Pharmacy Information, then View Pharmacy Information for Group Plans.)



Medica Value-Added Services

Visit www.mymedica.com for more services.



Employee Assistance Program (800) 626-7944 TTY: Use 711 LiveAndWorkWell.com (Access Code MEDICA)

With the OPTUM EAP, master's-level counselors are available to help you, your family and other loved ones, deal with a variety of personal concerns, including three in-person counseling sessions—100% covered.

Also get support from a financial advisor by phone; a 30-minute legal consultation (in person or by phone), plus up to a 25% discount if you retain the attorney; and eldercare and childcare resources.

Call 24 hours a day, 365 days a year.



Member Website mymedica.com

This resource can help you understand and use your Medica health plan and improve your health. You can check claim status and history, use *Find A Doctor*, see prescription drug tools, or view your health plan benefits



Healthy Pregnancy & Parenting Program

Medica members and their babies can achieve optimal health through pregnancy and the first 6 weeks after delivery. Members up to 32-week gestation may enroll by calling 888-992-3875 or registering online at www.mymedica.com (Health & Wellness).



Fit ChoicesSM

This Medica program provides a \$20 credit toward your monthly membership dues when you meet your attendance requirement at any network fitness club. Participating clubs include Lifetime Fitness, Snap Fitness, Anytime Fitness, Curves, Fitness 19, Gold's Gym, and others. Show your Medica ID card at your club when you sign up. Visit www.medica.com/fitchoices.



Grocery Savings

Each week, your Healthy Savings card is automatically loaded with new savings on the healthiest one-third of foods in a typical grocery store. Just choose the promoted foods, scan your card, and instantly save every time you shop.

Visit www.healthysavings.com/medica to sign up.



My Health Rewards by Medica[®]

This incentive program rewards you for each program achievement with gift cards to one of over 350 merchants. Rewards of up to \$100 are available. Log on to mymedica.com to learn more.



DENTAL PLAN – 2022

LogiSolve is offering the current dental plan from Delta Dental for you and your family.

About the Plan

The Millennium Choice plan provides two options for comprehensive dental coverage. You choose one option which may be changed at each annual enrollment period.

Dental Plan Highlights

Delta Dental Plan Feature/Service	Plan Option I		Plan Option II
Network Name	Delta Dental PPO	Delta Dental Premier or Out of Network	Delta Dental Premier or Out of Network
Maximum Benefit Per calendar year	\$2,000/person		\$1,000/person
Deductible Per calendar year	None	\$25/person; \$75/family	\$25/person; \$75/family
Preventive & Diagnostic Care <i>No deductible</i>	100% covered	80% covered	100% covered
Basic Restoratives	90% covered	50% covered	80% covered
Basic Oral Surgery Services	100% covered	50% covered	80% covered
Complex Surgical Extractions	80% covered	80% covered	80% covered
Endodontics, Periodontics	80% covered	50% covered	50% covered
Major Restorative Services	50% covered	50% covered	50% covered
Prosthetics, Implants	50% covered	50% covered	50% covered
Orthodontics	Not covered		

The Master Contract will be used in case of error and for all claim processing.

Dental Plan Premiums – No change

Logisolve pays 50% of your total enrolled premium for dental insurance if you enroll in this plan. These are your contributions, paid pre-tax through payroll deduction:

Dental Plan Coverage Status Jan 1 – Dec 31, 2022	Rate Per Pay Period
Employee Only	\$10.38
Employee + Spouse	\$20.77
Employee + Child/ren	\$22.90
Employee + Spouse + Child/ren	\$29.80



Dental Plan Action ALL EMPLOYEES

To elect or waive dental coverage, go to logisolve.ease.com.

☒ **Action is due by
December 1.**



Find a Dental Provider

Although you may see any dentist you wish, benefits are highest when you see a Delta Dental PPO or Premier provider, depending upon your plan Option. To find a provider:

- **Minnesota:** Visit www.deltadentalmn.org. Click on Find a Dentist and search your network
- **Outside Minnesota:** Visit www.deltadental.com. Go to Find a Dentist and enter your city and state.
- Call Customer Service at (651) 406-5916 or (800) 448-3815.



Vision Plan Action

ALL EMPLOYEES

To elect or waive vision coverage, go to logisolve.ease.com.

☒ **Action is due by December 1.**



Find a Vision Provider

For a complete list of vision providers near you, visit the EyeMed website and choose the INSIGHT network or call them toll-free.

For Lasik providers, call toll-free (877) 552-7376.



(866) 939-3633
www.eyemed.com

VISION PLAN – 2022

LogiSolve is again offering a vision plan from EyeMed for you and your family. This plan can help pay for many vision materials.

