



WELCOME TO YOUR BENEFITS

A Guide to Your Health and Welfare Benefits

Plan Year: January 1, 2022



PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

Dinklage Feed Yards, Inc. strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Benefit Guide.

Open enrollment is a short period each year when you can make changes to your benefits. This guide will outline all of the different benefits Dinklage offers, so you can identify which offerings are best for you and your family.

Elections you make during open enrollment will become effective on January 1, 2022. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to HR.

Who is Eligible	3
Medical Insurance	4
Welcome to Cigna	5
Dental Insurance	6
Vision Insurance	7
Health Reimbursement Account	8
Life and AD&D / Disability	8



Who is Eligible?

You are eligible for benefits the first of the month following 60 days if you are an employee regularly scheduled to work 30 hours or more per week. You may enroll your eligible dependents in the same plans you choose for yourself. Eligible dependents include your legal spouse, and your children and step children up to the end of the month in which they turn age 26, regardless of student or marital status.

If you do not complete your enrollment by the deadline, you will not be able to enroll or make changes until the next Open Enrollment period unless you experience a qualified family/life status change (qualified life event).

Qualified Life Event

The plan elections you make remain in effect throughout the plan year. Once you are enrolled, you must wait until the next Open Enrollment period to change your benefits or add or remove coverage for dependents, unless you have a status change as defined by the IRS. Examples include, but are not limited to, the following:

- Marriage, divorce, or legal separation
- Birth, adoption or death of a child
- Gain or loss of insurance coverage
- Change in the eligibility status of a dependent
- Change in work schedule, including a reduction or increase in hours worked by the employee, spouse, or dependent.



If you have a status change and wish to make changes to your coverage, you must notify Human Resources within 30 days of the event and provide satisfactory proof of the event (marriage certificate, divorce decree, birth certificate, etc.).

Medical Plan



Dinklage offers you two different medical plans to choose from – a PPO plan and an HSA plan. For 2022 we will be moving our medical plans to Cigna.

Plan Design

Cigna In-Network Benefits		
	PPO Plan	HSA Plan
HRA Contribution	\$500 Single / \$1250 Family	\$500 Single / \$1250 Family
Calendar Year Annual Deductible	\$1,500 Individual \$3,000 Family	\$5,000 Individual \$10,000 Family
Out of Pocket Maximum (includes deductible and all copays)	\$4,500 Individual \$9,000 Family	\$5,000 Individual \$10,000 Family
Preventive Care	Covered at 100%	Covered at 100%
Primary Care Office Visit	\$30 Copay	0% after Deductible
Specialist Office Visit	\$45 Copay	0% after Deductible
Hospital Services	20% after Deductible	0% after Deductible
Emergency Room	20% after Deductible	0% after Deductible
Urgent Care	\$60 Copay	0% after Deductible
Mental Health/Substance Abuse (office visit)	\$30 Copay	0% after Deductible
Diagnostic Lab and X-ray	20% after Deductible	0% after Deductible
Advanced Radiology and Imaging	20% after Deductible	0% after Deductible
Therapies - physical, occupational, speech, hearing (60 comb visit max)	\$45 Copay	0% after Deductible
Chiropractic Care (20 Visit Max)	\$45 Copay	0% after Deductible
Prescription Drugs		
Retail (30 Day Supply)	Generic - \$10 Copay Preferred Brand - \$30 Copay Non-Preferred Brand - \$50 Copay Specialty - \$100 Copay	0% after Deductible
Mail Order (90 Day Supply)	3x Retail Copays	0% after Deductible

Employee Premium Contributions

Cigna - Per Pay Period		
	Buy Up Plan	Base Plan
Employee Only	\$36.71	\$0.00
Employee and Spouse	\$75.26	\$0.00
Employee and Child(ren)	\$64.24	\$0.00
Employee and Family	\$106.46	\$0.00

WELCOME TO CIGNA

Simple ways to make the
most of your plan

When you know more about your plan, you can make better choices around health and spending.
Let's dive in.



First, register on myCigna.com¹

When your plan year begins, register on myCigna.com. That way you're ready to go whenever you need to find in-network health care providers, estimate costs and see your incentives.



Access virtual care

Conveniently connect with board-certified doctors, therapists and psychiatrists via video or phone.



Connect with Cigna One Guide[®]

Our friendly guides have forward-thinking technology to answer questions on your plan, offer personalized advice and connect you to the right care. They can also proactively reach out.



Ensure in-network care

myCigna and Cigna One Guide can help you stay in-network, maximize savings and avoid any surprises.



Get preventive care

Get preventive care, such as check-ups and biometric screenings at no additional cost to you. It's even available virtually for maximum convenience.



Prioritize behavioral support

214,000 behavioral health and substance use providers⁵ can help, either in person or virtually. We also have 24/7 therapy including Talkspace and Ginger for Cigna, and digital tools such as iPrevail and Happify.



