



BENEFITS AT GLANCE 10/1/2019 – 12/31/2020

HEALTH INSURANCE

Anthem

To check participating doctors - www.anthem.com

Available for Fulltime Employee (30+ hrs/week)

HIGHLIGHTS PPO 33 ****HSA/HDHP**

In Network (See SBC for out of network)

Deductible(S/F)	3000/6000	5000/10000
OOP MAX	6600/13200	6450/12900

Preventative - Covered in Full

GP/Spec Co Pays	\$35/\$70	\$30/\$60**
RX	\$15/40/80	\$10/30/50**

**Deductible must be met

Semi-Monthly Deduction***

Single	\$167.86	\$118.29
EMP + Spouse	\$536.04	\$377.72
EMP + Children	\$398.75	\$398.75
Family	\$868.33	\$868.33

*Premiums are pre-taxed

**Rates are good till 12/31/2020

***Open Enrollment is 12/01/2020

DENTAL INSURANCE

Anthem Dental Plan

www.anthem.com

Available for Fulltime Employees

HIGHLIGHTS

Preventative Services 2 x/year	No charge
Basic Services	\$50 ded/80%
Major Service's	\$50 ded/50%
Maximum Annual benefit	\$1000.00

**Orthodontia included for children 19 and under.

Semi-Monthly Deductions

Single	\$12.76
EMP + Spouse	\$26.03
EMP + Children	\$30.90
Family	\$45.78

*Premiums are pre-taxed

**Rates are good till 12/31/2020

VISION INSURANCE

Anthem – Blue View Vision –Option 25

To check participating doctors – www.anthem.com

Available for Fulltime Employee (30+ hrs/week)

HIGHLIGHTS – In Network

Examination	\$10.00 copay 100%
Lenses	\$10.00 copay 100%
(Up to trifocals beyond 20% off retail)	
Frames (1 x 24 mos.)	\$130 Allowance
Lens options	Flat \$ Upgrade amts.
(Tinting, scratch proofing)	
Contact Lenses	\$130 allowance

**All available once every 12 months with exception of frames.

Semi-Monthly Deduction -

Single	\$3.78
EMP + one	\$6.56
Family	\$9.77

*Premiums are pre-taxed

**Rates are good till 12/31/2020

GROUP LIFE INSURANCE.

Anthem

Full-time employees are eligible for a \$20,000.00 life policy at no charge, and will have the option to purchase more based on the group rates offered to our company for up to 50k with no Personal Health Statements required.

Maximum purchase with PHS, 3 x salary not to exceed \$150000.00

LONG TERM DISABILITY

Unum/Provident

Full-time employees are eligible to purchase LTD insurance.. 90 day elimination period, payout is 60% of gross income up to \$200,000 of income.

401k – RETIREMENT PLAN

Transamerica

www.ta-retirement.com

All fulltime employees are eligible to contribute into TCI's 401k plan. Rollovers are eligible.

Coverages will be effective the first day of the month following a 30 day probationary period. 401k can be started at any time. All benefits are subject to change during renewal period.