Vision Plan Highlights

Plan Feature/Service	EyeMed Vision Care® Vision Plan	
	INSIGHT Network Member Cost	Out-of-Network Member Cost
Frames <i>Once every 24 months</i>	\$0 Copay; \$130 allowance; 20% off balance over \$130	Up to \$91
Standard Plastic Lenses Single Vision Bifocal Trifocal Lenticular Standard Progressive Premium Progressive	<i>Once every 12 months</i> \$25 Copay \$25 Copay \$25 Copay \$25 Copay \$90 Copay Depends upon tier	Up to \$30 Up to \$50 Up to \$70 Up to \$70 Up to \$50 Up to \$50
Lens Options UV Treatment, Tint, and Standard plastic scratch coating Standard Polycarbonate Anti-reflective coating Polarized, Other add-ons and services	<i>Once every 12 months</i> \$15 \$40 \$45 20% off retail price	Not applicable
Contact Lenses Conventional Disposable Medically Necessary	<i>Once every 12 months</i> \$0 Copay; \$130 allowance; 15% off retail over \$130 \$0 copay; \$130 allowance; plus balance over \$130 \$0 Copay – paid in full	Up to \$130 Up to \$130 Up to \$210
Laser Vision Correction From U.S. Laser Network	15% off retail or 5% off promotional price	Not applicable

The Master Contract will be used in case of error and for all claim processing.

Additional Discounts and Features

- 40% off additional eyewear purchases
- 20% off non-prescription sunglasses
- 20% off balances after plan coverage

Vision Plan Premiums – No change

If you enroll in this plan, you pay these premiums through payroll deduction:

Vision Plan Coverage Status Jan 1 – Dec 31, 2022	Rate Per Pay Period
Employee Only	\$2.09
Employee + Spouse	\$3.97
Employee + Child/ren	\$4.18
Employee + Spouse + Child/ren	\$6.15



BASIC LIFE and AD&D PLAN

LogiSolve provides a basic life insurance benefit for all eligible employees through Mutual of Omaha. We pay 100% of the premium.

Eligible employees receive \$50,000 of term life coverage plus a matching accidental death and dismemberment (AD&D) benefit. Amounts reduce every five years beginning at age 65.



(800) 775-6000

www.mutualofomaha.com

Basic Life Plan Action

You are automatically enrolled in the basic life plan if you are eligible. Please update your life insurance beneficiary when you visit logisolve.ease.com.

VOLUNTARY LIFE/AD&D Plan

LogiSolve offers a voluntary term life and accidental death & dismemberment (AD&D) plan through Mutual of Omaha.

Please note coverage for spouses and children is only available if the employee is also enrolled.

Voluntary Life/AD&D Plan Highlights

- Employees:** Purchase term life and AD&D coverage up to five times salary to \$250,000 maximum. (\$10,000 increments)
Guaranteed Amount when first eligible = \$50,000
- Spouses:** Purchase term life and AD&D coverage up to lesser of 100% of employee's amount or \$50,000. (\$5,000 increments)
Guaranteed Amount when first eligible = \$25,000
- Children:** Purchase up to \$10,000 maximum. (\$1,000 increments)
Guaranteed Amount when first eligible = All

Plan Features

- Living Benefit** – If you become terminally ill, you may be able to withdraw up to 50% of your term life amount.
- Portable & Convertible** – If you retire or leave the company before age 70, you may be able to take this coverage with you without proof of good health.
- Waiver of Premium** – If you become disabled before age 60, coverage may continue without premium payment until age 65.

Plan Rates

Employee/Spouse Age	Monthly Term Life Rate Per \$10,000
Under 24	\$0.70
25 – 29	\$0.70
30 – 34	\$0.80
35 – 39	\$0.90
40 – 44	\$1.40
45 – 49	\$2.50
50 – 54	\$4.10
55 – 59	\$6.30
60 – 64	\$9.90
65 – 69	\$17.70
70 – 74	\$31.80
75 – 79	\$52.40
80 – 100	\$106.10
Child/ren	\$0.10/\$1,000

Monthly AD&D Rate Per \$10,000
Employee: \$0.25
Spouse: \$0.25
Child/ren: \$0.20/\$1,000



Voluntary Life Plan Action

ALL EMPLOYEES

To elect or waive this coverage, go to logisolve.ease.com.

☒ **Action is due by December 1.**

Guaranteed Issue! Current Enrollees Only

- If you are currently enrolled in this Voluntary Life plan, you are guaranteed an additional \$10,000 of coverage if you elect it now. Total amounts over the guaranteed limits are subject to evidence of insurability.
- If you are new to this plan, evidence of insurability may be required.

This is only a summary of the life insurance plans. The Master Contracts will prevail in case of error and for all claim adjudication.



Short-term Disability Plan Action

ALL EMPLOYEES

To elect or waive STD coverage, go to logisolve.ease.com.

☒ **Action is due by December 1.**

LTD Plan Action: No long-term disability plan action is needed.



PET INSURANCE

LogiSolve offers pet insurance through Nationwide for dogs and cats. Premiums may be paid via payroll deduction.

Choose from plans offering these expense reimbursement amounts after a \$250 annual deductible:

- 90% Reimbursement
- 70% Reimbursement
- 50% Reimbursement

Rates start at \$7.49 (cats) - \$12.49 (dogs) per pay period.



Pet Insurance Action

To elect pet insurance, go to <https://benefits.petinsurance.com/logisolve>.



