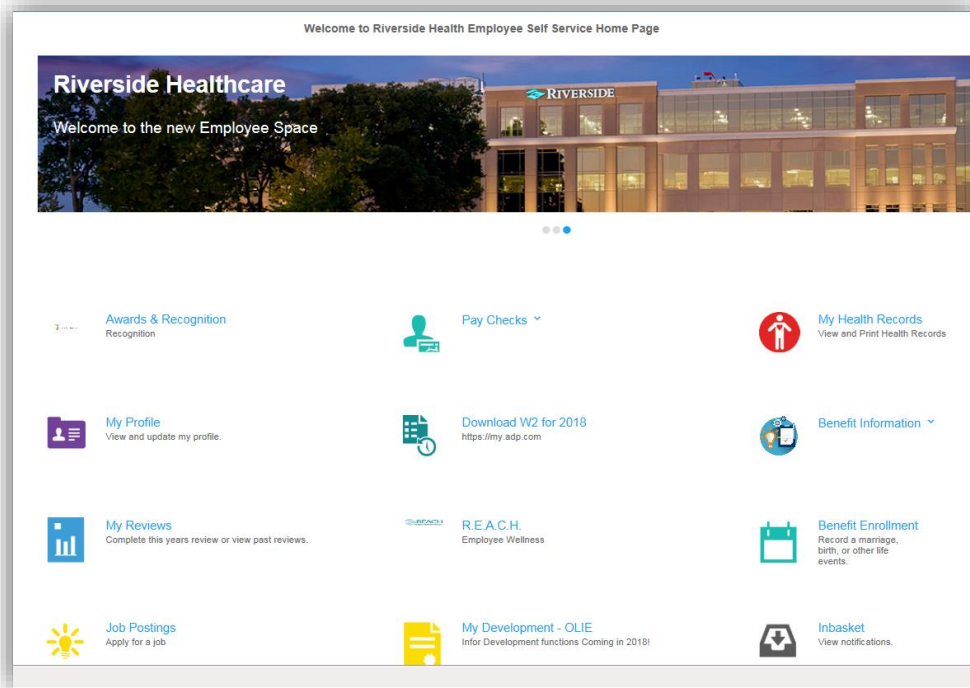


BENEFIT FAQ'S

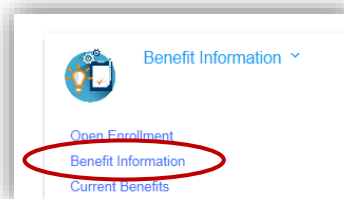
Page 1	Where can I find details about my health plan?
Page 2	I had a status change and am now eligible for benefits... How do I enroll?
Page 3	How do I make changes to my benefits due to a Life Event (such as birth, marriage, loss of coverage elsewhere, etc.)?
Page 4	What doctors/providers are on the Tier 1 provider list?
Page 5	How do I know how much insurance paid for my claim and how much I owe my provider?
Page 5	I don't think my claim is being paid correctly by UMR... who can I call?
Page 6	How do I fill my Prescriptions?
Page 7	Is there anything I can do to help lower the cost of my prescriptions?
Page 8	Where can I find help understanding my HSA eligible HDHP?
Page 9	How do I use my Health Savings Account (HSA)?
Page 10	How can I get another medical ID card?
Page 11	How can I change my contribution amount to my (HSA)?
Page 11	Where can I see my Flexible Spending Account (FSA) balance and transactions?
Page 12	How can I change my retirement deferral amount?
Page 13	How do I use my Vision benefits?
Page 14	How do I find information about my Dental plan?
Page 15	What happens with my benefits if I leave Riverside?

Where can I find details about my health plan?

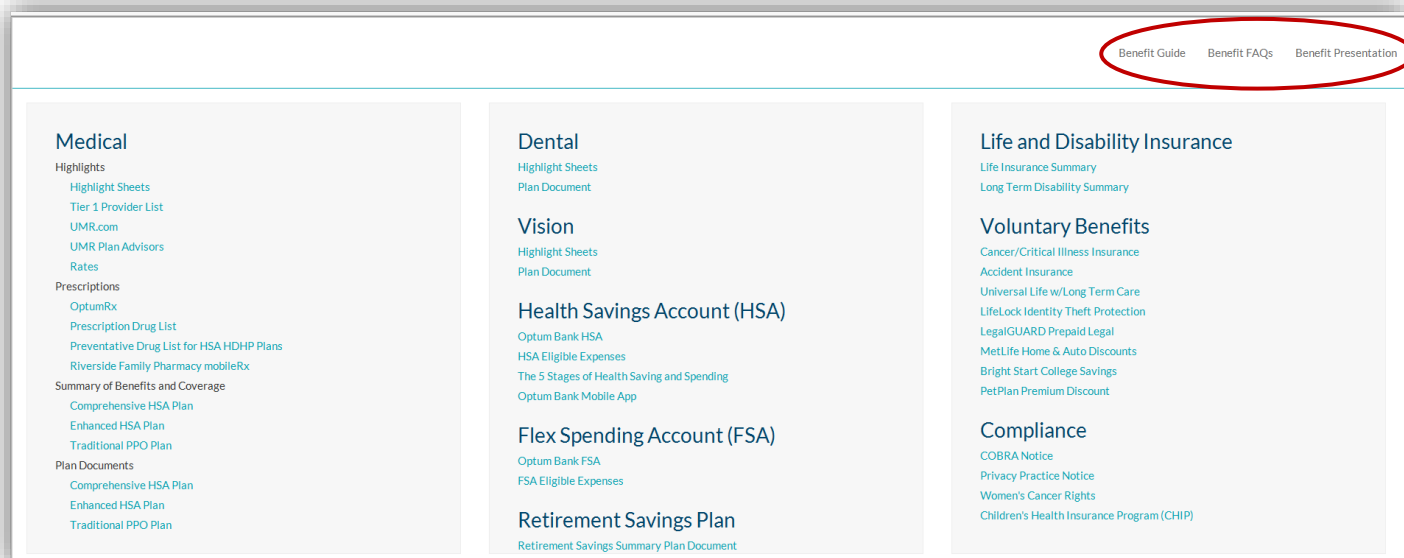
Go to InforESS (same place you go to see your paychecks).



Hover over the “Benefit Information” icon and click on **“Benefit Information”**



There you will find details about our benefits, such as the benefit presentation, benefit guide, highlight sheets, rates, plan summaries and more to help you decide what plans you want to enroll in.



I had a status change and am now eligible for benefits... How do I enroll?

Once your change of status has occurred, you will receive an email notification that your event is open. You have 30 days to enroll in your benefits.

- Log on to InforESS as instructed in FAQ #1 and review Benefit Information.
- Once you have decided what plans you want to enroll in, click on the "Benefit Enrollment" icon.
- Then under "Continue Current Events" select "Qualifying RHC Change of Employment" and that will allow you to start your benefit enrollment.



Employee Life Events

The following Life Events are available for you to initiate:

- Change of Marital Status**
 - Death of Spouse
 - Divorce
- Birth or Adoption of a Child**
 - Adoption of a Child
 - Birth of a Child
- Other Events**
 - You have had a loss of coverage previously available to you
 - Your Spouse/Dependent has a qualifying change of Employment

Continue Current Events

Life Event

- If you are adding dependents to your plan, you will need to supply Dependent Verification Documentation. For example, birth certificates for children, marriage certificate for spouse, or a tax return.
- You can attach those documents by scanning or taking a picture of them and saving them as a file. Then attach it under Dependent Documentation by clicking on the file icon:



June 03, 2019

Add Dependent

Documentation

You are required to provide documentation of a Dependent; this will be reviewed and approved prior to completing any enrollment

Acceptable forms of documentation include marriage certificates, birth certificates, and/or prior year tax return (front page only).

Dependent Documentation:  

Name

Title:

First Name:

Middle Name:

Last Name:

Suffix:

Professional Designation:

Preferred First Name:

Preferred Last Name:

Social Security Number

Social Security Number: Country: US

Additional

Relationship:

Birthdate:

Adoption Date:

Placement Date:

Gender:

OK Cancel

Your benefit effective date is the first day of the next pay period following your change of status. For example, if your change of status occurred 2/15/21 then your effective date would be 2/21/21.

PERIOD	BEGIN	END	CHECK DATE
1	12/13/2020	12/26/2020	1/1/2021
2	12/27/2020	1/9/2021	1/15/2021
3	1/10/2021	1/23/2021	1/29/2021
4	1/24/2021	2/6/2021	2/12/2021
5	2/7/2021	2/20/2021	2/26/2021
6	2/21/2021	3/6/2021	3/12/2021
7	3/7/2021	3/20/2021	3/26/2021
8	3/21/2021	4/3/2021	4/9/2021
9	4/4/2021	4/17/2021	4/23/2021
10	4/18/2021	5/1/2021	5/7/2021
11	5/2/2021	5/15/2021	5/21/2021
12	5/16/2021	5/29/2021	6/4/2021
13	5/30/2021	6/12/2021	6/18/2021
14	6/13/2021	6/26/2021	7/2/2021
15	6/27/2021	7/10/2021	7/16/2021
16	7/11/2021	7/24/2021	7/30/2021
17	7/25/2021	8/7/2021	8/13/2021
18	8/8/2021	8/21/2021	8/27/2021
19	8/22/2021	9/4/2021	9/10/2021
20	9/5/2021	9/18/2021	9/24/2021
21	9/19/2021	10/2/2021	10/8/2021
22	10/3/2021	10/16/2021	10/22/2021
23	10/17/2021	10/30/2021	11/5/2021
24	10/31/2021	11/13/2021	11/19/2021
25	11/14/2021	11/27/2021	12/3/2021
26	11/28/2021	12/11/2021	12/17/2021
27	12/12/2021	12/25/2021	12/31/2021

How do I make changes to my benefits due to a Life Event (birth, marriage, loss or gain of coverage elsewhere, etc.)?

- You have 30 days from a Qualifying Event to make changes to your benefits.
- Log on to InforESS and click on the “Benefit Enrollment” icon.
- Then under “Life Events” select the appropriate event.



