

2021 Benefits Summary - External



ELIGIBILITY

All employees regularly scheduled to work 30 hours per week. Coverage may also be elected for dependents including your legal spouse/domestic partner and dependent children to age 26, or up to age 30 under certain circumstances.



COVERAGE EFFECTIVE DATE

Medical benefits through UMR are effective first of the month following a 59-day waiting period. Coverages through Reliance Standard and Lincoln Financial are effective first of the month following a 30-day waiting period.



MEDICAL

The following medical plan options are available through UMR:

- High Deductible Health Plan - \$6,750 Individual Ded. / \$13,500 Family Ded.
- High Deductible Health Plan - \$3,000 Individual Ded. / \$6,000 Family Ded.
- Premier PPO Plan - \$2,000 Individual Ded. / \$4,000 Family Ded.

The following medical indemnity plans options are available through Reliance Standard:

- Indemnity One
- Indemnity Two

A Minimum Essential Coverage (MEC) plan is also available through Reliance Standard. This plan only provides preventive care coverage and helps you meet the requirement of the Affordable Care Act.

Premiums are based on the plan and tier (employee only, employee + spouse, employee + child(ren) or employee + family) selected.



HEALTH SAVINGS ACCOUNT (HSA)

Enrollment in one of the High Deductible Health Plans (HDHP) through UMR qualifies you to elect to start a HSA through Optum Bank. This account allows you to save money for qualified health care expenses such as copays, prescriptions, dental and vision care. You may contribute money into your HSA on a pre-tax basis through payroll deductions. You may not contribute to a HSA if you have other medical coverage (like Medicare or TRICARE) or if you are a dependent on someone else's tax filing.

- Your HSA funds roll over from year to year so you can continue to grow your savings and use it in the future – even into retirement
- Monthly account fee of \$2.75 is charged to account holder
- Contribution limits apply.



DENTAL

The following dental plan options are available through Lincoln Financial:

- PPO Low with \$500 Annual Maximum Benefit
- PPO High with \$1,000 Annual Maximum Benefit

Premiums are based on the plan and tier (employee only, employee + spouse, employee + child(ren) or employee + family) selected.



VISION

One vision plan through Lincoln Financial is offered. Exams & lenses are available once every 12 months and eyeglass frames are available once every 24 months.

Premiums are based on the plan and tier (employee only, employee + spouse, employee + child(ren) or employee + family) you selected.

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VOLUNTARY LIFE/AD&D

Voluntary Life and Accidental Death & Dismemberment (AD&D) insurance is available through Lincoln Financial. You may purchase coverage for you, your spouse and your dependent child(ren).

- You: \$10,000 increments to maximum of 5 times annual earnings up to \$250,000. \$100,000 is guaranteed with no medical questions if you enroll when first eligible.
- Spouse: \$5,000 increments to 2.5 times your annual earnings up to \$50,000. Cannot exceed 50% of employee amount. \$30,000 is guaranteed with no medical questions if enrolled when first eligible.
- Child(ren): \$2,500 for ages 6 months to 19 (25 if full time student). \$2,500 is guaranteed.

Premiums are based on your age, the amount elected for you and the amount elected for your dependents (if applicable.)



SHORT TERM DISABILITY

Short Term Disability is offered through Lincoln Financial. This coverage provides income protection should you become disabled through a non-work related illness or injury. The benefit pays 50% of your base salary up to \$1,000 weekly for up to 24 weeks after you have a qualifying illness or injury for 14 days.

Premiums are based on your base salary.



ACCIDENT

The following two accident plans are offered through Lincoln Financial:

- Accident Coverage
- Accident Coverage with Sickness/Hospital Confinement Benefit

Both plans pay fixed benefits to you regardless of any other coverage you may have. You may cover your eligible dependents (spouse & children) under the plans.

Premiums are based on the plan and tier selected.



CRITICAL ILLNESS

Critical Illness pays a fixed benefit if you are diagnosed with a covered critical illness after your coverage effective date. This coverage is offered through Lincoln Financial.

Premiums are based on your age and tobacco usage.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

All employees and dependents have access to the free, confidential EAP program through GuidanceResources. This program provides a network of services that can help you and your family members improve health and handle personal and professional challenges you may face. Resources are available 24/7.

Call: 800-272-7255

TDD: 800-697-0353

Online: [guidanceresources.com](https://www.guidanceresources.com)

Web ID: CSIEAP

App: GuidanceResources Now