



Employee Benefits Enrollment Guide - 2024

To All Employees

Our insurance plans are up for annual renewal effective May 01, 2024 to April 30, 2025



Health Insurance



Dental Insurance



Vision Insurance



Voluntary Benefits



To All Employees

For the Insurance Plan Year **May 01, 2024 to April 30, 2025**, we will be moving our Health plan to Anthem BlueCross BlueShield. Our Dental and Vision Plans will be moving to Cigna, and all Voluntary benefits will continue with Principal Financial.

Please note that there are no changes on Dental, Vision, and other Voluntary plans, however there are plan/benefit changes on both the Health Plans.

Please note that Open Enrollment is open for 15 days only, from **May 01 - 15, 2024 !!**



Health Insurance - Anthem BCBS (Plan Benefit Changes)

Infopro Learning is offering two health plans:

- Gold Plan: National PPO (BlueCard PPO) Network
- Silver Plan: HDHP with HSA - National PPO (BlueCard PPO) Network

To search for participating providers go to anthem.com/find-care

You can look for a doctor by using either:

- **Basic Search as a guest:** Select National PPO (BlueCard PPO), or search by all plans and networks.
- **Use Member ID for Basic Search:** Log in with a username and password or with the member number on your ID card.



Dental Insurance – Cigna

Dental PPO

To search for participating providers, please click the link below:

<https://hcpdirectory.cigna.com/web/public/consumer/directory/search>

Select “Find a Doctor, Dentist or Facility”

- Follow prompts to search by type of dentist or by dentist name.
- When prompted to select a plan, choose “DPPO/EPO > Total Cigna DPPO”





Vision Insurance – Cigna - Cigna Vision Network (Serviced by EyeMed)

The network for Vision Insurance is Cigna Vision Network (Serviced by EyeMed). Benefits will be provided per the plan. To search for participating providers, please click the link: <https://eyedoclocator.eyemedvisioncare.com/cigna/en>



Voluntary Benefits

All Voluntary benefits will continue with Principal Financial. In addition to Health, Dental and Vision benefits, Infopro Learning offers several Voluntary benefits as listed below:

- Accident
- Short-Term Disability
- Critical Illness
- Long-Term Disability
- Term Life / AD&D

Schedule of Benefits and Coverage, Plan Benefit Summaries and rates for Voluntary benefits will be available through the ADP portal; navigate using the following path: Resources > Forms Library

For all employees enrolled in Health Insurance (Anthem BCBS Silver/Gold plan), Infopro Learning offers the benefit **Term Life / AD&D for \$50,000** at no cost to the employee.

All the other plans are open to Infopro Learning employees on a voluntary basis. **Be sure to take advantage of all that Infopro Learning offers to be your best self.**



Current Enrolled Employees

New ID cards

All currently enrolled employees will be automatically enrolled into the respective plans and will be receiving new ID card(s) shortly, directly from Leading Edge Administrators (LEA) for Health Insurance and from Cigna for Dental and Vision Insurance. For steps to download your ID card(s), please click appropriate link(s) to the guides that are provided on the last page of this brochure.

