



## BENEFITS AT GLANCE 2023

### **HEALTH INSURANCE**

Anthem

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

Available for Fulltime Employee (30+ hrs/week)

HIGHLIGHTS	PPO 21	PPO /HSA
<u>In Network (See SBC for out of network)</u>		
Deductible(S/F)	3000/6000	5000/10000
CoInsurance	30%	0%
OOP MAX	<b>7000</b> /14000	6450/12900

	Covered in Full	Covered in full
GP/Spec Co Pays	<b>\$20/\$50</b>	<b>\$30/\$75#</b>
RX	\$10/35/75/25%	\$10/35/75/25%#
MO	\$25/105/225	\$25/105/225

No coverage for non-formulary

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

Single	\$ 176.75	\$124.55
EMP + Spouse	\$ 564.45	\$397.74
EMP + Children	\$ 419.88	\$295.88
Family	\$ 914.35	\$644.35

# After deductible is met

\*Premiums are pre-taxed

\*\*Rates are good till 12/31/2023

\*\*\*Open Enrollment is 12/01/2023 for 2024

### **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	\$13.24
EMP + Spouse	\$27.00
EMP + Children	\$32.06
Family	\$47.49

\*Premiums are pre-taxed

\*\*Rates are good till 12/31/2023

\*\*\*Open Enrollment is 12/01/2023 for 2024

### **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	\$3.90
EMP + one	\$6.76
Family	\$10.06

\*Premiums are pre-taxed

\*\*Rates are good till 12/31/2023

### **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 any time. All benefits are subject to change. REV: 12/2022