

US - Camunda Inc

Camunda Inc Employees

Thank you for being a part of our team. Your health and wellbeing are important to us. We are proud to offer benefits for you and your family members that demonstrates that commitment. Camunda offers:

Benefit Type	Carrier
Medical	Cigna For the HSA plan, there is a Camunda contribution of: \$2,000 for individuals/\$4,000 for families annually prorated based on hire date.
Dental	Cigna
Vision	VSP
Flexible Spending Accounts	Health Equity Health Care and Dependent Care FSAs are available
Basic Life & ADD	Unum
Voluntary Life & ADD	Unum
Employee Assistance Program	Unum
401(k) - including a match with instant vesting!	Guideline

There are also other perks included in each benefit that are detailed below in the Employee Benefits Guide.

Payroll is administered semi-monthly on the 15th/last day of the month. Payroll elections can be done via [Gusto](#).

Please send any benefits questions to: people-operations@camunda.com

2024 Camunda Inc. Benefits

For a summary of benefits and costs, please see the [Camunda 2024 Benefit Summary](#) and full details in the [digital benefits guide](#) via Lumity. Health Related Benefits are elected through Lumity.

We have selected Cigna as our medical and dental carrier in part based on Cigna's [commitment to DE&I](#) which is of the utmost importance to the experience of Camundi.

As of April 1, 2024 the prescription formulary has been enhanced to the Performance Formulary. Additionally, the maximum allowable reimbursement for out-of-network providers has changed from 110% to 200%.

Summary Plan Descriptions for 2024:

Plan Document and Summary Plan Description

Medical, PPO 250

- [Benefit Summary PPO 250](#)
- [SBC PPO 250](#)
- [Cigna PPO 250 Full Policy Document \(updated\)](#)

Medical, HSA

- [Benefit Summary HSA Cigna](#)
- [SBC HSA](#)
- [Cigna HSA Full Policy Document \(Updated\)](#)

Pharmacy:

- [Performance 4-Tier Prescription Drug List](#)

Dental:

DRT

[Brittany Rohde](#)

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Keywords

US

Benefits

- [Cigna Dental Summary of Benefits](#)

Vision:

- [VSP Vision Summary of Benefits](#)
- [VSP TruHearing Hearing Aid Discount](#)

Unum:

- [Unum Short-Term Disability Summary](#)
- [Unum Voluntary Life Summary](#)
- [Unum Disability Plan Summary](#)
- [Unum Basic Life AD&D Summary](#)
- [Policy- Voluntary benefits](#)
- [Policy- STD:LTD](#)
- [Policy- Employer paid](#)

Group Plan Numbers (for reference):

Carrier	Group Plan Number
Cigna	652549
VSP	30101179
Unum	0959027 (Life/AD&D, STD, LTD) 0959028 (Voluntary Life/AD&D)
Health Equity	5569006

ID Cards

Cigna does not automatically mail physical ID cards. You can access your digital ID card via the [myCigna](#) member portal. Physical ID cards will be mailed if requested. This request can be placed in your [myCigna](#) member portal.

For those benefits that do not provide ID cards, your provider (doctor) will be able to look up your coverage via your SSN.

Benefit Type	Provider	Physical ID Card	Mobile App	Online Account Registration	Website
Medical & Dental	Cigna	No	Yes	Yes	https://my.cigna.com/
Vision	VSP	No	Yes	Yes	https://www.vsp.com/
Flexible Spending Account (FSA)	Health Equity	Yes	Yes	Yes	https://my.healthequity.com/
Dependent Care Account (DCRA)	Health Equity	No	Yes	Yes	https://my.healthequity.com/
Health Savings Account (HSA)	Health Equity	Yes	Yes	Yes	https://my.healthequity.com/

Additional Resources

[Welcome to Cigna Brochure- 2024](#)

[Cigna One Guide Pre-Enrollment Flyer](#)

[Transitioning to Digital ID Cards](#)

[2024 Wellness Resources](#)

[Cigna EAP Flyer](#)

[Unum EAP Flyer](#)

[Cigna and weight management support](#)

SaveOn Copay Assistance

What is SaveOnSP?