Benefits Plan Summary - Health

EFFECTIVE DATE: MAY 01, 2024

PLANS	GOLD	SILVER
CARRIER / TPA	Anthem BCBS / Leading Edge Administrators (LEA)	Anthem BCBS / Leading Edge Administrators (LEA)
NETWORK	National PPO (BlueCard PPO)	National PPO (BlueCard PPO)
PLAN TYPE	PPO	HSA
DEDUCTIBLE	CALENDAR YEAR	CALENDAR YEAR
IN NETWORK		
PCP COPAY	\$25	Ded & Co-ins
SPECIALTY CARE COPAY	\$50	Ded & Co-ins
PREVENTIVE CARE	100%	100%
URGENT CARE	\$50	Ded & Co-ins
XRAY	Office Setting or Independent Lab \$25 copay/visit, Facility based Services: 15% Coinsurance after Deductible.	Ded & Co-ins
LABS-DIAGNOSTIC	Office Setting or Independent Lab \$25 copay/visit, Facility based Services: 15% Coinsurance after Deductible.	Ded & Co-ins
LABS - MRI, CAT, XRAY	Office Setting or Independent Lab \$25 copay/visit, Facility based Services: 15% Coinsurance after Deductible.	Ded & Co-ins
COINSURANCE	85% (Reduced)	80% (Reduced)
DEDUCTIBLE (S/F)	\$3,500/\$7,000	\$5,000/\$7,500
MAX OUT OF POCKET (S/F)	\$6,000/\$12,000	\$7,500/\$12,000
HOSPITAL IN-PATIENT	Ded & Co-ins	Ded & Co-ins
HOSPITAL OUT-PATIENT	Ded & Co-ins	Ded & Co-ins
ER COPAY	\$250	Ded & Co-ins
LIFETIME MAXIMUM	Unlimited	Unlimited
OUT OF NETWORK		
DEDUCTIBLE	\$6,000/\$12,000	\$6,000/\$12,000
COINSURANCE	70%	50%
MAXIMUM OUT OF POCKET	\$10,000 / \$20,000	\$10,000 / \$20,000
LIFETIME MAXIMUM	Unlimited	Unlimited
RX BENEFIT		
TIER 1 / 2 / 3 (Gen / Br / Nf / Spec)	30 Day Supply: \$10/\$25/\$50 Mail Order up to 90 Day Supply: \$25/\$50/\$125 Specialty: Contact Payer Matrix for assistance at 1-877-305-6202 9am - 7:30pm EST M-F	30 Day Supply: \$10/\$35/\$70 Mail Order up to 90 Day Supply: \$25/\$87.50/\$175 Specialty: Contact Payer Matrix for assistance at 1-877-305-6202 9am - 7:30pm EST M-F
GENERIC / BRANDED / NONFORMULARY / SPECIALTY		
RX DEDUCTIBLE	—	—
MONTHLY PREMIUM		
EMPLOYEE	\$475.00	\$295.00
EMPLOYEE (Pay Rate < = \$22)	\$475.00	\$99.00
EMPLOYEE / SPOUSE	\$900.00	\$725.00
EMPLOYEE / CHILD	\$800.00	\$650.00
EMPLOYEE / FAMILY	\$1,450.00	\$950.00



Benefits Plan Summary for Dental & Vision

EFFECTIVE DATE: MAY 01, 2024

DENTAL	VISION
CARRIER / TPA - Cigna	CARRIER / TPA - Cigna
NETWORK - Total DPPO	NETWORK - Cigna Vision Network (Served by EyeMed)
PLAN TYPE - PPO	PLAN TYPE - PPO
DEDUCTIBLE - Calendar Year	DEDUCTIBLE - PlanYear
<p>Preventive Calendar Year Deductible - In Network: \$0 - Out of Network: \$0</p> <p>Coinsurance Pays - In Network: 100% - Out of Network: 100%</p>	<p>Exams - \$10 copay 1 exam / 12 months</p>
<p>Basic Calendar Year Deductible - In Network: \$0 - Out of Network: \$0</p> <p>Coinsurance Pays - In and Out of Network: Pays at 100% and 50% depending on the service performed</p>	<p>Prescription Glasses / Lens - 1/12 months; \$25 copay</p>
<p>Major Calendar Year Deductible - In Network: \$0 - Out of Network: \$0</p> <p>Coinsurance Pays - In Network: 50% - Out of Network: 50%</p>	<p>Costco Frames -1/24 months; \$80 max</p>
<p>Annual Benefits Maximum - In Network: \$1,500</p>	<p>Frames@ Other in-network locations -1/24 months; \$130 max</p>
MONTHLY PREMIUM	MONTHLY PREMIUM
EMPLOYEE: \$30.00	EMPLOYEE: \$8.00
EMPLOYEE (Pay Rate <= \$22/hr): \$30.00	EMPLOYEE (Pay Rate <= \$22/hr): \$8.00
EMPLOYEE / SPOUSE: \$80.00	EMPLOYEE / SPOUSE: \$15.00
EMPLOYEE / CHILD: \$80.00	EMPLOYEE / CHILD: \$15.00
EMPLOYEE / FAMILY: \$80.00	EMPLOYEE / FAMILY: \$20.00
	<p>Conventional & Disposable Contact Lens - 1/12 months; \$130 max</p>
	<p>Contact Lens Fit/Eval - 1/12 months; \$30 copay</p>