- Be sure to enter the appropriate Event Date. For example, Loss of Coverage or Spousal change of Employment, will be the actual date of the loss or gain of coverage as stated on documentation.
- You will need to provide documentation of the event. For Loss of coverage, your COBRA notice will have the date your previous benefits ended. Or for gain of coverage, a confirmation statement will do. You can attach those documents by scanning or taking a picture of them and saving them as a file. Then attach it by clicking on the file icon:

- Make sure to Review and Submit. Once submitted, check your confirmation statement to assure that the enrollment is correct. If not, you can make changes and re-submit.

Enrollment Confirmation For			
Event Date: May 20, 2019			
Health Plans			
Plan	Options	Pre Tax	Employer
Enhanced HSA	Employee & Spouse	73.00	464.76
Dependent	Relationship	Birthdate	
[REDACTED]	Spouse	05/18/1964	

What doctors/providers are on the Tier 1 provider list?

You get the best level of coverage by going to Riverside for your medical care. Going to a provider in the Riverside Medical Group (RMG) will assure that you are getting the highest level of coverage. Or you can use the online searchable tool to find all providers on the Tier 1 list.

Go to www.UMR.com and Login (or register) to find a provider.

The screenshot shows the UMR website's login and registration interface. On the left, there's a 'Login to umr.com' section with fields for 'Username*' and 'Password*', a 'Go' button, and links for 'I forgot my Username or Password' and 'Need help? Contact us'. On the right, there's a 'Create an account' section with a 'Register' button and a list of benefits: 'View benefits and claims', 'Find an in-network provider', and 'Access an ID card, and more'.

The screenshot shows the UMR website dashboard. At the top, there's a navigation bar with 'Home', 'Live Chat', and 'Messages'. Below this is a 'myMenu' sidebar with links to 'Claims', 'Benefits & coverage', 'Account balances', 'ID card', and 'Find a provider'. The main area is titled 'My taskbar' and contains three circular icons: 'Review your new claim activities', 'Check your wellness activities', and 'Opt-in to paperless'. Below the taskbar is a 'Provider network' section with a 'View providers' button.

Click on “FIND A PROVIDER”, then “View Providers” will open a new window where you can select the “Tier 1 Provider Search”:

The screenshot shows the UMR website's 'FIND A PROVIDER' page. It has a header with 'FIND A PROVIDER | Riverside Medical Center provider search'. Below this, there are links for 'Tier 1 Provider search' and 'Tier 2 - UnitedHealthcare Choice Plus Provider Search'. A paragraph of text explains that Presence and Amita facilities are excluded from coverage on the Riverside Healthcare plan, and that Riverside has customized their plan to pay this attached list of providers as out of network. At the bottom, there's a URL: <https://www.umar.com/tpa-ap-web/?navDeepDive=network183&viewDefaultLayout=false>

You can search for your Tier 1 provider by name or by specialty:

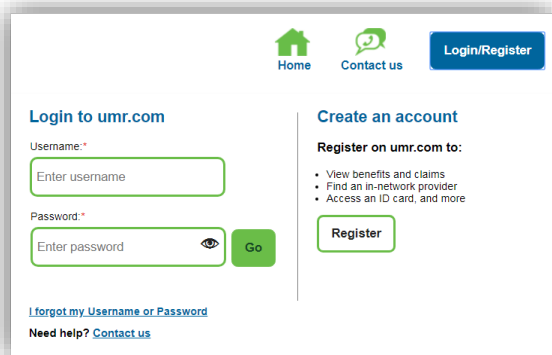
The screenshot shows the UMR website's 'Provider network' search form. It has a title 'Provider network' and a subtitle 'Find an in-network provider or doctor. Search by specialty (topic or area of expertise) or provider name (includes facilities)'. The form is divided into three sections: '1 Search by' with radio buttons for 'Provider specialty' and 'Provider name', and a checkbox for 'Display only Primary Care Physicians (PCP)'; '2 Filter' with dropdown menus for 'Physician' and 'Obstetrics & Gynecology'; and '3 Location' with a text input for '60901', a dropdown for 'Select State', and a 'Radius (in miles)' slider. A 'Find providers' button is at the bottom right.

See a full list of Tier 1 providers along with their provider profile including address and phone number to make it easier for you to make an appointment:

The screenshot shows the UMR website's 'Provider Profile' page. It displays a list of providers on the left and a detailed profile for 'Andrews, Lizzy MD' on the right. The list includes 'Ramakrishna, Renuka J MD' and 'Andrews, Lizzy MD'. The profile for 'Andrews, Lizzy MD' shows her as a 'Tier 1 Provider' with contact information: 'Phone (815) 938-4651', 'Address 338 Larry Power Road, Bourbonnais, IL 60914, 4.3 miles', and 'Languages spoken: Not Applicable'. It also lists her 'Affiliations' as 'Riverside Medical Group Women's Health' and notes that her 'Profile last updated' on 05/22/2019.

How do I know how much insurance paid for my claim and how much I owe my provider?

- Log on to UMR.com and select "Claims"



Home Contact us Login/Register

Login to umr.com

Username:*

Enter username

Password:*

Enter password

Go

[I forgot my Username or Password](#)

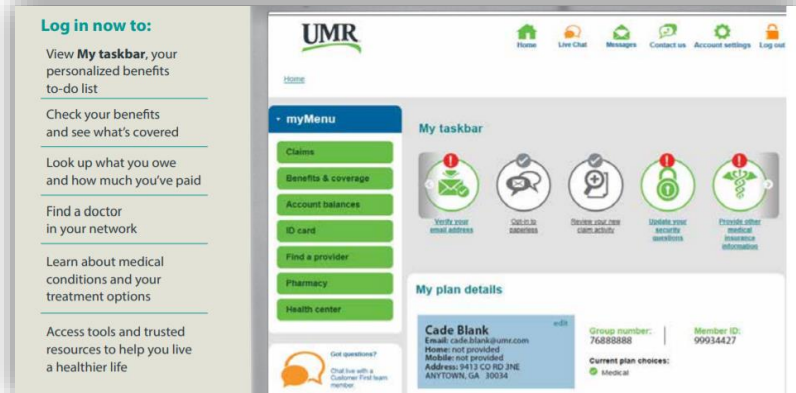
Need help? [Contact us](#)

Create an account

Register on umr.com to:

- View benefits and claims
- Find an in-network provider
- Access an ID card, and more

Register



Log in now to:

View **My taskbar**, your personalized benefits to-do list

Check your benefits and see what's covered

Look up what you owe and how much you've paid

Find a doctor in your network

Learn about medical conditions and your treatment options

Access tools and trusted resources to help you live a healthier life

myMenu

- Claims
- Benefits & coverage
- Account balances
- ID card
- Find a provider
- Pharmacy
- Health center

My taskbar

- Verify your email address
- Call us to activate
- Review your plan
- Update your benefits
- Provide other medical insurance information

My plan details

Cade Blank

Email: cade.blank@umr.com

Home: not provided

Mobile: not provided

Address: 9413 CO RD 3NE KENTOWN, GA 30134

Group number: 76588888

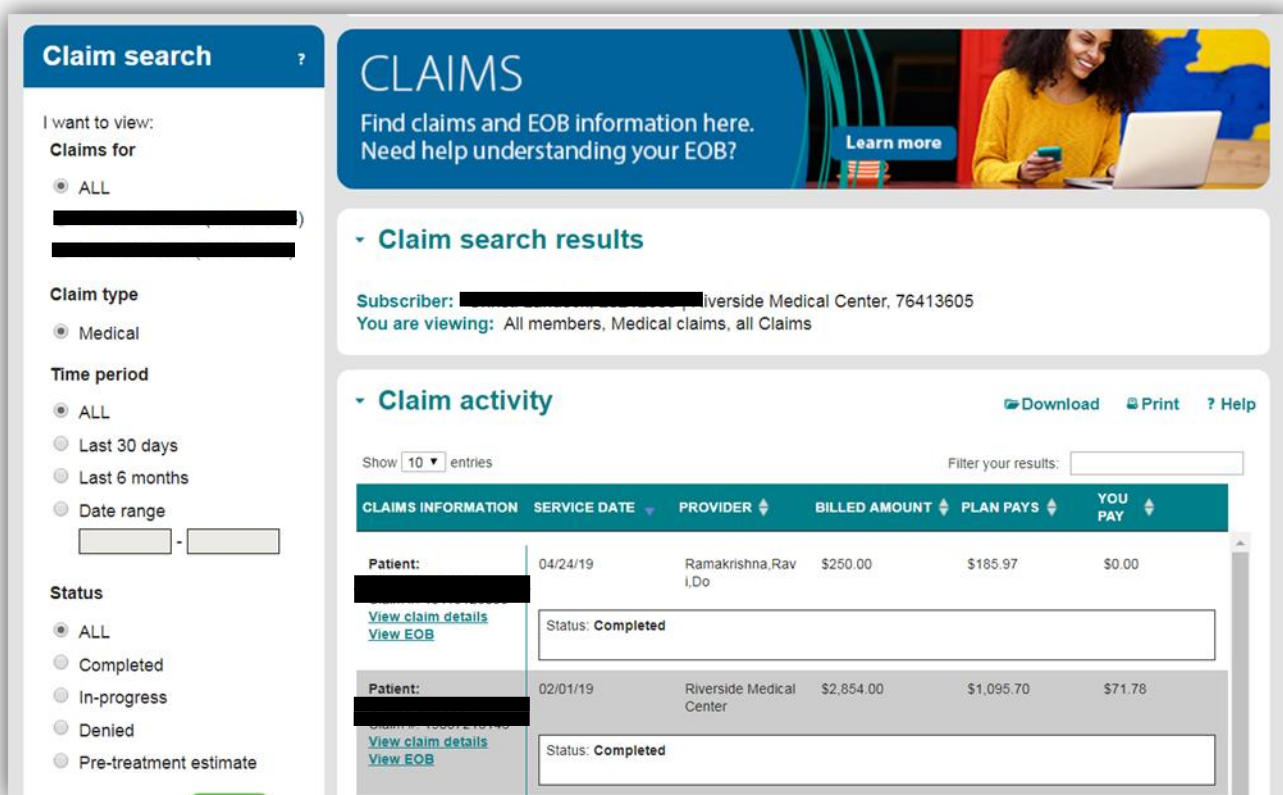
Member ID: 99934427

Current plan choices: [View all](#)

- By viewing your Claims Activity, you will see how much was billed, how much is paid, and how much you may owe the provider. Use your Explanation of Benefits (EOB) to compare to the bill you get from the provider.
- If you have questions about your claims, you can call UMR at the number on the back of your ID Card.

