



Innovative Employee Solutions



BENEFITS COST SHARING STRUCTURE - OVERVIEW

Innovative Employee Solutions

JUNE 1, 2024 – MAY 31, 2025

Last Revised: March 27, 2024

Phone: 858-715-5100
info@innovative-es.com
innovativeemployeesolutions.com

TABLE OF CONTENTS

General Information	1
Benefits Eligibility	1
Coverage Effective Date	1
Coverage Termination Date	1
Employment Enrollment	2
Client Selection Process	2
IES Medical Plans – Aetna	3
Dental Plan – Aetna	4
Vision Plan – Aetna	4
Corporate Life Insurance and AD&D	4
Additional Benefits Through IES	5

GENERAL INFORMATION

Innovative Employee Solutions (IES) is pleased to offer a variety of benefit options for our clients to extend to their IES workforce. The information in this guide is for our plan year effective **June 1, 2024 through May 31, 2025**.

IES will make an offer of minimum value coverage at an affordable rate to all benefits eligible employees per the Affordable Care Act. All plans shown within this Benefits Guide are deemed qualified and affordable to IES employees.

BENEFITS ELIGIBILITY

Employees must be deemed Full Time (consistently working 30 hours or more each week, or 130 or more hours per month) at the time of hire to receive an offer of coverage at the time of hire. Employees hired Variable Hour or On-Call may be eligible for benefits after a 12-month initial measurement period, per the ACA Guidelines. Please contact IES Benefits Team to learn about the opportunity for Part Time/Variable Hour employees coverage under the IES plan.

BENEFITS PLANS

IES will offer **medical, dental, & vision coverage** to all full-time employees regardless of Benefits Cost Sharing Tier. **Life & AD&D insurance is only available to Tiers 6-11.**

COVERAGE EFFECTIVE DATE(S)

- **Tier 4:** Coverage will be effective the first of the month following a **60-day waiting period**. For example, employee hired on 8/2 will have coverage effective 11/1.
- **Tier 5:** Coverage will be effective the first of the month following a **30-day waiting period**. For example, employee hired on 8/2 will have coverage effective 10/1.
- **Tiers 6-11:** Coverage will be effective the first of the month following **date of hire**. For example, employee hired on 8/29 will have coverage effective 9/1.

COVERAGE TERMINATION DATE

Coverage ends at 11:59 pm on the last day of the month worked. Employees have the option to continue coverage, at their own cost, through COBRA. IES will administer COBRA.

Please notify IES of any upcoming terminations to allow time to process final checks and collect employee premiums for the month worked. **Without notification, IES will bill client for any missed employee deductions.**

EMPLOYEE ENROLLMENT

IES manages the enrollment process through an online benefits enrollment system. Eligible employees have three times to elect coverage with IES – (1) new hire, (2) annual open enrollment or (3) within 30 days of an IRS Qualifying Life Event. Annual open enrollment occurs in May for coverage effective June 1.

IES will communicate with new hires and provide instructions for enrollment. Employee health insurance deductions are taken pre-tax, as allowable by federal and state law.

CLIENT SELECTION

Clients can choose the right contribution tier for their IES workforce. The contribution tier is based on client and employee cost sharing. IES offers up to 8 benefit tiers with various cost sharing offering the same medical, dental and vision products.

