

2019-2020 Benefits at A Glance

Benefits

Employees who work 30 or more hours per week and their dependents are eligible to participate in the benefit program. If elected, coverage becomes effective on the first day of the next month after completing 30 days of employment.

Medical Coverage (Cigna)

TYPE OF SERVICE	Premier Plan		Choice Plan		Select Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible <i>Individual/Family</i>	\$6,450/ \$12,900	\$12,700/ \$25,400	\$2,000/ \$6,000	\$2,000/ \$6,000	\$1,000/ \$3,000	\$1,000/ \$3,000
Out-of Pocket Maximum <i>Individual/Family</i>	\$6,450/ \$12,900	\$12,700/ \$25,400	\$5,000/ \$10,200	\$9,000/ \$27,000	\$3,500/ \$10,200	\$7,000/ \$18,000
Office Visits <i>Physician or Specialist</i>	\$0 <i>after deductible</i>	70% <i>after deductible</i>	\$30 copay	60% <i>after deductible</i>	\$20 copay	60% <i>after deductible</i>
Medical Bi-Weekly Premiums						
Level of Coverage	Premier Plan		Choice Plan		Select Plan	
Employee Only	\$32.45		\$56.02		\$83.74	
Employee and Spouse	\$161.32		\$212.75		\$247.08	
Employee and Child(ren)	\$131.00		\$174.26		\$213.44	
Employee and Family	\$214.62		\$302.52		\$339.69	

Wellness Premium Discount

Save \$50.00 per month on your medical premiums just by getting a yearly physical.

Dental Coverage (MetLife)

Dental Bi-Weekly Premiums		
Level of Coverage	MetLife \$1,500	MetLife \$2,000
Employee Only	\$13.21	\$16.31
Employee and Spouse	\$26.32	\$32.48
Employee and Child(ren)	\$28.34	\$34.98
Employee and Family	\$44.25	\$54.64

Vision Coverage (VSP)

Vision Bi-Weekly Premiums	
Employee Only	\$3.80
Employee and Spouse	\$7.20
Employee and Child(ren)	\$7.69
Employee and Family	\$12.30

Telemedicine (MDLIVE & Amwell)

Telemedicine Rates	
Choice Plan	\$0 copay
Select Plan	\$0 copay
Premier Plan (High deductible plan)	\$45 copay per call

Company Paid Benefits

Long Term Disability (LTD) – The Company provides benefit eligible employees with LTD coverage at no cost. The benefit amount is 60% of base salary, up to a maximum of \$10,000 per month.

Term Life and Accidental Death and Dismemberment (AD&D) – The Company provides term life insurance and AD&D at no cost. The benefit amount is two times your annual salary up to a maximum of \$300,000.

401(k) Plan

You are eligible to begin participating in the 401(k) plan the first quarter following 90 days of employment. The company provides a 4% match.

Additional Coverage

- Short Term Disability
- Voluntary Employee and Dependent Life Insurance