I don't think my claim is being paid correctly... who can I call?

- First, call UMR at the phone number on the back of your ID card to discuss the claim.
- If you still feel the claim is being processed incorrectly, call the benefit claims assistance line at ext. 5621. This extension will transfer you directly to our broker, WFI Group (their direct line is 866-256-6660).
- You can always reach out to Christi, Benefit Coordinator in HR, at ext. 4710 or clandeck@rhc.net



Claim search

I want to view:

Claims for

☒ ALL

Claim type

☒ Medical

Time period

☒ ALL

☐ Last 30 days

☐ Last 6 months

☐ Date range

Status

☒ ALL

☐ Completed

☐ In-progress

☐ Denied

☐ Pre-treatment estimate

CLAIMS

Find claims and EOB information here. Need help understanding your EOB?

[Learn more](#)

Claim search results

Subscriber: [REDACTED] Riverside Medical Center, 76413605

You are viewing: All members, Medical claims, all Claims

Claim activity

[Download](#) [Print](#) [Help](#)

Show 10 entries Filter your results:

CLAIMS INFORMATION	SERVICE DATE	PROVIDER	BILLED AMOUNT	PLAN PAYS	YOU PAY
Patient: [REDACTED] View claim details View EOB	04/24/19	Ramakrishna, Rav I, Do	\$250.00	\$185.97	\$0.00
Status: Completed					
Patient: [REDACTED] View claim details View EOB	02/01/19	Riverside Medical Center	\$2,854.00	\$1,095.70	\$71.78
Status: Completed					

How do I fill my Prescriptions?

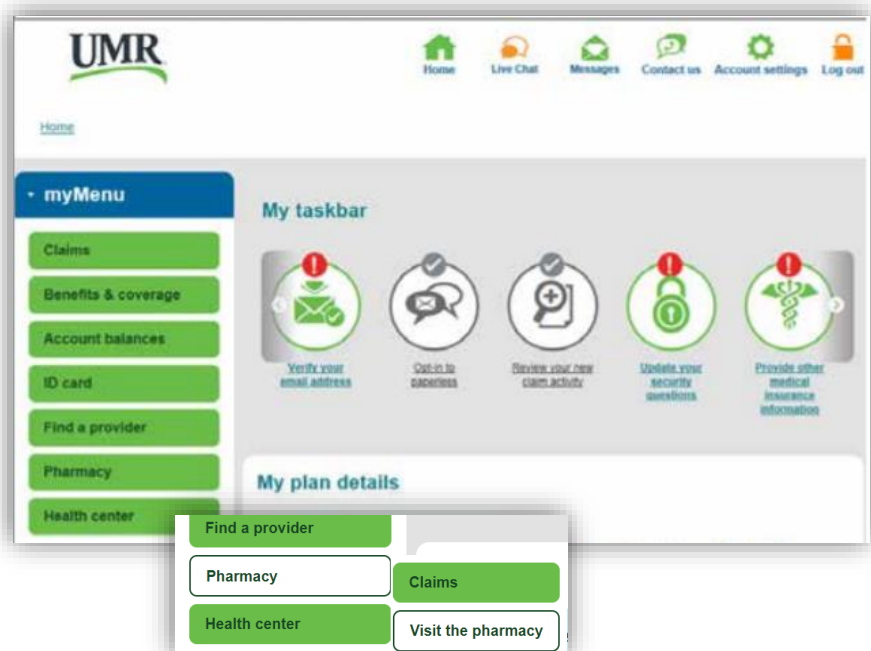
Take advantage of the convenience and savings of ordering your 90-Day maintenance medications using OptumRx Home Delivery. Home delivery is safe and reliable, and you get:

- A three-month supply of your medication
- Phone access to pharmacists 24 hours a day, 7 days a week
- Free standard shipping
- Helpful reminders letting you know when to take or refill your meds

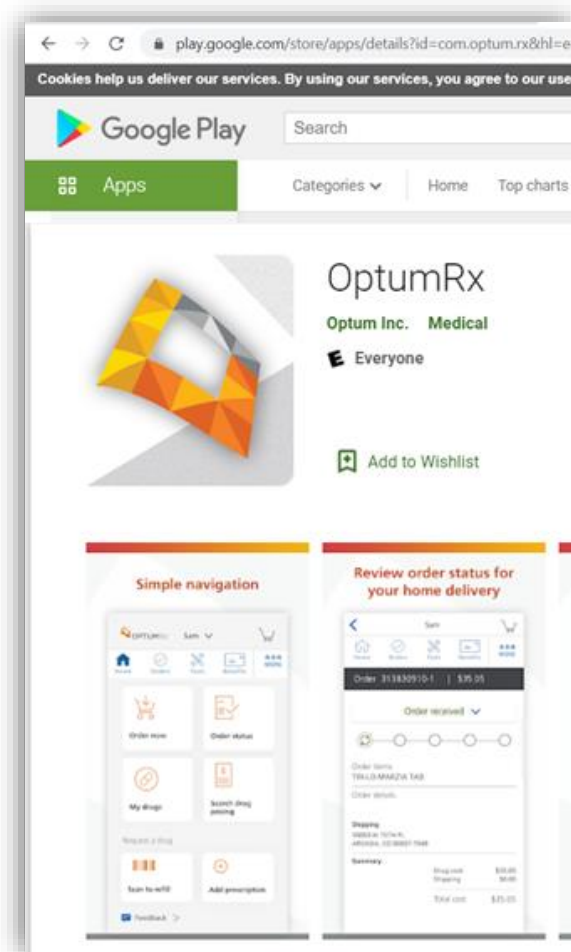
Have your doctor submit your 90-day prescription to OptumRx. Then you can fill the prescription using any one of the following three methods:

- 1) Call the phone number on the back of your UMR ID card.
- 2) Log on to UMR.com and select "Pharmacy", then "Visit the pharmacy". This is a single sign on to the OptumRx website. Where you can manage your prescriptions, find pharmacies, see lower cost alternatives, and more.
- 3) Download the mobile app. You can download the OptumRx mobile app by searching for OptumRx in the App Store or Google Play.

Need to fill a non-maintenance medication? Go to any of the retail pharmacies available in the OptumRx network, such as Walgreens, CVS, etc... You can find a pharmacy on the website or app.



Check out the OptumRx app on the App Store or Google Play



PHARMACY BENEFITS

Manage your prescription medications

Visit the pharmacy

Through OptumRx, you can:

- Find out if your prescription is covered and how much it will cost.
- Locate a pharmacy.
- Access additional health tools.

[Visit the pharmacy](#)

Please note:

The first time you visit OptumRx online, you will be asked to provide additional information to view your account. As a returning member, clicking "Visit the pharmacy" will link you directly to your account.

When you click "Visit the pharmacy", a new window will display above this window. When you want to return just close the pharmacy window.

Is there anything I can do to help lower the cost of my prescriptions?

- **Generic Medications:** Using generic medications can provide significant cost savings. Ask your provider or pharmacist if there is a generic treatment option available and if it is appropriate for you.
- **Different Medication Choice:** Oftentimes, there is more than one medication option to treat the same condition. If it seems your cost is high, ask your pharmacist if there are any alternatives you can suggest to your provider. Don't be afraid to ask questions - your provider wants to prescribe the best option for you, but sometimes, there is more than one - and it may be worth it to ask.
- **Different Pharmacies:** Out-of-pocket costs of medications are very important to know. OptumRx has an online tool that tell you how much your prescription costs and helps you shop around for the lowest price at different pharmacies in your area.
- **Coupon Savings:** There are many discount programs you can find online that may provide cost savings compared to the out-of-pocket prices. There are a number of websites out there, CommunityCaresRX.com, WellRX.com, and GoodRX.com are a few. Or go to Google and search coupons using the name of your medication and dosage. Coupons aren't available for all medications and not all coupons will apply toward your deductible and out of pocket amounts on your medical plan.
- **Prescription Savings Programs:** Many drug manufacturers offer savings programs for their brand name medications. The most reliable way to find if financial assistance is available is through the manufacturer's website (you may find the name of a drug's manufacturer during your Google search). SEE PAGE 16 - ADDENDUM – "Prescription Savings Programs" for a list of medications and a link to the website.

Prescriptions are typically less expensive if you utilize OptumRx, rather than a retail pharmacy. OptumRx can apply coupons and discounts as well even if they are not listed as an option on the manufacture's site. Once you have your coupon or discount information you may call OptumRx at the number listed on the back of your UMR Health Insurance Card and ask them to apply the coupon savings to your prescription.

