

Benefits Reference Guide

Benefits Portal: HRConnection.com GuestKey: Celerion

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(Refer to the portal for all benefit details, carriers, summaries, premiums, etc.)

- Login details to enrollment website to be e-mailed directly to employee
- Employee has 30 days to enroll in benefits
- Changes can only occur with qualifying life event and within 30 days of event, or during open enrollment
- Benefit elections will continue through December 31st of current calendar year

UMR Health Insurance

Benefit Eligible employees are Full-time, Part-time 30 or ACA eligible

UMR High Deductible Health Plan (includes prescription)

Network: United Healthcare Choice Plus

www.umar.com

UMR PPO Plan (includes prescription)

Network: United Healthcare Choice Plus

- ID cards sent by UMR within 2-3 weeks of enrollment
- Print temporary ID cards from website

Ameritas Dental and VSP Vision Insurance

Benefit Eligible employees are Full-time, Part-time 30 or ACA eligible

Ameritas

Network: Classic (PPO) & Plus

www.ameritas.com

- ID Cards sent with 2-3 weeks of enrollment

VSP

Network: Signature

www.vsp.com

- No ID Card; provider will request your SS# to verify coverage

HSA and FSA benefits

Health Savings Account

Must be enrolled in HDHP Medical Plan

HSA Bank- auto enrollment

- Celerion contributes to your HSA
- Celerion contribution amounts:
 - \$500 Employee;
 - \$800 Employee+Spouse(Children)
 - \$1000 Family
- Employee and Celerion contributes; subject to IRS max

Flexible Spending Accounts

- No employer contribution

National Benefit Service (NBS)

- Medical Care Account Employee may contribute up to IRS max
- Dependent Care Account Employee may contribute up to IRS max

Voluntary Benefits- Optional

Supplemental Life and AD&D Accident Plan	Lincoln Financial Group Voya	Employee, Spouse, Children	EOI may be required
Critical Illness and Hospital Indemnity	Voya		
Pre-paid Legal	MetLife		
Pet Insurance	Nationwide		
ID Theft Insurance	ID Watchdog		

Fidelity 401K Retirement Plan All employees eligible to participate in plan

Auto enrollment, 3% contribution

Contribution begins at 2
months

www.netbenefits.com

**Discretionary match provided at 50% after 1 year of
service**

Up to 5% max

Eligible to receive 50% Company Match
up to your first 5% contributed to the
401(k) (2.5% maximum company match)

**Can contribute to both Roth and 401k
401k Rollovers accepted**

**Automatic investments in Target Date Funds (if
specific investments not elected)**
