

Healthcare Benefits Overview

Eligibility

Full Time Employees (regularly scheduled for 30+ hours each week)

Effective Date

First day of the month following one month's tenure in a full time role.

Plan Year

June 1 – May 30

Enrollment Changes

After initial enrollment, changes can be made during Open Enrollment in May of each year.

Otherwise changes can be made for Qualifying Events within 30 days of the Event.

The following are available to employees for Healthcare Benefits:

1. Comprehensive Medical – Kaiser (In CO & Out of CO Options)
2. Dental - Principal
3. Vision - VSP
4. Out of Pocket Reimbursement Coverage (GPA) – SIS Link
5. Short Term & Long Term Disability – Principal
6. Company Sponsored Life Insurance/AD&D & Voluntary Options - Principal

Qualifying Life Events (ERISA Section 125):

Necessary for Enrollment Changes Outside Initial or Open Enrollment

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Death of a spouse or child
- Change in residence or work location that affects benefits eligibility for you or your covered dependent(s)
- Your child(ren) meets (or fails to meet) the plan's eligibility rules (for example, student status changes)
- You or one of your covered dependents gain or lose other benefits coverage due to a change in employment status (for example, beginning or ending a job or dependent's open enrollment)

Please note: Election changes must be completed within 30 days of the effective date of the Qualifying Life Event



Healthcare Benefits Overview

Detailed Summary of Each Program in Healthcare Package

Kaiser Permanente Comprehensive Medical Coverage

4 Options (Employee and Dependents must all be enrolled in the same option)

Kaiser Silver 4000/50

- Office Visits: \$50 / \$85
- Deductible: \$4,000
- Max Out of Pocket: \$8,700
- ER Visit: 35% after deductible
- In-Patient: 35% after deductible
- Rx Tiers: 15/75/450/500
- Rates Per Month:
EE Only: \$50.00 EE + Spouse: \$452.82
EE + Child(ren): \$392.40 Family: \$795.21

Kaiser Silver 3000/30

- Office Visits: 30% after deductible
- Deductible: \$3,000
- Max Out of Pocket: \$7,000
- ER Visit: 20% after deductible
- In-Patient: 20% after deductible
- Rx Tiers: 10/45/20%/20% after ded.
- Rates Per Month:
EE Only: \$50.00 EE + Spouse: \$453.52 EE
+ Child(ren): \$393.00 Family: \$796.51

Kaiser Gold 0/30

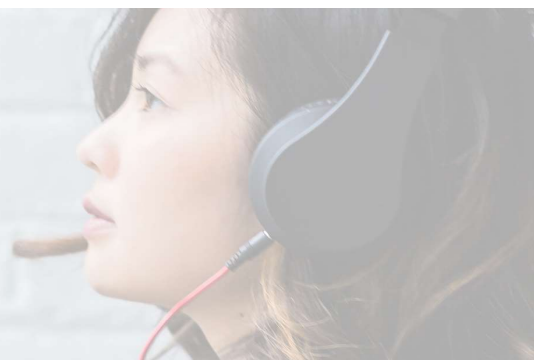
- Office Visits: \$30 / \$60
- Deductible: \$0
- Max Out of Pocket: \$6,000
- ER Visit: \$500 copay
- In-Patient: \$650/day, 1-4 days
- Rx Tiers: 15/65/300/350
- Rates Per Month:
EE Only: \$150.00 EE + Spouse: \$688.76 EE
+ Child(ren): \$607.94 Family: \$1,146.70

Kaiser PPO 3500/50 (Out of CO Only)

- Office Visits: \$50 / 35%
- Deductible: \$3,500/\$10,500
- Max Out of Pocket: \$6,700/\$26,100
- ER Visit: 35% coinsurance
- In-Patient: 35% coinsurance
- Rx Tiers: 20/90/525/600
- Rates Per Month:
EE Only: \$50.00 EE + Spouse: \$731.57 EE
+ Child(ren): \$629.34 Family: \$1,310.91

Dental - Principal

- \$1,500 annual benefit
- 100% preventative
- 80% minor
- Includes endodontics & periodontics – major services covered at 50%
- Employee costs: \$13.96 + dependents
- Monthly rates: *EE Only: \$13.99 EE + Spouse: \$41.99 EE + Child(ren): \$51.31 Family: \$83.81*



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Vision - VSP

- 12/12/12
- Exam, lenses, frames every 12 months
- Employee cost: \$4.00 + dependents
- Monthly rates: *EE Only*: \$4.00 *EE + Spouse*: \$11.08 *EE + Child(ren)*: \$12.13 *Family*: \$20.82

GAP Plan - SIS

- Reimbursable benefit for eligible claims
- Employee cost: \$7.58 per month, with additional rates based on coverage level and age

Company Paid Benefits

Group Life Insurance

- \$50,000
- Voluntary up to \$150,000 guaranteed issue

EAP

- Services by phone, text, on-line, and in person
- Wide range of services including but not limited to: counseling, discounts, family issue resources, coaching, and legal services.

Short Term Disability

- 60% of earnings up to \$1,500 per week for 12 weeks
- Payable after 8 days of accident or illness

Long Term Disability

- 60% of earnings up to \$6,000 per month for 5 years
- Payable after 90 days