FREQUENTLY ASKED QUESTIONS

How do I access my insurance plans & benefits?	Insurance plans and benefits can be accessed through the ADP portal.	WorkforceNow.ADP.com
How do I access the Forms Library?	The forms library can be accessed through the ADP portal by navigating through Resources > Forms Library	On the ADP portal, navigate through Resources > Forms Library
How do I access my benefit information?	All benefit information, including description of coverage, claim status, and various forms are available through the member portal.	https://mesa.leadingedgeadmin.com
Where is my ID card?	Your Anthem BCBS ID card(s) will arrive in the mail shortly. You can also download a copy of your ID from the member portal or access through your mobile app.	https://mesa.leadingedgeadmin.com
How do I locate a provider?	To locate a provider, visit: For Health: www.anthem.com/find-care For Dental & Vision: www.myCigna.com	800-676-BLUE
Questions?	We are here to help! For questions on your Health plan, contact Leading Edge Administrators (LEA) Member Services. For Dental and Vision plans, contact Cigna.	Operational only on the date effective for benefits. (LEA - Health) 877-208-5952 (Cigna - Dental) 800-244-6224 (Cigna - Vision) 888-353-2653
	Human Resources	benefits@infoprolearning.com
Who do I contact for questions related to my prescriptions?	For all your Rx questions, contact your Pharmacy Member Services or visit, www.CarelonRx.com	Operational only on the date effective for benefits. Pharmacy Member Services: 833-271-2374
	For questions on all your Specialty Drugs, contact Payer Matrix. Representatives are available Monday through Friday, 9:00 AM to 7:30 PM EST.	Operational only on the date effective for benefits. (Payer Matrix) 877-305-6202



Enrollment Through the ADP Portal

The Open Enrollment period is from **May 01, 2024 to May 15, 2024**. Please note that Open Enrollment is open for 15 days only, from **May 01 - 15, 2024 !!**

You will manage your Health, Dental and Vision plans as well as Voluntary benefits through the ADP portal. This portal will allow all Infopro Learning employees (existing and new) to enroll, educate and administer benefits.

The existing enrolled employees will have an option to make plan changes that will be effective **May 01, 2024**, for Health, Dental, and Vision plans. For all other Voluntary benefits through Principal Financial, new enrollment as well as benefit changes will be effective **June 01, 2024**. All currently enrolled employees will be automatically enrolled in their respective plans. Please make the time to review your existing benefits as well as the Forms Library.

During Open Enrollment, all new enrollments will be effective **May 01, 2024** for Health, through Leading Edge Administrators (LEA), and through Cigna for Dental and Vision Plans. For Voluntary benefits, new enrollments will be effective **June 01, 2024** through Principal Financial. The premiums will be deducted from your payroll.

To make your elections, please review the choice of benefits, Benefits Plan Summary, Summary Plan Descriptions as well as the Schedule of Benefits and Coverage by navigating to the Forms Library.

Please refer to the [ADP Portal - Employee Step-by-Step Guide](#) that provides a step-by-step process for the enrollment.

Complete the enrollment process online in a timely manner and if you have any questions, please email benefits@infoprolearning.com for assistance.



Resources

1. Health

[MESA Portal Registration and ID Card Guide](#)

[Anthem Welcome Guide](#)

[Provider Search](#)

2. Dental and Vision

[Total Cigna DPPO](#)

[Cigna EyeMed](#)

[Cigna Portal Registration and ID Card Guide](#)