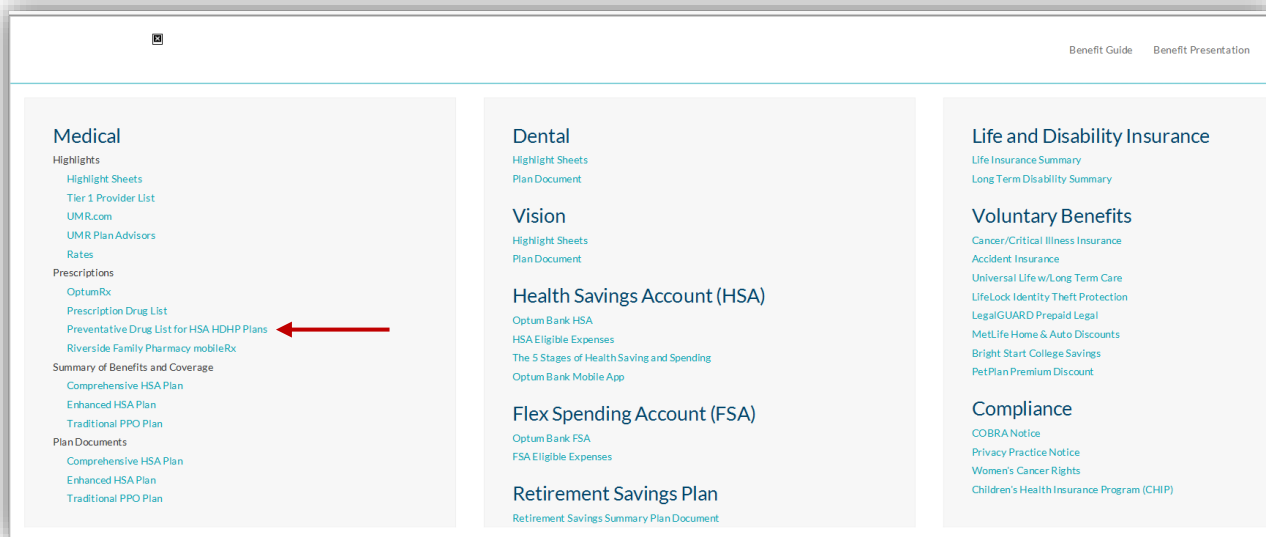
Don't Skip Important Medications! The most important thing you can do for your health is to stay on track with your necessary medications. While it is tempting to skip doses, or just forego filling a prescription altogether, this will often result in worsening your illness or condition. Ultimately, going untreated or under-treated can lead to far more serious and expensive health care outcomes, such as hospitalizations, more prescription medications, missed work days and an overall lack of well-being. Keep up with your daily medications, and always ask your provider before stopping medications. Take advantage of preventive appointments and annual well-check appointments. Communicate with your pharmacist and provider to make sure you understand why you are taking each medication. We want you to have the best possible health outcomes. Be an advocate for your own health by working with your pharmacist and provider to find the most affordable and effective solutions together.

If you still find that you can't afford your medications and need assistance, please feel free to call for help:

- o Christi Landeck, Benefit Coordinator – Ext 37255
- o Lynn Christian, REACH Wellness and Outreach Manager – Ext 37264
- o Claims assistance with our broker, WFI – 866-256-6660

Where can I find help understanding my HSA eligible HDHP?

- Employees can choose from two consumer driven plans, Comprehensive and Enhanced, with varying deductibles and coinsurance. These plans combine a High Deductible Health Plan (HDHP) benefit plan with an HSA account (a savings account in your name) allowing you to set aside pre-tax funds to pay for eligible medical, dental, or vision expenses.
- The plans cover preventive care services in network with no member cost sharing. Including Preventive Generic medications. You can see a full list of those eligible medications on InforESS under Benefit Information.



- Services outside of preventive care, including office visits and prescriptions, apply to your deductible and coinsurance. When considering this, keep in mind that there is substantial premium cost savings over the PPO plan that has copays, but which also has higher family deductible and max out of pocket costs.
- When accessing services, use your UMR Member ID card to access the full value of the provider contracted rate. Then use the funds in your HSA to pay for the expenses applied to deductible or coinsurance.
- To help you pay for those out of pocket expenses, Riverside annually deposits \$750 into the HSA accounts of each employee enrolling in the Enhanced HSA plan and \$1000 for the Comprehensive HSA plan.

2021 Medical/Rx Plans At A Glance

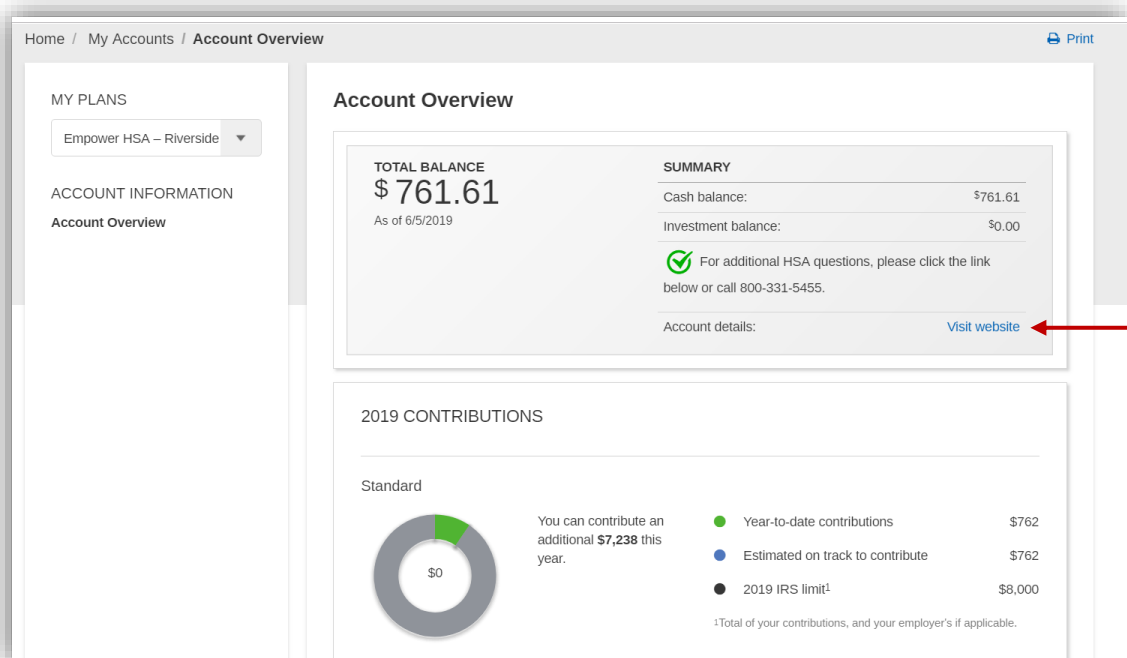
Benefit Plan	Traditional PPO Plan			Enhanced HDHP With HSA			Comprehensive HDHP With HSA		
Riverside Contribution to HSA	N/A			\$750			\$1,000		
Annual deductible	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Per person	\$3,000	\$3,750	\$3,750	\$3,000	\$3,750	\$5,000	\$3,500	\$4,500	\$6,000
Per family	\$9,000	\$10,500	\$11,250	\$9,000	\$11,250	\$15,000	\$10,500	\$13,500	\$18,000
Max. Out of Pocket	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Per person	\$4,500	\$7,150	\$13,500	\$3,800	\$6,750	\$12,000	\$5,000	\$6,750	\$12,000
Per family	\$13,200	\$14,300	\$26,500	\$9,000	\$13,500	\$24,000	\$10,500	\$13,500	\$24,000
Coinurance/Co-Pay	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
	90%	70%	40%	90%	70%	40%	80%	60%	40%
Office visit co-pay	100%	Preventive 100%	Ded/ co-ins^	Preventive 100%	Preventive 100%	Ded/ co-ins^	Preventive 100%	Preventive 100%	Ded/ co-ins^
Preventive Diagnostic	\$20/\$40	All else		All else	All else		All else	All else	
Fastcare / Urgent Care	\$10 / \$20	Ded/co-ins^		Ded/co-ins^	Ded/co-ins^		Ded/co-ins^	Ded/co-ins^	
Emergency co-pay	\$500 / 90%								
OptumRx Prescription Plan*	80%			80%			80%		
HDHP Generic Preventive	N/A			FREE			FREE		
Generic	20% co-ins (\$125 max per 30-day fill)			Ded / \$0			Ded / \$0		
Non-Specialty Brand	20% co-ins (\$125 max per 30-day fill)			Ded / 20% co-ins			Ded / 20% co-ins		
Specialty Drugs	(20% co-ins)			Ded / 20% co-ins			Ded / 20% co-ins		
Co-insurance applies to max out of pocket									

*Prescription plan will no longer use the Riverside Family Pharmacy as part of the benefits plan.
Use Optum's convenient mail order program for the 90-day fill option.
For your convenience, all 90-day prescriptions still open with Riverside Family Pharmacy will automatically be transferred to Optum Mail Order.

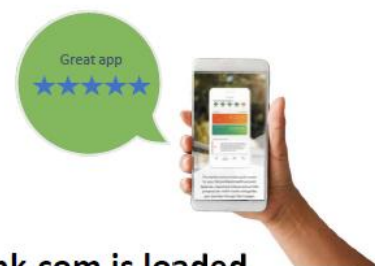
How do I use my Health Savings Account (HSA)?

Click on the links below for Optum Bank videos to help you understand how to take advantage of your HSA:

- How do I use my HSA? <https://youtu.be/25IYHCwth7U>
- What is an HSA? <https://youtu.be/Kstuc2GaOlk>
- Have your information at your fingertips by using the OptumBank Mobile app: <https://youtu.be/gvcCWt4R15c>
- To access your account online, go to www.empowermyretirement.com and log in (if it's your first time, click on "Login Help"). You will be able to see your HSA account listed along with your 403b and 401a plans. Click on the HSA Plan for an account summary. Then click on "Visit Website" for a seamless single sign-on transfer to the OptumBank site where you can set up your security questions, name your beneficiaries, and see your transactions. You can also "manage my debit cards" and request another card be mailed to you.

