

 EMPLOYER UPDATE

News for employers

Happy New Year from Medica

2020 was a year unlike any other in our lifetime. A year filled with societal issues, a global pandemic, political unrest and significant unemployment.

Our support for our members and our community remains a priority for Medica. From donations of personal protective equipment to emergency relief grants, we are proud of the meaningful contributions that we have made when the needs are so significant.

Your friends at Medica wish you a happy and healthy 2021. We know that you have choices for your health insurance coverage, and we sincerely appreciate the trust that you have placed in us.

Midlands Choice providers are in-network for Medica Choice National product

There has been confusion among Nebraska's Midlands Choice providers about their inclusion in Medica's new open access, broad-based PPO product called Medica Choice® National. We're reaching out to our Midlands provider partners to remind them, whether they are in the Midlands Choice leased network or directly contracted with Medica, they are part of our Medica Choice National network. This product's large national provider network includes three network types: Medica Choice National, directly contracted with Medica; Midlands Choice leased network in Nebraska and Iowa; and the First Health leased network outside of Nebraska and Iowa.

Medica Choice National gives members access to a large, national network with thousands of providers. Effective Jan. 1, 2021, it is available to employers headquartered in Nebraska and Iowa, and provides a single health plan for employers located both locally and across the country.

Information and resources about COVID-19 vaccines

COVID-19 vaccines are on their way and we're both encouraged and hopeful that the world will soon be turning a corner. There is an abundance of public health information about the availability, safety and effectiveness of the vaccines.

The [Medica COVID-19 Vaccine FAQ](#) will give you answers to several anticipated questions. It may be a helpful resource to use as you develop your own employee communication plans. We encourage you to visit [Medica.com/COVID-19](https://www.medicare.com/COVID-19) for up-to-date information as well as the following websites.

- [cdc.gov](https://www.cdc.gov)
- [fda.gov](https://www.fda.gov)

At Medica, we'll respond as quickly as we can to questions about the vaccines and will continue to share information with you as we learn more.

Sanvello behavioral health support app now available

As we begin a new year, it's a good time to refocus on mental health. The Sanvello app provides on-demand help with stress, anxiety and depression. Members can use coping tools, daily mood tracking, guided journeys and weekly progress check-ins to stay engaged and manage symptoms.

The premium version is available at no additional cost to all commercial members ages 13 and older as part of their Medica behavioral health benefits.* Members can download the Sanvello app from the [App Store](#) or on [Google Play](#), create an account, and upgrade to the premium version by selecting "Upgrade via Insurance" and providing their Medica health plan details.

Along with the member flier, watch for a member push email this month to help promote this app with your employees.

[View the member flier.](#)

**Available to all fully insured and self-funded plans with Medica Behavioral Health benefits through Optum.*

New flexible spending account (FSA) relief signed into law

On Dec. 27, 2020, the Consolidated Appropriations Act, 2021, was signed into law as part of the latest COVID relief bill. The law includes several provisions that provide relief for health and dependent care FSAs. As part of the law, employers have the option to permit the following:

Carryover of unused funds, with no dollar limit, from a plan year ending in 2020 and/or 2021 to a plan year ending in 2021 and/or 2022; or
Extension of the grace period to up to 12 months after the end of the plan year in 2020 and/or 2021.

These provisions are not mandates, but are options for fully insured and self-insured employers to consider. Plan amendments must be made by the end of the following year in which the amendment is effective (the plan must be operated consistent with the terms of the amendment beginning on its effective date):

- Calendar year 2020 plan amendments must be adopted on or before December 31, 2021
- Calendar year 2021 plan amendments must be adopted on or before December 31, 2022

Please note: Additional IRS guidance may be forthcoming. Medica ONESource cannot provide legal or tax advice regarding this law or its requirements. For those questions, you should consult your own counsel.

Please contact your Medica account manager if you wish to make one of these changes to your Medica ONESource health FSA and/or dependent care FSA.

Learn how to administer your plan through group administrator training

Join us **January 21** for a webinar as our account management staff walks you through plan administration, from how to get started to adding new employees, where to get your questions answered, and more. We will also share strategies and tools to engage your employees in healthier lifestyles and help them make the most of their Medica plan. You'll also get an overview of how to administer your benefits online with Employer eServices®.

WHEN

Thursday, January 21, 2021
11 a.m.-12 p.m. | Webinar

Register now.

This training is designed for small group and large group administrators. There is no cost to attend this training.

Important reminders

Here are some important reminders as we kick off the new year:

- Members can access their ID cards through the member site. The registration process can be accessed at **Medica.com/MemberSite**.
- To find providers in the plan network, go to **Medica.com/FindADoctor** and choose the appropriate network.
- You will receive an email notification each month that your invoice is ready to view through Medica Employer Services.

Medica Foundation awards \$4.25 million in 2020

The Medica Foundation strives to improve the health of those in need by investing in community-led initiatives that advance health equity. We envision healthy communities free of inequities, where health resources, care and treatment are accessible and available to all. In 2020, the Foundation awarded \$4.25 million to 206 organizations across Medica's footprint, \$1.75 million of that was provided in 2020 emergency relief funding. Program grant-making focused on supporting behavioral health, early childhood health and rural health initiatives.

2021 financial account contribution limits

The Internal Revenue Service (IRS) has set 2021 contribution limits for health savings accounts (HSAs), health reimbursement accounts (HRAs) and flexible spending accounts (FSAs).

Changes for 2021

- The maximum single HSA contribution limit increased from \$3,550 to \$3,600 for 2021.
- The maximum family HSA contribution limit increased from \$7,100 to \$7,200 for 2021.
- The maximum medical FSA contribution remains at \$2,750 for 2021.

Financial account	2020	2021
Maximum annual HSA contribution amount (employer + employee)	\$3,550 (single) \$7,100 (family)	\$3,600 (single) \$7,200 (family)
Maximum annual HRA contribution amount	No limits	No limits
Maximum annual FSA contribution amount	\$2,750 per calendar year (Medical) \$5,000 per calendar year (Dependent Care)	\$2,750 per calendar year (Medical) \$5,000 per calendar year (Dependent Care)

[View the HSA tip sheet.](#)
[View the HRA tip sheet.](#)
[View the FSA tip sheet.](#)

The IRS sets these amounts and adjusts them as needed for cost of living.

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