

Benefits Summary

Plan Year November 1, 2023 – October 31, 2024

All Full-Time Employees are eligible for benefits to begin on the First of the Month following 30 days of employment.

Benefit premiums are collected one month in advance and are based on 24 pays annually.

Employees may change benefit elections mid-plan year only if you experience a qualifying event (marriage, birth of dependent, loss of other coverage, etc.) In this event, contact HCC within 30 days of the event to adjust your coverage.

Please contact your HCC Benefits Specialist, Kara Mitchell, at kmitchell@hcchr.com with any questions.

MEDICAL

Plan Name	OPTION 1		OPTION 2	
	IU 1500		IU 2000	
	Tier 1	Tier 2	Tier 1	Tier 2
Coinsurance	20%	40%	20%	40%
Deductible: Individual/Family	\$1,500/\$3,000	\$3,000/\$6,000	\$2,000/\$4,000	\$4,000/\$8,000
Out of Pocket: Individual/Family	\$3,000/\$7,000	\$6,000/\$14,000	\$4,000/\$8,000	\$7,150/\$14,300
Physician/Specialist Office Visit	\$20/\$40	\$40/\$80	\$20/\$40	\$40/\$80
Emergency Room	\$350 after deductible	\$350 after deductible	\$350 after deductible	\$350 after deductible
Urgent Care	\$75	\$75	\$75	\$75
Virtual Visits	\$0	\$0	\$0	\$0
Prescriptions: Retail	\$5/\$10/\$30/\$60	\$5/\$10/\$30/\$60	\$5/\$10/\$30/\$60	\$5/\$10/\$30/\$60
Employee PER PAY Deduction				
Employee Only	\$90.38		\$88.32	
Employee + Spouse	\$190.04		\$185.70	
Employee + Child(ren)	\$162.74		\$159.03	
Family	\$262.40		\$256.41	

MEDICAL SUMMARY FOR IN-NETWORK BENEFITS, OUT-OF-NETWORK WILL RESULT IN LESS COVERAGE

Flexible Spending Account (FSA)

FSA's allow employees to deposit money into savings accounts to use toward medical expenses and save money on their income taxes. Depending on which medical plan you elect, we can help you decide if an FSA or HSA is a better option for you. Dependent Care FSA's are also available to allow pre-tax payments toward daycare expenses.

Please note 2023 contribution limits:

FSA: Medical: \$3,050; Dependent Care: \$5,000

LIFE AnthemLife

Coverage	\$50,000	\$20,000	Voluntary Life & AD&D
Employee PER PAY Deduction			
Employee Only	\$0.00	\$2.42	Age-Rated

Employees who elect Anthem Life insurance also benefit from the Employee Assistance Program (EAP), including legal assistance, financial planning assistance & travel assistance, at no additional cost.

DENTAL

	OPTION 1: BASIC		OPTION 2: ENHANCED		OPTION 3: PREMIER	
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
Deductible: Individual/Family	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Annual Max	\$750	\$750	\$1,000	\$1,000	\$1,500	\$1,500
Orthodontia Lifetime Max	No Coverage	No Coverage	\$1,000	\$1,000	\$1,500	\$1,500
Diagnostic/Preventive	100%	100%	100%	100%	100%	100%
Basic	80%	50%	80%	60%	80%	80%
Major	No Coverage	No Coverage	50%	40%	50%	50%
Orthodontia (Up to Age 19)	No Coverage	No Coverage	50%	50%	50%	50%
Employee PER PAY Deduction						
Employee Only	\$0.00		\$8.25		\$11.95	
Employee + Spouse	\$9.27		\$25.43		\$36.79	
Employee + Child(ren)	\$15.34		\$33.37		\$49.19	
Family	\$26.93		\$54.62		\$78.90	

Please visit www.guardiananytime.com to search for providers in your area. Please note the Plan Type is PPO.

VISION

	OPTION 1		OPTION 2	
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
Network	Davis Vision Network		VSP Network	
Exam Copay	\$10	Up to \$50	\$10	\$39
Exam Limit	Once per 12 Months	Once per 12 Months	Once per 12 Months	Once per 12 Months
Lenses Copay	\$25	Up to \$40/\$67/\$126	\$25	Up to \$48/\$67/\$126
Lenses Limit	Once per 12 Months	Once per 12 Months	Once per 12 Months	Once per 12 Months
Frames Allowance	Up to \$130 + 20% Excess	Up to \$48	Up to \$130 + 20% Excess	Up to \$46
Frames Limit	Once per 24 Months	Once per 24 Months	Once per 24 Months	Once per 24 Months
Contacts Lenses Allowance	Up to \$130 + 15% Excess	Up to \$105	\$130	Up to \$100
Contacts Limit	Once per 12 Months	Once per 12 Months	Once per 12 Months	Once per 12 Months
Employee PER PAY Deduction				
Employee Only	\$0.00		\$0.77	
Employee + Spouse	\$2.26		\$3.60	
Employee + Child(ren)	\$2.36		\$3.72	
Family	\$5.53		\$7.69	

Please visit www.guardiananytime.com to compare providers who participate in the Davis Vision and VSP networks in your area.

ANCILLARY BENEFITS

HCC partners with Aflac to provide additional ancillary products, like Accident, Critical Illness and Hospital insurance, to meet employee needs. Please contact our Aflac representatives: Rita Abram and Tara Abram to learn more about plan options & rates:

rita_abram@us.aflac.com & tara_abram@us.aflac.com.