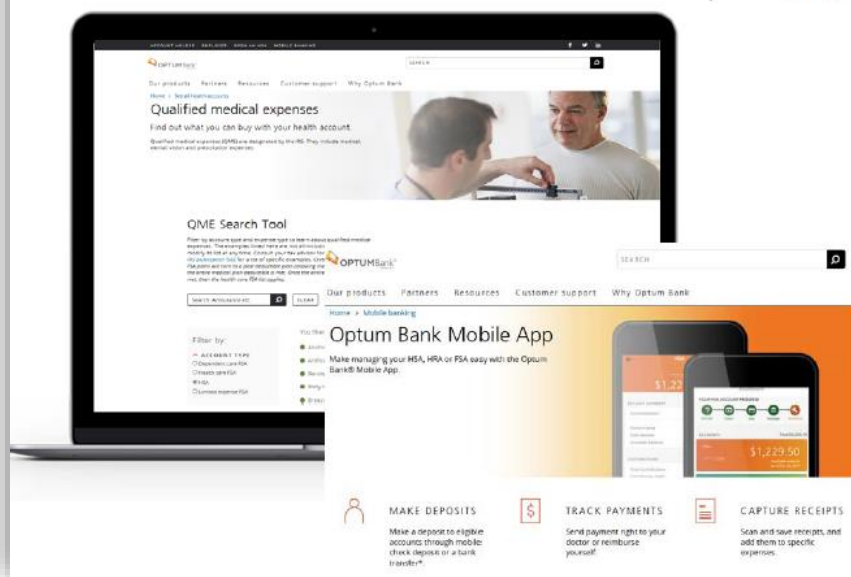


Get connected with Optum Bank



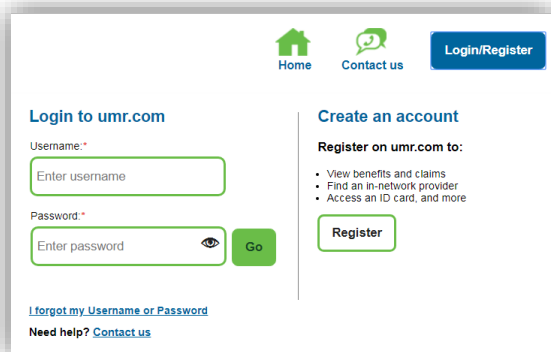
Optumbank.com is loaded with resources:

- Optum Bank virtual assistant chat
- Qualified medical expense search
- Health Savings Checkup tool
- Education resources such as videos and webinars
- Tax center and more
- Sign in to access your account



How can I get another medical ID card?

- Log on to UMR.com and select "ID Card" and you can view, print, or order your member ID card.



Home Contact us Login/Register

Login to umr.com

Username:*

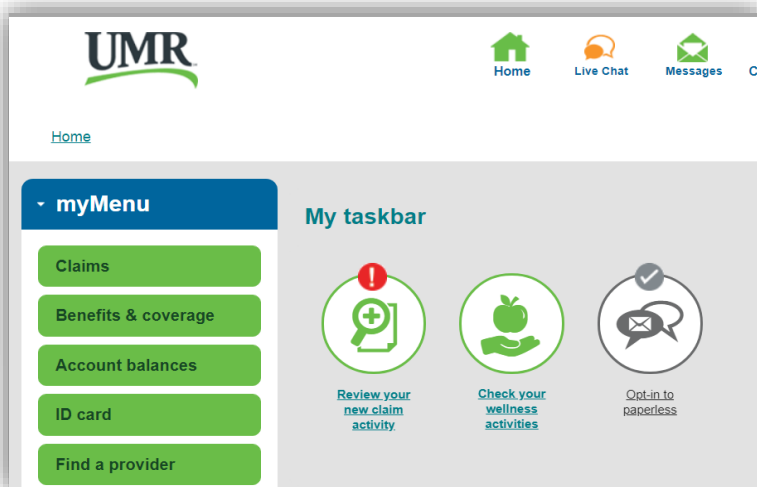
Password:*

[I forgot my Username or Password](#)
Need help? [Contact us](#)

Create an account

Register on umr.com to:

- View benefits and claims
- Find an in-network provider
- Access an ID card, and more



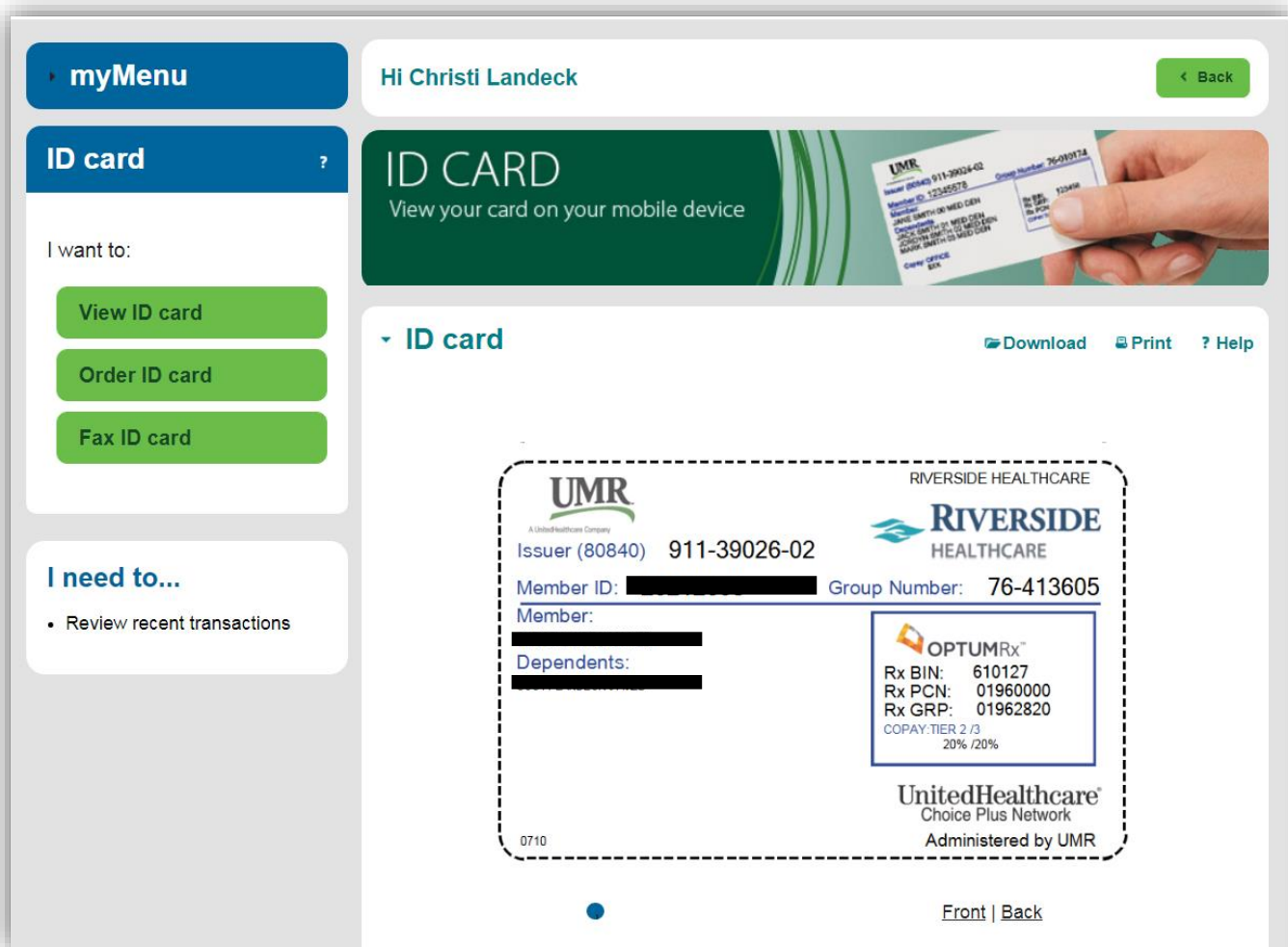
Home Live Chat Messages

myMenu

- Claims
- Benefits & coverage
- Account balances
- ID card
- Find a provider

My taskbar

- Review your new claim activity
- Check your wellness activities
- Opt-in to paperless



myMenu

ID card ?

I want to:

- View ID card
- Order ID card
- Fax ID card

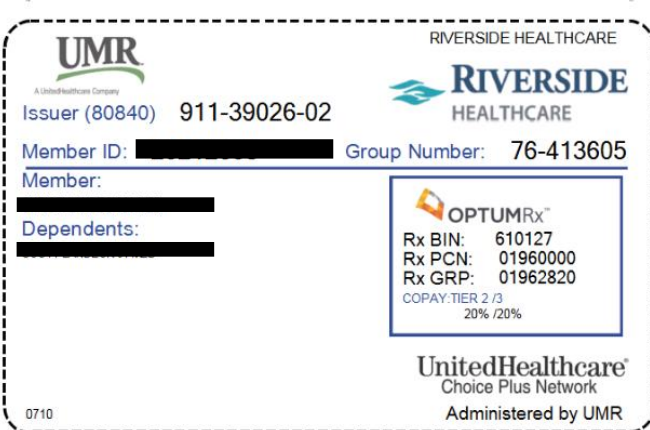
I need to...

- Review recent transactions

Hi Christi Landeck [Back](#)

ID CARD
View your card on your mobile device

ID card [Download](#) [Print](#) [Help](#)



0710

Front | Back

How can I change my contribution amount to my Health Savings Account (HSA)?

- Log on to InforESS, click on “Benefit Enrollment” and choose the Life Event called “HSA Enrollment Update”.
- Click on ENROLLMENT and right click on your Health Savings Account and “change entry”.
- The amount defaults to the yearly amount, but if you click on the down arrow you can change that to a PER PAY PERIOD amount.
- Once you’ve made your change, be sure to REVIEW AND SUBMIT.

The screenshot shows the Infor Global HR web portal. The browser address bar displays the URL: https://mingle-portal.inforcloudsuite.com/RIVERSIDEMEDICAL_PRD/856130fc-31bd-4dc. The page title is "CHRISTI LANDECK - 1033 - HSA Enrollment Update - Tuesday, February 26, 2019". On the left sidebar, there are navigation links: Life Event Details, Instructions, Current Benefits, Enrollment (selected), Health Savings Accounts, and Review And Submit. The main content area shows a "Change Entry" table with columns: Select, Plan, Employee Pre Tax, and Employee. The table lists four options:

Select	Plan	Employee Pre Tax	Employee
<input type="checkbox"/>	HSA Comp-single coverage (enrolled in Comprehensive Plan)	0.00	26.85
<input type="checkbox"/>	HSA Comp-child.spouse.family cov (enrolled in Comp Plan)	0.00	26.85
<input type="checkbox"/>	HSA Enh-single coverage (enrolled in Enhanced Plan)	0.00	19.23
<input checked="" type="checkbox"/>	HSA Enh-child.spouse.family cov (enrolled in Enhanced Plan)	50.00	19.23
<input type="checkbox"/>	Waive HSA (or not eligible)	0.00	0.00

 A dropdown menu is open for the selected row, showing options: Change Entry, Save, Withdraw, View Audit Log, and View Full Audit Log. At the bottom right, it says "Showing All 1 Rows".