BENEFITS COST SHARING STRUCTURE								
	TIER 4	TIER 5	TIER 6	TIER 7	TIER 8	TIER 9	TIER 10	TIER 11
WAITING PERIOD	1 ST OF MONTH FOLLOWING 60 DAYS OF EMPLOYMENT	1 ST OF MONTH FOLLOWING 30 DAYS OF EMPLOYMENT	1 ST OF MONTH FOLLOWING DATE OF HIRE	1 ST OF MONTH FOLLOWING DATE OF HIRE	1 ST OF MONTH FOLLOWING DATE OF HIRE	1 ST OF MONTH FOLLOWING DATE OF HIRE	1 ST OF MONTH FOLLOWING DATE OF HIRE	1 ST OF MONTH FOLLOWING DATE OF HIRE
MEDICAL	\$418.49	\$418.49	\$582.65	\$653.92	100% EE + 50% Dep	75% EE + Dep	100% EE + Dep	90% EE + 50% Dep
DENTAL	\$0	\$0	\$0	\$42.23	100% EE + 50% Dep	75% EE + Dep	100% EE + Dep	90% EE + 50% Dep
VISION	\$0	\$0	\$0	\$5.86	100% EE + 50% Dep	75% EE + Dep	100% EE + Dep	90% EE + 50% Dep
LIFE	N/A	N/A	\$2.90	\$2.90	\$2.90	\$2.90	\$2.90	\$2.90

MAXIMUM MONTHLY CLIENT COST FOR MEDICAL

(per participant with highest plan selection and family coverage)

Medical cost and eligibility will be different for employees in San Francisco and Hawaii due to local mandates. Please see IES Benefits Team for more information.

All full-time eligible employees will be offered the same benefit tier as new hires and during annual open enrollment (May for 6/1 coverage). This selection must be identified prior to the client’s first new hire and can only be changed during our annual open enrollment in May.

Client will select ONE contribution tier to offer to all employees at the time of hire and during open enrollment.

IES MEDICAL PLANS - AETNA

IES invests in a quality medical plan, wellness and preventative care, which includes providing a variety of resources to support health with 100% preventive coverage for routine check-ups and preventive services received in-network. Below is a brief summary – please refer to the plan documentation for details including important coverage exclusions and limitations. If there are any discrepancies between this benefits summary and the plan documents, the plan documents will govern. In-network benefits shown.

Region	All	All	All	CA	CA	Southern CA
Aetna	Aetna 6050 HDHP	Aetna 3000 HDHP	Aetna 750 PPO	Aetna 3000 HMO - CA	Aetna 750 HMO - CA	Aetna AWH HMO - So CA
CALENDAR YEAR DEDUCTIBLE	\$6,050/\$12,100	\$3,000/\$6,000	\$750/\$2,250	\$3,000/\$6,000	\$750/\$1,500	None
OUT OF POCKET MAXIMUM	\$6,400/\$12,800	\$5,000/\$10,000	\$5,000/\$10,000	\$6,000/\$12,000	\$3,000/6,000	\$1,500/\$3,000
OFFICE VISITS – PCP OR SPECIALIST	0%	20%	\$30/\$30 copay	\$35/\$70 copay	\$25/\$40 copay	\$20/\$20 copay
INPATIENT HOSPITAL	0% after deductible	20% after deductible	20% after deductible	30% after deductible	30% after deductible	\$250 copay
OUTPATIENT HOSPITAL	0% after deductible	20% after deductible	20% after deductible	30% after deductible	30% after deductible	\$100 copay
EMERGENCY ROOM	0% after deductible	20% after deductible	\$150 + 20% after deductible	\$250 copay after deductible	\$150 copay after deductible	\$50 copay
URGENT CARE	0% after deductible	20% after deductible	\$35 copay	\$35 copay	\$25 copay	\$20 copay
X-RAY/LABORATORY STANDARD/COMPLEX	0% after deductible	20% after deductible	20% after deductible	No Charge/\$250 copay	No Charge/\$100 copay	\$10/\$50 copay
RX DEDUCTIBLE	Combined with Medical	Combined with Medical	None	\$200/\$600	Combined with Medical	None
RX (MAIL ORDER AVAILABLE)	\$5-\$85 or 30% (up to \$250)	\$5-\$85 or 30% (up to \$250)	\$5-\$50 or 30% (up to \$250)	\$5-\$60 or 30% (up to \$250)	\$5-\$60 or 30% (up to \$250)	\$10-\$60 or 30% (up to \$250)
ELIGIBLE FOR HEALTH SAVINGS ACCOUNT?	Yes	Yes	No	No	No	No



DENTAL PLAN

Below is a brief summary – please refer to the plan documents for details including important coverage exclusions and limitations. If there are any discrepancies between this benefits summary and the plan documents, the plan documents will govern. In-network benefits shown.