SaveOnSP is a company that helps plan sponsors and participants reduce the high cost of certain specialty medications. They offer services to implement a copay assistance benefit that is compliant with Affordable Care Act (ACA) requirements. The copay assistance benefit leverages manufacturer copay assistance to help plan participants overcome financial barriers and adhere to their specialty medication treatment.

How the SaveOnSP Program Works

1. SaveOnSP classifies certain specialty medications as non-essential health benefits under ACA rules. This allows higher cost-sharing to apply without the costs counting towards the participant's deductible or out-of-pocket maximums, resulting in overall savings for the plan.
2. SaveOnSP partners with the plan's specialty pharmacy to administer the copay assistance benefit. Participants are directed to SaveOnSP, who helps them enroll in the manufacturer's copay assistance program to lower their out-of-pocket costs.
3. After an employee enrolls, the standard Cigna pharmacy claim is processed, then the patient responsibility amount is billed to the manufacturer for copay assistance.
4. Once manufacturer funds are applied, Cigna re-adjudicates the claim to lower the employee's actual out-of-pocket cost through their out-of-pocket adjuster program.

How to Enroll in SaveOnSP

Camunda employees can contact SaveOnSP directly at **1-800-683-1074** to enroll in the program and apply for copay assistance. Cigna strongly recommends having each Camundi contact the SaveOnSP team directly to enroll and get their individual questions answered about the program.

SaveOnSP Contact Information

For plan participant assistance, contact SaveOnSP at:

Phone: 1-800-683-1074

Hours: Monday — Thursday 8:00AM — 11:00 PM EST, Friday 8:00 AM — 9:00 PM EST

For pharmacy assistance, contact SaveOnSP at:

Phone: 1-833-955-3404

Cigna Travel Health Benefit

Cigna's travel health benefit offerings can be found in the table below. Additional details regarding cost, travel radius, covered travel expenses, providers, and claim reimbursement can be found [here](#).

Travel Coverage Offerings	State-limited access to covered services, including but not limited to: <ul style="list-style-type: none"> • Abortion • Gender Affirmation services
	Mental Health and Substance Use Disorder (MHSUD) services where providers are not available within a certain mile radius. <ul style="list-style-type: none"> • Inpatient services • Outpatient services
	Short list of covered services where providers are not available within a certain mile radius: <ul style="list-style-type: none"> • Bariatric surgery • Congenital heart disease treatment • Gender affirmation surgery and related services • Fertility (IUI and in-vitro)

Lumity

Benefits Management is maintained via Lumity with the goal of enabling the best possible experience in benefits selection and support.

Benefits Administration Platform

All US Camundi can Log into [Lumity](#) via Okta.

Lumity Mobile App via Plan Year

Access your medical, dental & vision ID cards and high-level plan details - anywhere, anytime. A health insurance advocate is only one-click away (for benefit questions and claims assistance).

Lumity digital ID cards become available on your plan effective date or shortly after the insurance carriers process your benefit elections (for New Hires / Qualifying Life Events).

In 2024 Lumity migrated to a new app (**PlanYear**) for a more comprehensive digital experience.

Getting Started with the PlanYear App:

1. Registration: Click on the registration link in the invitation email from your mobile device. You'll be directed to complete the registration process. For more detailed instructions, please refer to the attached pdf document.
2. Set Your Password: Create and confirm your password to secure your account.
3. Select Your Insurance Plans: Easily choose the medical, dental, and/or vision plans you're enrolled in. If you do not remember which plans you are enrolled in, please email or call Lumity support at support@lumity.com or 1-844-2LUMITY
4. Access Benefit Resources: Explore the app to view detailed benefit information, access your ID cards, and discover additional resources.
5. Add Dependents:
 - a. Invite dependents to join the mobile app.
 - b. If any dependents aren't listed, add them manually by entering their name and email.
 - c. They will receive a registration email just like you did.

Additional information on Lumity's mobile app can be found [here](#).