DISABILITY PLANS

All eligible employees receive long-term disability coverage through Mutual of Omaha. LogiSolve pays 100% of the premiums. If you wish short-term disability coverage, you may purchase that coverage through payroll deduction.

Long-term Disability (LTD) Highlights

Paid by LogiSolve

- Eligible employees receive 60% of pre-disability earnings up to \$5,000/month in the event of a qualifying disability.
- Benefits begin on the 91st day of a disability
- Benefits may continue until your social security normal retirement age for disabilities beginning prior to age 62.

Short-term Disability (STD) Highlights

Paid by you via payroll deduction if you enroll

- This plan pays 60% of your pre-disability weekly earnings up to \$1,500/week maximum in the event of a qualifying disability.
- Benefits start on the 1st day of injury and 8th day of an illness and may be paid for up to 13 weeks.
- Disabilities due to conditions treated/diagnosed in the three (3) months prior to your plan effective date may not be covered until you have been insured for 12 months.

These are the STD rates:

Employee Age	STD Monthly Rate Per \$10 of Coverage
39 and under	\$0.25
40 – 44	\$0.26
45 – 49	\$0.29
50 – 54	\$0.36
55 – 59	\$0.44
60 – 64	\$0.55
65 – 69	\$0.64
70 – 99	\$0.70

This is only a summary of the disability plans.

The Master Contracts will prevail in case of error and for all claim adjudication.



(800) 775-6000

www.mutualofomaha.com



Travel Assistance

Worldwide Travel Assistance from Mutual of Omaha provides pre-trip, emergency, medical, and safety-related services for you and your eligible dependents when traveling more than 100 miles from home.

(800) 856-9947 (312) 935-3658 ID #9900MOO2



FLEXIBLE SPENDING PLAN

Plan Year January 1 – December 31, 2022

LogiSolve offers a flexible spending plan through Alerus. This plan can reduce your taxable income and help you pay less tax three ways:

1. **Premiums:** We use pre-tax deductions for the LogiSolve medical, dental/vision plan premiums if you participate in those plans.
2. **Medical Flex Spending Account (FSA)**
 - **Full FSA: If you are not enrolled in one of our health plans**
You may use pre-tax deductions to help pay for health, dental/vision expenses only up to \$750, depending upon your election.
 - **Limited FSA: For our HSA health plan members**
You may use pre-tax deductions to help pay for dental and vision expenses only (not health) up to \$750, depending upon your election.
3. **Dependent Care FSA:** You may use pre-tax deductions to help pay for dependent care expenses up to \$5,000 if single or married filing jointly or \$2,500 if married filing separately.

Using your Flex Plan

The flex plan year runs January 1 – December 31, 2022. Plan year flex funds not claimed by February 28, 2023 are forfeited per IRS rules, unless you will carry-over some medical/limited FSA funds.

Manage your flex accounts at the Alerus website.

ALERUS

Phone: (800) 433-1685 Fax: (866) 808-7823

www.alerusb.com

www.alerusb.com/FSADocuments.aspx

401(k) SAVINGS PLAN

LogiSolve offers a 401(k) retirement savings plan through VOYA Financial for eligible employees age 21 and older after six months of service.

Your Contributions

You may elect to defer a portion of your compensation to your 401(k) up to IRS limits of \$20,500 for 2022 plus an extra \$6,500 for members age 50 and older. Your contributions are 100% vested.

Our Contributions for You

LogiSolve makes a matching contribution to your plan equal to 100% of the first 4% of your deferred compensation.



Flex Plan Action

ALL EMPLOYEES

To elect or waive the flex plan, go to logisolve.easecentral.com.

☒ **Action is due by
December 1.**



Limited Medical FSA Carry-over Permitted

If you don't use all your plan year Limited Medical FSA funds, you may carry-over up to \$500 to use during the next plan year.

(Carry-over does not apply to Dependent Care funds per IRS rules.)

VOYA
FINANCIAL

(855) 663-8692

www.voya.com

To begin participation in the 401(k), contact Human Resources.

For questions and changes to your plan, login to your account at <https://my.voya.com>.

This is only a summary of the retirement plan. The Master Contract and Summary Plan Description will prevail in case of error.

Read about What You Should Do now ►



REMINDERS

Sales Incentive Bonus

A Sales Incentive Bonus of gross margin dollars for any sales lead provided and verified based on the following gross margin schedule is in effect:

Gross Margin	Bonus Per Billable Hour
\$30.00	\$3.00
\$20.00 - \$29.99	\$2.00
\$10.00 - \$19.99	\$1.00

Referral Bonus

For every referral provided by an active working associate, that associate will receive \$1.00 per billable hour that their referral works through LogiSolve. Both the active and referred associate must be currently employed with LogiSolve.

BENEFITS 2022: What Should You Do?



☒ **ALL EMPLOYEES:**

Please visit logisolve.ease.com to make your 2022 benefit elections.

☒ **Action is due by Wednesday, December 1, 2021.**

Questions?

Please contact Human Resources
BK Sicard
(651) 717-5986
bksicard@logisolve.com