Region Aetna	All Aetna Dental PPO	CA Aetna Dental DHMO - CA
CALENDAR YEAR DEDUCTIBLE	\$50/\$150	None
MAXIMUM BENEFIT	\$2,000	None
PREVENTIVE CARE	No Charge	No Charge
BASIC CARE	10% after deductible	\$0-\$240 copay
MAJOR CARE	50% after deductible	\$0-\$320 copay
ORTHODONTIA	Yes - \$1,000 maximum coverage for Child only	Yes - \$2,000 for Adult and Child



VISION PLAN

Below is a brief summary – please refer to the plan documents for details including important coverage exclusions and limitations. If there are any discrepancies between this benefits summary and the plan documents, the plan documents will govern. In-network benefits shown.

Region Aetna	All Aetna Vision
EXAM (ONCE EVERY 12 MONTHS)	\$10
LENSES (ONCE EVERY 12 MONTHS) SINGLE VISION BIFOCAL TRIFOCAL	Covered in full after \$25 materials copay
FRAMES (ONCE EVERY 24 MONTHS)	Covered up to \$120 (20% discount on remaining balance)
CONTACT LENSES (ONCE EVERY 12 MONTHS, IN LIEU OF GLASSES)	Covered up to \$135



CORPORATE LIFE INSURANCE AND AD&D

Tiers 6-11 Only: All benefit eligible employees (**with the exception of Tiers 4-5**) will be enrolled on the Life & AD&D plan with no employee cost. The Hartford provides \$25,000 in the case of death or dismemberment. Client will be billed \$2.90/month per eligible employee.



ADDITIONAL BENEFITS THROUGH IES



VOLUNTARY BENEFITS

Voluntary Benefits, offered through Aetna, include Critical Illness, Accident, and Hospital Indemnity, and are available to all full-time benefits eligible employees. Employee premiums will be taken as post-tax deductions through regular payroll deductions. Eligible employees will receive email communication at new hire and during open enrollment with instructions to enroll.



401(k)

All employees, full-time and part-time, are eligible to participate in our 401(k) through Empower at any time throughout their employment with IES. Employees will receive an email with enrollment information from Empower after they are first paid through IES. Contributions are voluntary and processed through payroll deductions. Employees may contribute up to 100% of total pay (less any mandated taxes) not to exceed IRS limit. Employees may choose to enroll on traditional and/or Roth plans with target date funds, predetermined models or individually directed accounts. Please note: **IES does not administer an employer match.**



FLEXIBLE SPENDING ACCOUNT (FSA)

IES is pleased to offer annual enrollment for full-time employees on the Flexible Spending Account for qualified medical expenses and dependent care. Full-time employees can enroll during our annual open enrollment in December for 1/1 coverage. Please note, this open enrollment does not align with our health open enrollment. Employees to set aside money from their paycheck, through a pre-tax payroll deduction, to pay for qualified medical, dental, vision and Rx expenses up to \$1,000 annually.



COMMUTER BENEFITS – TRANSIT & PARKING

IES extends Commuter Benefits to use pre-tax dollars for mass transit and parking costs in relation to employment. This benefit is available to all full-time and part-time employees.



IES EMPLOYEE DISCOUNT PROGRAM

All employees are eligible to take advantage of the IES Employee Discount Program. This program leverages the purchasing power of all employees to help save money on large items such as computers and travel as well as everyday items such as tickets, food and more.

QUESTIONS?

Please contact the IES Benefits Team at benefits@innovative-es.com or 858-715-5100 x164