Lumity Support

Concierge benefits support including 1:1 Benefit Consults (virtual calendar available for scheduling).

Lumity Support is here to help with:

- ID cards
- Selecting a health plan that best meets your needs
- Requesting "Continuity of Care" (when switching medical carriers, certain situations qualify for a transitional period where the new health plan would treat medical bills as if you received in-network care)
- Navigating "Prior Authorizations" (medical & prescriptions)
- Understanding spending accounts such as HSA and FSAs
- Finding in-network doctors/providers
- Getting answers to pharmacy coverage questions
- Expediting carrier enrollment for urgent situations
- Navigating insurance claims issues/denials
- Addressing domestic partner benefit questions
- Submitting a [qualifying life event](#) (new baby, marriage, divorce, etc.)
- Resetting passwords (for systems we have access to)
- Learning how to enroll in COBRA
- **And more...**

How to Contact Lumity Support

There are 3 ways to reach Lumity Support:

1. Call **1-844-2-LUMITY** (1-844-258-6489)
 - a. For immediate assistance and the fastest response, call during business hours:
Monday - Friday, 6AM - 5PM PT / 9AM - 8PM ET (excluding national holidays)
2. Email support@Lumity.com
3. Via the Lumity Mobile App

You can also schedule a 1:1 Benefits Consultation from [Camunda's digital benefits guide](#) or through the Lumity mobile app.

For a preview of the service you can expect, we invite you to check out this [2-min welcome video](#) from Lumity's support team.

Qualifying Life Events

Qualifying Life Events need to be submitted into [Lumity](#) within 30 days of the event.

The list of Qualifying Life Events can be found below.

- Loss of other Coverage
- Turning 26 and losing coverage through a parent's plan
- Marriage
- Divorce
- Birth or Adoption of a Child

- Death in the Family

Additional information on Qualifying Life Events can be found [here](#).

Submitting a Qualifying Life Event in Lumity

1. Log into [Lumity](#) via Okta
2. Select the green "Update Benefits" button
3. Select the "Life Event" option and make any changes.
4. Once submitted, the People Ops team will be notified, and your benefits will be approved and updated in Gusto based on the effective date of your change by [Emily Cady](#).
 - a. If the effective date is backdated, you will see additional deductions taken from your next pay cycle based on the contribution changes in your event.

Updating Health Account Contributions

HSA

- HSA contributions can be updated at any point throughout the year. To update your contributions, please follow the steps below.
- Log into Lumity via Okta.
 - Select "Update Benefits" "Health Accounts" enter your updated contribution.
- Any HSA contribution changes will be effective in the following pay cycle.

FSA

- FSA contributions can only be updated during Open Enrollment or if you experience a Qualifying Life Event.

Dependent Care FSA

- Dependent Care FSA contributions can only be updated during Open Enrollment or if you experience a Qualifying Life Event.

401(k) Employee Retirement Plan

Camunda Inc employees are eligible to participate in the 401(k) retirement plan. Camunda matches 100% of employee contributions up to the first 6% of pay and offers both Traditional and Roth 401(k) plan types. This match has no vesting period, and contributions are made per pay period.

Employees become eligible to participate on their date of hire. All employees are auto-enrolled into the plan at a deferral rate of 2% of total compensation for the traditional 401(k) plan. Employees may choose to opt out of the auto-enrollment to receive a refund within 90 days.

Employees will receive an automated email with instructions for enrolling or declining.

Our plan is managed by Guideline: <https://www.guideline.com>

If an employee leaves Camunda and has a balance of between \$50.01 and \$5,000 they will be automatically rolled over to a Guideline IRA.

Medicare- Creditable Coverage

Notification for [Medicare](#) eligible policyholders that our prescription drug coverage is "creditable coverage".

- [2023 Model Creditable Coverage Disclosure Notice](#)

What is Creditable Coverage?

Creditable means that our employer medical plan coverage is expected to pay on average as much as the standard Medicare prescription drug coverage.

We have confirmed that our medical plans are creditable.