



# Employee Benefits Enrollment Guide - 2025

**To All Employees**

Our insurance plans are up for annual renewal effective

**May 1, 2025 to April 30, 2026**



**Health  
Insurance**



**Dental  
Insurance**



**Vision  
Insurance**



**Voluntary  
Benefits**



# To All Employees

For the Insurance Plan Year **May 1, 2025 - April 30, 2026**, we will be continuing our Health plan with Anthem BlueCross BlueShield. Our Dental and Vision Plans will continue with Cigna, and all Voluntary benefits will continue with Principal Financial.

Please note that there are no changes in the insurance carrier, benefits offered or premium for the Health, Dental, and Vision plans. All Voluntary benefits will continue with Principal Financial and will be available at decreased premium rates.

**Open Enrollment will be available for 14 days only, from April 14 to April 27, 2025.**

Employees who do not enroll or make changes to their current plans (e.g., switching plans, or changing coverage levels) during this period will have to wait until the next Open Enrollment window or qualify through a life-changing event to update their benefits. We encourage you to review your options carefully and make an informed decision within the designated timeframe.

## Health Insurance - Anthem BCBS

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](https://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 and will be available at decreased premium rates. In addition to Health, Dental and Vision benefits, Infopro Learning offers several Voluntary benefits as listed below:

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

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

**Be sure to take advantage of all that Infopro Learning offers to be your best self.**

Please note that effective May 1, 2025, Infopro Learning will no longer offer complimentary Term Life/ AD&D benefits to the employees enrolled in the Health insurance plan.

## Current Enrolled Employees ID cards

All currently enrolled employees will be automatically enrolled into the respective plans and will continue using their current Member ID Card(s).

All new or existing employees making plan changes will receive new ID card(s) 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) as per the guides provided on the last page of this brochure.



EFFECTIVE DATE: MAY 01, 2025

## Benefits Plan Summary - Health

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
<b>IN NETWORK</b>		
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	Ded & Co-ins	Ded & Co-ins
COINSURANCE	<b>85%</b>	<b>80%</b>
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
<b>OUT OF NETWORK</b>		
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
<b>RX BENEFIT</b>		
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	Copay after plan deductible is met. 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	—	—
<b>MONTHLY PREMIUM</b>		
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



EFFECTIVE DATE: MAY 01, 2025

## Benefits Plan Summary for Dental & Vision

DENTAL	VISION
CARRIER / TPA - Cigna	CARRIER / TPA - Cigna
NETWORK - Total DPPO	NETWORK - Cigna Vision Network (Serviced by EyeMed)
PLAN TYPE - PPO	PLAN TYPE - PPO
DEDUCTIBLE - Calendar Year	DEDUCTIBLE - PlanYear
<b>Preventive</b> <b>Calendar Year Deductible</b> <ul style="list-style-type: none"><li>- In Network: \$0</li><li>- Out of Network: \$0</li></ul> <b>Coinsurance Pays</b> <ul style="list-style-type: none"><li>- In Network: 100%</li><li>- Out of Network: 100%</li></ul>	<b>Exams</b> <ul style="list-style-type: none"><li>- \$10 copay</li><li>1 exam / 12 months</li></ul>
<b>Basic</b> <b>Calendar Year Deductible</b> <ul style="list-style-type: none"><li>- In Network: \$0</li><li>- Out of Network: \$0</li></ul> <b>Coinsurance Pays</b> <ul style="list-style-type: none"><li>- In and Out of Network: Pays at 100% and 50% depending on the service performed</li></ul>	<b>Prescription Glasses / Lens</b> <ul style="list-style-type: none"><li>- 1/12 months; \$25 copay</li></ul>
<b>Major</b> <b>Calendar Year Deductible</b> <ul style="list-style-type: none"><li>- In Network: \$0</li><li>- Out of Network: \$0</li></ul> <b>Coinsurance Pays</b> <ul style="list-style-type: none"><li>- In Network: 50%</li><li>- Out of Network: 50%</li></ul>	<b>Costco Frames</b> <ul style="list-style-type: none"><li>- 1/24 months; \$80 max</li></ul>
<b>Annual Benefits Maximum</b> <ul style="list-style-type: none"><li>- In Network: \$1,500</li></ul>	<b>Frames@ Other in-network locations</b> <ul style="list-style-type: none"><li>- 1/24 months; \$130 max</li></ul>
<b>MONTHLY PREMIUM</b>	<b>MONTHLY PREMIUM</b>
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

# FREQUENTLY ASKED QUESTIONS

How do I access my insurance plans & benefits?	Insurance plans and benefits can be accessed through the ADP portal.	<a href="https://workforcenow.adp.com">WorkforceNow.ADP.com</a>
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.	<a href="https://mesa.leadingedgeadmin.com">https://mesa.leadingedgeadmin.com</a>
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.	<a href="https://mesa.leadingedgeadmin.com">https://mesa.leadingedgeadmin.com</a>
How do I locate a provider?	To locate a provider, visit: For Health: <a href="https://www.anthem.com/find-care">www.anthem.com/find-care</a> For Dental & Vision: <a href="https://www.myCigna.com">www.myCigna.com</a>	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.	<b>Operational only on the date effective for benefits.</b> (LEA - Concierge) 844-864-5011 (Cigna - Dental) 800-244-6224 (Cigna - Vision) 888-353-2653
	Human Resources	<a href="mailto:benefits@infoprolearning.com">benefits@infoprolearning.com</a>
Who do I contact for questions related to my prescriptions?	For all your Rx questions, contact your Pharmacy Member Services or visit, <a href="https://www.CarelonRx.com">www.CarelonRx.com</a>	<b>Operational only on the date effective for benefits.</b> 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.	<b>Operational only on the date effective for benefits.</b> (Payer Matrix) 877-305-6202

# Enrollment Through the ADP Portal



## Infopro Learning

The Open Enrollment period is from **April 14, 2025 – April 27, 2025**.

Please note that Open Enrollment is open for **14 days** only, from **Apr 14 - 27, 2025**.

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.

All existing employees will have an option to enroll that will be effective **May 01, 2025**, for Health, Dental, Vision, and Voluntary plans. Please note that the Voluntary benefits through Principal Financial are now aligned with the Health, Dental and Vision plan year, with an effective date of **May 1, 2025**. 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, 2025**, for Health through Leading Edge Administrators (LEA), Dental and Vision through Cigna, and Voluntary benefits 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](mailto: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](#)

## 3. Voluntary Benefits

[Non-CA & Non-NJ Members](#)

[NJ Members](#)

[CA Members](#)