



## BENEFITS AT GLANCE 2021

### HEALTH INSURANCE

Anthem

To check participating doctors - [www.anthem.com](http://www.anthem.com)

Available for Fulltime Employee (30+ hrs/week)

HIGHLIGHTS	PPO 8.0	HSA/HDHP
In Network (See SBC for out of network)		
Deductible(S/F)	3000/6000	5000/10000
OOP MAX	6600/13200	6450/12900

Preventive	Covered in Full	
GP/Spec Co Pays	\$35/\$70	\$30/\$60**
RX	\$10/35/25%	\$10/30/75/25%**

\*\*Once deductible is met

#### Semi-Monthly Deduction\*\*\*

Single	\$ 172.06	\$121.24
EMP + Spouse	\$ 549.44	\$387.16
EMP + Children	\$ 408.72	\$288.01
Family	\$ 890.04	\$627.17

\*Premiums are pre-taxed

\*\*Rates are good till 12/31/2021

\*\*\*Open Enrollment is 12/01/2021 for 2022

### DENTAL INSURANCE

Anthem Dental Plan

[www.anthem.com](http://www.anthem.com)

Available for Fulltime Employees

#### HIGHLIGHTS

Preventative Services 2X /year	No charge
Basic Services	\$50 ded/80%
Major Services	\$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 12/31/2021

\*\*\*Open Enrollment is 12/01/2021 for 2022

### VISION INSURANCE

Anthem – Blue View Vision –Option 25

To check participating doctors – [www.anthem.com](http://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

\*\*Contact Lens exam is extra

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

#### Semi-Monthly Deduction -

Single	\$3.77
EMP + one	\$6.56
Family	\$9.77

\*Premiums are pre-taxed

\*\*Rates are good till 12/31/2021

### 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. Guaranteed enrollment only at start date.

### 401k – RETIREMENT PLAN

Transamerica

[www.ta-retirement.com](http://www.ta-retirement.com)

All fulltime employees are eligible to contribute into TCI's 401k plan. Rollovers are eligible. No Matching

# Health, Dental and Vision will be effective the first day of the month following a 30 day probationary period. Group Life and LTD will be effective first day of month after start date. 401k can be started at anytime. All benefits are subject to change. REV: 12/2020