

HEALTH - Regence Blue Shield

Benefit Category	Regence Innova
Base Medical	Innova Unlimited Visits, \$30/45 Copay, \$500 Deductible, 80/60/60 Coinsurance, \$2,000 Coinsurance Max, Maternity
Pharmacy	\$10 Generic / \$0 Deductible for Brand / \$35 Formulary / \$75 Non-formulary / No out of pocket Max
Complementary Care	Chiropractic, Acupuncture & Naturopathic – 12 visits
Riders	EAP – 4 Visits, Vision
Mental Health and Chemical Dependency	50% Coinsurance with Limits
Maternity	Covered

Rates: Employee \$637.00 (25% = \$159.25/mo = \$36.75/wk)
 Spouse \$759.90
 Children \$283.70 (each)

Employer pays 75% of employee's premium for Medical. Employee is responsible for 100% of dependents premium.

DENTAL - Delta Dental

Service	Coverage
Preventive & Diagnostic Services Examinations, x-rays, cleaning	100%
Basic Services Fillings, root canals, extractions, minor oral surgery	80%
Major Services Crowns, onlays, bridges, dentures	50%
Implants	50%

Deductibles: Per Person \$50 // Per Family \$150

Excluding diagnostic and preventive services per benefit year

Maximum Benefit: \$1,250 per eligible person per benefit year

Rates:

Employee	\$ 47.05
Employee + Spouse	\$ 93.95
Employee + 1 Child	\$ 85.15
Employee + 2 or More Children	\$107.02
Employee + Spouse + 1 or More Children	\$145.76

Employee is responsible for 100% of dental premiums.

Simple IRA

We offer a Simple IRA plan where the employer matches 100% up to 3% of your enrollment

Short Term Disability

We offer a Short-Term Disability Plan through The Hartford at no cost to you. Coverage begins on 1st day of accident, 8th day of illness. Duration is 13 weeks and pays 60% of your base salary.

Long Term Disability

We offer a Long-Term Disability Plan through The Hartford at no cost to you. Coverage begins after 90 days. Duration is up to Social Security retirement age and pays 60% of your base salary.

Group Life Insurance

We offer a \$25,000 Group Life Insurance plan at no cost to you.