Call our 24/7 Health Information Line

Talk with a clinician who can help you choose the right care, whenever you need it – late nights, holidays and more.



Simplify with mail-order medications

Express Scripts[®] is one of the largest pharmacies in the United States, and offers convenience, savings and stress-free prescription management.



Bounce back with RecoveryOne[™] for Cigna

Virtual physical therapy from the comfort of home that's convenient and available at no cost to you.



Utilize case management programs

Complex medical conditions can be overwhelming. Our trained teams can help coordinate care, understand benefits and reach goals through online coaching.

Dental Plan



Good health includes healthy teeth and gums. Keep in mind, although you are free to visit any licensed dentist for your care, you will save money by visiting a Guardian In Network dentist. For Guardian providers, visit www.guardiananytime.com and use the Dentist Finder search tool. Dentists who participate in Guardian's networks agree to charge discounted rates for their services – which saves you money. You have the freedom of visiting any dentist you choose; however, if you use a Guardian In Network dentist, the program guarantees you will not pay more than the patient portion specified in your company dental plan.

	Guardian Dental
Annual Benefit Maximum	\$1,000
Annual Deductible	\$50 per Member
Preventive Service – no deductible (x-rays, cleanings, oral exams)	100%
Basic and Restorative Services (fillings, endodontics, periodontics)	80% after Deductible
Major Services (dentures, crowns, bridges)	50% after Deductible



Below are your per pay period, pre-tax cost for the Guardian benefit.

Guardian Employee Contributions	
Employee Only	\$15.11
Employee and Spouse	\$32.60
Employee and Child(ren)	\$35.11
Employee and Family	\$53.01

Vision Plan



Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems. Dinklage's vision insurance entitles you to specific eye care benefits including routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.



No need to show an insurance card, simply tell your vision provider you have VSP. To find an in-network provider, go to www.vsp.com.

VSP Vision		
	In-Network	Frequency:
Vision Exam	\$10 Copay	Every 12 Months
Frames	\$130 Allowance	Every 24 Months
Featured Frames	\$150 Allowance	Every 24 Months
Lenses		
Single Vision Lenses	\$25 Copay	
Bifocal (lined) Lenses	\$25 Copay	Every 12 Months
Trifocal (lined) Lenses	\$25 Copay	
Elective Contact Lenses	\$130 Allowance	Every 12 Months
(in lieu of glasses)		
Medically Necessary Contact Lenses	\$25 Copay	Every 12 Months

Below are your per pay period, pre-tax cost for the VSP benefit.



VSP Vision	
Employee Contributions	
Employee Only	\$3.85
Employee and Spouse	\$6.16
Employee and Child(ren)	\$6.29
Employee and Family	\$10.14

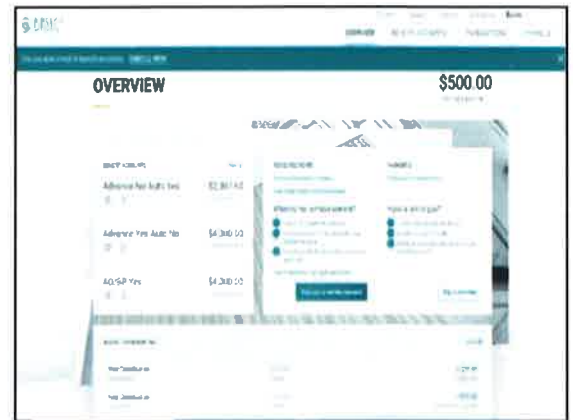
HealthFund HRA



This year our HRA will be administered by BASIC. An HRA is a Health Reimbursement Account. Dinklage puts money in this account on your behalf and uses it to pay part of your deductible. You will need to go online and create your account before you can request reimbursement for deductible expenses. Please visit cda.basiconline.com and select 'Sign Up' under 'First time here?'.

If you pay for an eligible expense out-of-pocket, you can submit a Request for Reimbursement online.

1. Sign into your account at <https://cda.basiconline.com>
2. From the Overview page select the green box 'Request a Reimbursement'.
3. Select who the expense was incurred by, the date of the expense, and the expense date.
4. Enter the expense amount, the merchant, attach the receipt(s), or Explanation of Benefits (EOB) in the case of HRAs, and a description of the expense (optional).
5. Click 'Next' to review your request, and then 'Submit' reimbursement request.
6. Reimbursement is deposited into your MyCash account.



Life and AD&D Insurance



Life insurance can provide added financial protection for named beneficiaries in the event the insured individual dies prematurely. AD&D coverage provides a benefit in the event of death or dismemberment resulting from a covered accident. Adequate life and AD&D insurance can help your family manage expenses and make a difficult transition less painful.

Dinklage is providing \$25,000 of basic Life and Accidental Death and Dismemberment (AD&D) Insurance through United Healthcare. They are also providing Life and AD&D for your dependents - \$7,500 for spouses and \$3,750 for children. This benefit is offered at no cost to all eligible employees.