Where can I see my Flexible Spending Account (FSA) balance and transactions?

- Log on to OptumBank.com or use the Mobile app.

Access your account anywhere, any time.

Log in to your account at **optumbank.com** or use our mobile app to:

- Check your balance
- View your claims
- Monitor payments
- Receive messages
- Submit receipts

Paying for eligible expenses.

With your Optum Bank debit Mastercard®, you can pay for eligible health care expenses without submitting any paper claim forms. It's fast and convenient. Fill a prescription. Pay and be on your way.

You can also pay for eligible health care expenses with a personal credit card or check. Just submit a claim request online, or on the mobile app, along with the right documents, and receive your reimbursement directly into your bank account. Sign up for direct deposit when you log in to your account at **optumbank.com**.

Save your receipts.

Be careful how you use your FSA. There are rules. You will want to keep receipts from your doctors, dentists, clinic, pharmacy and hospital for all eligible health care expenses. All receipts should include the date and description of the service, provider's name and amount paid. That way, you have proof if you need to verify that all of your FSA expenses meet IRS requirements for eligibility.

How can I change my retirement deferral amount?

- Log on to www.EmpowerMyRetirement.com
- If you haven't logged in for a while, also check to see that your beneficiary designation is correct.
- It's always a good idea to log on to your plan occasionally and you can go paperless to review your quarterly statements online.

We have a great resource in Jennifer Frahm our Retirement Education Counselor with Empower.

Go to <https://riversidehealthcare.empowermytime.com/> to schedule an appointment with her.

The screenshot shows the Empower Retirement website. At the top left is the Empower Retirement logo. To its right is the text "YOUR RETIREMENT PLAN". On the far right are links for "Fund Information" and "Plan Sponsor Center". The main content area features a large graphic on the left with a person walking a path towards a bridge, with a gauge showing "92% retirement savings score" and "6% target score". To the right of this graphic is a blue box with the text "Get a better understanding of your projected retirement income." and a link "Watch the video »". On the right side of the page is a "Participant Login" section with fields for "Username" and "Password", a "Login help?" link, and "SIGN IN" and "REGISTER" buttons.

Start by registering your account

- Log on and select *Register*.
- Choose the *I do not have a PIN* tab.
- Follow the prompts to create your username and password.

If we don't have your email or phone number on file from your employer, or if you have another account with Empower (with a former employer, for example), you will need to call to access your new plan account.

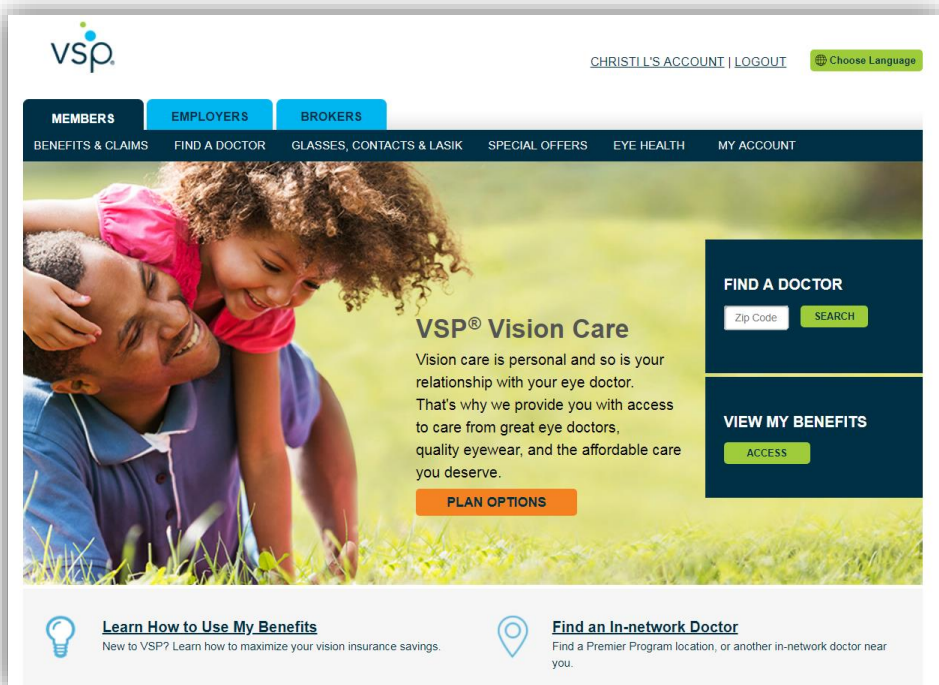
For more help, call 866-467-7756

Representatives are available weekdays Monday through Friday 7am–9pm Central time and Saturdays 8am–4:30pm Central time

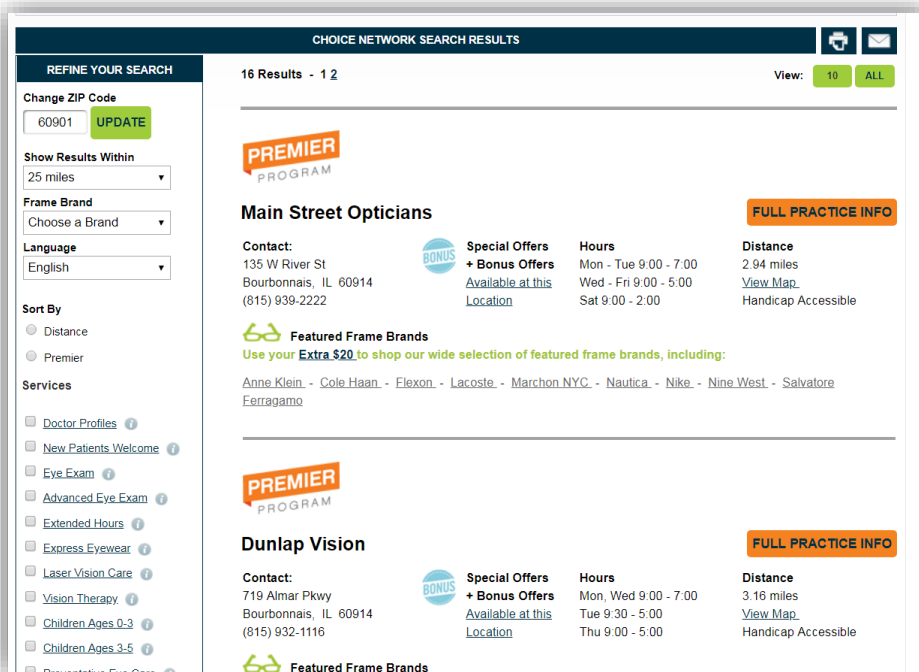
The screenshot shows the "Account verification" form. At the top, it says "Enter the information below to verify your account." Below this are three tabs: "I do not have a PIN" (which is selected and highlighted with a red circle), "I have a PIN", and "I have a plan enrollment code". The form fields include: "SOCIAL SECURITY NUMBER", "ZIP / POSTAL CODE", "LAST NAME (GENERALLY INCLUDES SUFFIX: E.G., JR, SR, III)", "DATE OF BIRTH MM/DD/YYYY", and "NUMERIC PORTION OF STREET ADDRESS OR P.O. BOX". At the bottom is a blue "CONTINUE" button.

How do I use my Vision benefits?

- There is no ID card for your vision benefits... you simply call a VSP provider to make an appointment and tell them you are a VSP member and they will look you up and verify your benefits.
- Go to www.VSP.com find a provider, view your benefits, and more...



The image shows the VSP Vision Care website homepage. At the top, there's a navigation bar with links for MEMBERS, EMPLOYERS, and BROKERS. Below this is a secondary navigation bar with links for BENEFITS & CLAIMS, FIND A DOCTOR, GLASSES, CONTACTS & LASIK, SPECIAL OFFERS, EYE HEALTH, and MY ACCOUNT. The main content area features a large image of a smiling man and a young girl. To the right of the image, there's a section titled "VSP® Vision Care" with a description: "Vision care is personal and so is your relationship with your eye doctor. That's why we provide you with access to care from great eye doctors, quality eyewear, and the affordable care you deserve." Below this text are two buttons: "PLAN OPTIONS" and "FIND A DOCTOR". The "FIND A DOCTOR" button is a dark blue button with a white "Zip Code" input field and a green "SEARCH" button. Below the "FIND A DOCTOR" button is a "VIEW MY BENEFITS" button with a green "ACCESS" button. At the bottom of the page, there are two sections: "Learn How to Use My Benefits" with a lightbulb icon and "Find an In-network Doctor" with a location pin icon.



The image shows the VSP Choice Network Search Results page. At the top, there's a header "CHOICE NETWORK SEARCH RESULTS" with a "View" dropdown set to "10" and "ALL". Below the header, there's a "REFINE YOUR SEARCH" sidebar on the left. The sidebar includes sections for "Change ZIP Code" (60901), "Show Results Within" (25 miles), "Frame Brand" (Choose a Brand), "Language" (English), "Sort By" (Distance, Premier), and "Services" (Doctor Profiles, New Patients Welcome, Eye Exam, Advanced Eye Exam, Extended Hours, Express Eyewear, Laser Vision Care, Vision Therapy, Children Ages 0-3, Children Ages 3-5, Preventative Eye Care). The main content area displays "16 Results - 1 2". The first result is for "Main Street Opticians", which is a "PREMIER PROGRAM". It includes contact information (135 W River St, Bourbonnais, IL 60914, (815) 939-2222), a "BONUS" icon, "Special Offers + Bonus Offers" (Available at this Location), "Hours" (Mon - Tue 9:00 - 7:00, Wed - Fri 9:00 - 5:00, Sat 9:00 - 2:00), "Distance" (2.94 miles), and a "FULL PRACTICE INFO" button. Below the contact information is a "Featured Frame Brands" section with a list of brands: Anne Klein, Cole Haan, Flexon, Lacoste, Marchon NYC, Nautica, Nike, Nine West, Salvatore Ferragamo. The second result is for "Dunlap Vision", which is also a "PREMIER PROGRAM". It includes contact information (719 Almar Pkwy, Bourbonnais, IL 60914, (815) 932-1116), a "BONUS" icon, "Special Offers + Bonus Offers" (Available at this Location), "Hours" (Mon, Wed 9:00 - 7:00, Tue 9:30 - 5:00, Thu 9:00 - 5:00), "Distance" (3.16 miles), and a "FULL PRACTICE INFO" button. Below the contact information is a "Featured Frame Brands" section.

How do I find information about my Dental plan?

- Be sure to read the Delta Dental information provided on the Benefit Information page for details about the different network levels within Delta Dental of Illinois.
- Go to www.DeltaDentalIL.com find a provider, view your benefits, order another ID card, and more.
- Delta Dental of Illinois Customer Service 1-800-323-1743



Save More by Going PPO

When it comes to pearly whites, everyone wants to save a little green. With the Delta Dental PPO™ network, you'll get the coverage you need at a lower out-of-pocket cost.

Here's why: When general and specialty dentists participate in the Delta Dental PPO network, they agree to accept Delta Dental's PPO fees for services as payment in full. On average, **patients save 30%** on the fee a Delta Dental PPO dentist would submit for a claim versus their regular fee. Delta Dental PPO network dentists have also agreed **not to "balance bill" patients**. This means they can't bill you the difference between the Delta Dental PPO fee and their regular fee.

Delta Dental Premier® is a safety net for our Delta Dental PPO network. You will pay more out-of-pocket with a Delta Dental Premier Dentist compared to a Delta Dental PPO Dentist. However, you may save more with a Delta Dental Premier Dentist compared to a non-network Dentist. Delta Dental Premier Dentists agree to our maximum plan allowances as payment in full, which may be lower than the dentist's regular fee.

	 Amount Billed	 Delta Dental of Illinois' Allowed Amount	 Coverage Percentage Paid by Delta Dental of Illinois	 Amount Delta Dental of Illinois Pays*	 Amount Dentist Can Bill You Over the Allowed Amount	 Total Amount You Pay	 Your Total Cost Savings
Procedure 1							
Delta Dental PPO™ Network	\$80	\$57	100%	\$57	\$0	\$0	\$23
Delta Dental Premier® Network	\$80	\$70	100%	\$70	\$0	\$0	\$10
Out-of-Network	\$80	\$70	100%	\$70	\$10	\$10	\$0
Procedure 2							
Delta Dental PPO™ Network	\$1,200	\$850	50%	\$425	\$0	\$425	\$350
Delta Dental Premier® Network	\$1,200	\$995	50%	\$497.50	\$0	\$497.50	\$205
Out-of-Network	\$1,200	\$995	50%	\$497.50	\$205	\$702.50	\$0

Whether you see a general dentist or visit a specialist, it pays to use a Delta Dental PPO dentist. Visit deltadentalil.com today to find participating dentists in your area.

You can also download our free Delta Dental mobile app to search dentists and gauge the cost of common dental treatments using the Dental Care Cost Estimator tool.

*The example chart is relative to plans where Delta Dental Premier network and out-of-network services are paid off of the maximum plan allowance. This information is for illustrative purposes only and assumes the deductible has been met and the annual maximum has not been reached. There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions or non-covered services, please refer to your policy or certificate of coverage, or contact Delta Dental of Illinois. For specific fees and costs for a certain procedure, you can request a pre-estimate from your dentist.

What happens with my benefits if I leave Riverside?

- COVERAGE END DATE: Coverage ends the last day of the pay period that you term. For example, if your last day is 2/10, then your last day of coverage is 2/20 (see pay schedule on page 2).
- COBRA: You can continue your health, dental, vision and flex spending benefits through COBRA. You will get a COBRA notice mailed to your home from Woodruff Financial (WFI) who is our COBRA administrator. You have 45 days to enroll in COBRA and your effective date is the first day following your last day of coverage on the group plan.
 - COBRA costs include the premiums you pay and the amount that Riverside pays for your plan plus 2% paid on a monthly basis. You can find that cost by looking at the RATE SHEET found under the “Benefit Information” icon on InforESS.
 - Due to the high cost of COBRA, you may want to consider some alternatives...
 - Enroll on your spouse’s plan if available.
 - Enroll on the MarketPlace by going to www.GetCoveredIllinois.gov or by contacting a trusted insurance agent.
 - See if you are eligible for Medicaid by going to www.Abe.Illinois.gov
 - If your new employer’s coverage starts sooner than the 45-day enrollment period, you may want to just hold on to the COBRA notice until your new plan starts and only enroll if something happens in that timeframe that would cost you more out of pocket than the premiums will cost.
- EARNED TIME: If you have an earned time balance, the full balance will be paid out to you on your last paycheck. That paycheck will be direct deposited as usual but because you will no longer be able to log on to InforESS to view your paystub, a paper paystub will be mailed to your home address.
- RETIREMENT PLAN: You do not have to move your money. You can keep your money in the Empower Retirement plan. You will continue to get quarterly statements and have all the same services available to you now. Contact information: www.EmpowerMyRetirement.com or 800-701-8255.
- OPTUM BANK HSA (HEALTH SAVINGS ACCOUNT): Your money remains in your Optum HSA and you can continue to use your debit card to pay for medical, dental and vision expenses. You can do this until your account is exhausted. You also have the option to transfer the funds to a new HSA account if you want to.
- OPTUM BANK FSA (Flexible Spending Account (FSA): You have 60 days to submit any claims incurred prior to your last day of coverage.
- LIFE INSURANCE: You may be eligible to convert your basic and dependent life coverage and port or convert your optional employee and dependent life coverage(s). To be eligible to port coverage, you must have been actively at work on the date employment ended.
 - You must complete an application and apply for these options within 31 days of your coverage termination.
 - To apply, please contact Prudential at 1-800-778-3827 [TDD 1-800-496-1214] Monday through Friday between 8:00am and 8:00pm Eastern Time. Please provide the contract number 70347 when calling.
- VOLUNTARY BENEFITS: These are portable policies that you can continue on an individual basis. You will need to contact the company and let them know that you want to continue your benefit and ask them to set up a monthly payment plan and bill you directly.
 - Trustmark (Accident, Cancer, Critical Illness, Universal Life) – 800-918-8877
 - LifeLock Identity Theft – 800-607-9174
 - Legal Guard – 888-416-4313
 - MetLife Home & Auto – 800-438-6388

ADDENDUM

Prescription Savings Programs

1. Adzenys
 - a. <https://adzenysxrodt.com/patient-savings-offer/>
 - b. \$10/month if on PPO plan or deductible met
 - c. \$50/month for HSA plan deductible not met
2. Aimovig
 - a. <https://www.aimovigaccesscard.com/>
 - b. Pay \$5/month, annual maximum benefit \$3500
3. Anoro
 - a. <https://www.anoro.com/savings-support/savings/>
 - b. Pay \$0, max benefit \$150/month, \$450/90 days
4. Auryxia
 - a. <https://www.auryxia.com/iron-deficiency-anemia/patient/access-support/>
 - b. Up to \$500 off 90 tabs, up to \$1000 off 91-180 tabs
5. Belsomra
 - a. <https://www.belsomra.com/savings-coupon/>
 - b. Pay as little as \$30, max \$150 per prescription
6. Biktarvy
 - a. <https://www.gileadadvancingaccess.com/financial-support/gilead-copay-card>
 - b. \$0 copay/month, annual maximum benefit \$7200
7. Botox
 - a. <https://www.botoxsavingsprogram.com>
 - b. Reimbursement of up to \$1500/treatment
8. Brilinta
 - a. <https://www.brilinta.com/brilinta-coupon-savings/commercial-insurance.html>
 - b. Pay as low as \$5/30 days, max \$200 per 30 day supply
9. Bystolic
 - a. <https://www.bystolicsavings.com/>
 - b. Pay as low as \$35
10. Chantix
 - a. <https://www.chantix.com/support-for-taking-chantix/chantix-savings>
 - b. Save up to \$175 per fill
11. Citranatal
 - a. https://web-activations.truveris.com/program/citranatal/download_pdf
 - b. Pay as little as \$25
12. Combigan
 - a. <https://www.savewithhays.com/>
 - b. Pay as little as \$30
13. Combivent Respimat
 - a. <https://www.combivent.com/savings/card>
 - b. Pay as little as \$10, maximum savings \$50 per fill
14. Contour Next Test Strips
 - a. <https://www.contournext.com/meters-and-strips-savings/save-on-test-strips-contour-choice-card/>
 - b. Pay as little as \$25
15. Corlanor
 - a. <https://www.corlanor.com/corlanor-copay-card/>

- b. Pay as little as \$20, maximum savings \$160 per prescription
- 16. Cosentyx
 - a. <https://www.cosentyx.com/treatment-cost>
 - b. \$0 copay, maximum annual savings of \$16,000
- 17. Cotempla
 - a. <https://cotemplaxrodt.com/patient-savings-offer/>
 - b. \$10/month if on PPO plan or deductible met
 - c. \$50/month for HSA plan deductible not met
- 18. Creon
 - a. <https://www.creon.com/cfcareforward>
 - b. Pay as little as \$0
- 19. Descovy
 - a. <https://www.gileadadvancingaccess.com/financial-support/gilead-copay-card>
 - b. \$0 copay/month, annual maximum benefit \$7200
- 20. Dupixent
 - a. <https://www.dupixent.com/support-savings/copay-card>
 - b. \$0 copay, maximum savings of \$13,000 per year
- 21. Elestrin
 - a. <https://www.activatecard.com/mylanadvocate/elestrin/welcome.html>
 - b. Save up to \$25 per month
- 22. Eliquis
 - a. <https://www.eliquis.bmscustomerconnect.com/afib/savings-and-support>
 - b. Pay \$10 per 30 day supply, maximum annual benefit \$3800
- 23. Emgality
 - a. <https://www.emgality.com/savings>
 - b. \$0 copay, maximum annual savings \$4900
- 24. Enbrel
 - a. <https://www.enbrel.com/financial-support>
 - b. Pay as little as \$5
- 25. Entresto
 - a. <https://www.entresto.com/info/entresto-central/financial-support.jsp>
 - b. Pay as little as \$10 per prescription, maximum annual benefit \$3250
- 26. Epinephrine Auto- Injector (Mylan Brand)
 - a. https://www.activatecard.com/viatrisadvocate/mygenericEAI/welcome.html?_ga=2.161704824.556305752.1615926285-995519257.1615926285
 - b. Up to \$25 off copay
- 27. Epinephrine Auto-Injector (Impax Brand)
 - a. <https://sservices.trialcard.com/Coupon/Epinephrine>
 - b. \$10 off copay
- 28. Estring
 - a. <https://www.estring.com/save-on-estring>
 - b. Pay as little as \$45 per fill, max \$100 savings per fill
- 29. Eucrisa
 - a. <https://www.eucrisa.com/eucrisa-4-you>
 - b. Pay as little as \$10, max savings \$970 per tube
- 30. Farxiga
 - a. <https://www.farxiga.com/savings-support.html>
 - b. Pay as little as \$0, max savings \$270 per 30 day supply
- 31. Forteo
 - a. <https://www.forteo.com/savings#forteo-copay-card>
 - b. Pay as little as \$4 per 28 day supply, maximum annual savings \$9,000

32. Genvoya
 - a. <https://www.gileadadvancingaccess.com/financial-support/gilead-copay-card>
 - b. \$0 copay/month, annual maximum benefit \$7200
33. Glucagon
 - a. <https://www.lillyglucagon.com/>
 - b. Pay as little as \$30 per fill, max savings \$100 per fill
34. Glyxambi
 - a. <https://www.glyxambi.com/support-and-savings>
 - b. Pay as little as \$10, maximum savings \$175 per fill
35. Humalog
 - a. <https://www.insulinaffordability.com/>
 - b. Pay as little as \$35
36. Humira
 - a. <https://www.humira.com/humira-complete/cost-and-copay>
 - b. Pay as little as \$5 per month, maximum annual savings \$6,000
37. Humulin U-500
 - a. <https://www.humulin.com/savings-support>
 - b. Pay as little as \$25, maximum annual savings \$8,400
38. Intrarosa
 - a. <https://us.intrarosa.com/savings-and-support>
 - b. Pay as little as \$35 per fill
39. Januvia/Janumet
 - a. https://mprsetrial.mckesson.com/7821/?&_ga=2.27130297.547662663.1595616968-1474564704.1594222794#
 - b. Pay as little as \$5/month, maximum savings \$150 per month
 - c. This one is a better deal to fill it for 30 days at a time
40. Jardiance
 - a. <https://www.jardiance.com/support-and-savings/savings/>
 - b. Pay as little as \$10 per fill, maximum savings \$175 per fill
41. Lantus
 - a. <https://www.lantus.com/sign-up-for-savings>
 - b. \$0 copay for PPO/deductible met
 - c. \$99 copay for HSA deductible not met
42. Latuda
 - a. <https://www.latuda.com/bpd/latuda-savings-and-support.html#signup>
 - b. Pay as little as \$15, maximum savings \$400 per 30 day supply
43. Linzess
 - a. <https://www.linzess.com/savings-and-support/linzess-savings-program>
 - b. Pay as little as \$30 per fill
44. Lokelma
 - a. <https://www.lokelma.com/support-program.html#savings>
 - b. Pay as little as \$0 copay, maximum savings \$250 per 30 day supply
45. Lumigan
 - a. <https://www.savewithhays.com/>
 - b. Pay as little as \$30
46. Mydayis
 - a. <https://www.mydayis.com/prescription-support/copay-program>
 - b. Pay as little as \$30, maximum savings \$60 per fill
47. Myrbetriq
 - a. <https://www.myrbetriq.com/momentum-program/>
 - b. First rx free, then pay as little as \$20 per fill

48. Novofine Pen Needles
- <https://www.novoneedles.com/needle-offers.html>
 - Save up to \$60
49. Nurtec ODT
- <https://www.nurtec.com/savings>
 - Pay as little as \$0
 - **not covered by our insurance, but the coupon will make the copay \$0 after the primary insurance rejects it.
50. Otezla
- <https://www.otezla.com/supportplus/otezla-cost-and-copay>
 - Pay as little as \$0 per month
51. Ozempic
- <https://www.novocare.com/ozempic/savings-card.html>
 - Pay as little as \$25 per month, maximum savings \$150 per fill
52. Praluent
- <https://www.praluent.com/starting-and-paying-for-praluent-rx/>
 - Pay as little as \$25 per month, maximum annual savings \$3,500
53. Premarin Cream
- <https://www.premarinvaginalcream.com/savings-and-support>
 - Pay as little as \$15 for up to 2 fills, \$300 yearly maximum
54. Premarin Tablets
- <https://www.premarin.com/premarin-savings>
 - Pay as little as \$30 per month, maximum savings \$55 per fill.
55. Prolia
- <https://amgenfirststep.com/register-card>
 - Pay \$25 per dose, maximum annual savings \$1,500
56. Pulmicort
- <https://www.pulmicortflexhalertouchpoints.com/savings-card.html>
 - Pay as little as \$20, maximum \$50 per fill
57. Repatha
- <https://www.repatha.com/repatha-cost>
 - Pay as little as \$5 per month
58. Rexulti
- <https://www.rexulti.com/savings>
 - \$0 copay the first 2 months, then pay as little as \$15 per fill
59. Rybelsus
- <https://www.rybelsus.com/savings-and-support.html>
 - Pay as little as \$10 per 30 day supply
60. Spiriva
- <https://www.spiriva.com/copd/savings-and-support/sign-up-for-savings>
 - Pay as little as \$0, maximum savings \$100 per fill
61. Stiolto
- <https://www.stiolto.com/savings-and-support/sign-up-for-savings>
 - Pay as little as \$0, maximum savings \$250 per fill
62. Synjardy
- <https://www.synjardy.com/support-and-savings>
 - Pay as little as \$10 per prescription, maximum savings \$175 per 30 day supply
63. Taltz
- <https://www.taltz.com/patient-support>
 - Pay as little as \$5 per month, maximum annual savings \$16,000
64. Toujeo

- a. <https://www.toujeo.com/toujeo-savings-card-coupon-and-support>
 - b. \$0 copay for PPO/deductible met
 - c. \$99 copay for HSA deductible not met
65. Tradjenta
- a. <https://www.tradjenta.com/savings-and-support>
 - b. Pay as little as \$10 per month, maximum \$150 per fill
66. Trelegy
- a. <https://www.trelegy.com/savings-and-coupons/>
 - b. \$0 copay with maximum savings \$2,400
67. Trintellix
- a. <https://us.trintellix.com/savings-support>
 - b. Pay as little as \$10 per fill, maximum savings \$100
68. Triumeq
- a. <https://www.myviivcard.com/index.html>
 - b. \$0 copay with annual savings maximum of \$7,500
69. Trulicity
- a. <https://www.trulicity.com/savings-resources>
 - b. Pay as little as \$25 per 30 day supply, maximum savings \$150 per month
70. Truvada
- a. <https://www.gileadadvancingaccess.com/financial-support/gilead-copay-card>
 - b. \$0 copay/month, annual maximum benefit \$7200
71. Ubrelvy
- a. <https://www.ubrelvy.com/udemand>
 - b. Pay as little as \$10 per fill
 - c. **not covered by our insurance, but the coupon will make the copay \$10 after the primary insurance rejects it.
72. Vascepa
- a. <https://vascepa.copaysavingsprogram.com/>
 - b. Pay as little as \$9 per fill
73. Viberzi
- a. <https://www.viberzi.com/savings-program>
 - b. Pay as little as \$30
74. Victoza
- a. <https://www.victoza.com/victoza-support-and-savings/save-on-your-prescription.html>
 - b. Pay as little as \$25, maximum savings \$100 per month
75. Viibryd
- a. <https://www.allergansavingscard.com/viibryd>
 - b. Pay as little as \$15
76. Vimpat
- a. <https://www.vimpat.com/savings-support>
 - b. Pay as little as \$20 per 30 day supply, maximum annual benefit \$1,300
77. Vraylar
- a. <https://www.allergansavingscard.com/vraylar>
 - b. Pay as little as \$15 per 30 day supply
78. Vyvanse
- a. <https://www.vyvanse.com/coupon>
 - b. Pay as little as \$30, maximum of \$60 per fill
79. Wixela
- a. <https://www.activatecard.com/mylanadvocate/wixela/welcome.html>
 - b. Pay as little as \$10 per 30 day supply, annual savings maximum \$600

80. Xarelto

- a. <https://www.xarelto-us.com/xarelto-cost#commercial-insurance>
- b. Pay as little as \$10 per month. No benefit limit for the first 3 months
- c. Maximum savings \$200 per month thereafter

81. Xeljanz

- a. <https://www.xeljanz.com/savings-and-support?ind=ra>
- b. \$0 copay with annual savings maximum of \$15,000

82. Xifaxan

- a. <https://xifaxan.copaysavingsprogram.com/>
- b. Pay as little as \$0 per fill

83. Xigduo

- a. <https://www.xigduoxr.com/savings-and-support/rx-savings.html>
- b. Pay as little as \$0

84. Xyosted

- a. <https://www.xyosted.com/index.php/steadycare-support-program>
- b. Pay as little as \$0

85. Zenpep

- a. <https://www.zenpep.com/savings-programs>
- b. Pay as little as \$0