



# Benefits Summary

*For Plan Year:*

*April 1, 2018 to March 31, 2019*

- **Medical - Blue Cross Blue Shield**
  - You will have two medical plan choices
  - Consider contributing to a Health Savings Account
- **Dental – Guardian**
- **Vision – Guardian**
- **Basic Life Insurance – Guardian**
- **Enhance your Benefits with Colonial Products**

**Welcome to Anders Group! We are glad that you decided to join our team! You are currently in your new hire initial enrollment period. This guide is designed to help you make the best decision for you and your family.**

**Initial New Hire Enrollment Period: *Benefits selections are due within 7 days of your Hire Date***

You are eligible for benefits on your hire date. Please ensure that your decisions are completed in the ADP system by the deadline that is communicated by HR.

**IMPORTANT:** You may NOT make any election changes during the plan year unless you have a **Qualifying Life Event** such as - getting married or divorced, having a baby, or loss of health coverage.

***Open Enrollment will be your next opportunity to do the following without a Qualified Life Event:***

- Change or opt out of offered plans
- Choose new benefit election options
- Enroll eligible family members in your offered plans
- Enroll in plan coverages if eligible, but not currently enrolled



***Enrollment selections must be completed by the deadline communicated by HR in the ADP system. You must make an enrollment selection in order to have coverage.***

**Questions on Benefit Plans?**

**Please contact The Purple Card at 866-788-9118**



# 2018 Plan Information

## Medical Plan

- To find a provider that participates in the *Blue Choice* network, visit [www.bcbstx.com](http://www.bcbstx.com)
- **Choice 1 HSA Qualified Plan** – Deductible plan, where you may have an HSA Bank account and you may contribute pre-tax dollars into your HSA bank account.
  - **Choice 1** Plan Deductible is \$6,000/Individual. Deductible applies first, then covered at 100% after deductible has been met. You may contribute into a **Health Savings Account (HSA)** on a pre-tax basis, to save or use for qualified medical, dental, or vision expenses.
  - **HSA Employee Contribution Limits:** You can contribute up to **\$3,450** for Individual coverage and **\$6,850** for Family coverage. *See page 4 for additional details.*
- **Choice 2 PPO Plan**– Plan with copays; No HSA bank account is available.
  - **Choice 2** plan deductible is \$1,500/Individual.
  - *Primary Care Doctor copay is \$35 and Specialist copay is \$70.*

In Network Services	Choice 1 HSA	Choice 2 PPO
<b>Provider Network</b>	Blue Choice PPO	Blue Choice PPO
<b>Deductible</b>	\$6,000 Individual \$12,000 Family	\$1,500 Individual \$4,500 Family
<b>Out of Pocket Limit (including deductible)</b>	\$6,000 Individual \$12,000 Family	\$4,500 Individual \$13,500 Family
<b>Office Visit</b>	100% after deductible	\$35 PCP copay \$70 Specialist copay
<b>Diagnostic Testing/Labs</b>	100% after deductible	100% after deductible
<b>Inpatient Hospital</b>	100% after deductible	80% after deductible
<b>Urgent Care</b>	100% after deductible	\$75 copay
<b>Emergency Room</b>	100% after deductible	\$500 copay
<b>Preventive Care</b>	<b>100% deductible waived</b>	<b>100% deductible waived</b>
<b>Prescriptions—30 day Supply</b>  Refer to Formulary for a complete list of covered medications.	100% after plan deductible	<b>Generic Drugs</b> \$0 - \$10 <b>Brand Name Drugs</b> \$50 <b>Non Preferred Brand Drugs</b> \$100
<b><u>Weekly Rates</u></b> <i>Employee Only</i> <i>Employee &amp; Spouse</i> <i>Employee &amp; Child(ren)</i> <i>Employee &amp; Family</i>	<b><u>Choice 1 HSA</u></b> \$17.19 \$100.21 \$75.99 \$169.40	<b><u>Choice 2 PPO</u></b> \$63.97 \$203.13 \$162.54 \$319.10

# 2018 Plan Information

## Dental Plan

- The dental plan allows you to go to any In or Out of Network dentist. To find a provider in the **DentalGuard** network, visit [www.guardiananytime.com](http://www.guardiananytime.com)
- The dental plan offers benefits at 100% for preventive care, 80% for basic care and 50% for major care and orthodontics for children. There is a yearly maximum benefit of \$1,500 per individual and a \$50 deductible for basic and major care.

<b>Weekly Rates</b>	<b>Dental</b>
<i>Employee Only</i>	\$1.56
<i>Employee &amp; Spouse</i>	\$8.06
<i>Employee &amp; Child(ren)</i>	\$12.23
<i>Employee &amp; Family</i>	\$20.37

## Vision Plan

- To find a provider in the **VSP Choice** network, visit [www.guardiananytime.com](http://www.guardiananytime.com)
- Exams and lenses are allowed every 12 months. Frames are allowed every 24 months.
- There will be a \$10 copay for exams and \$25 copay for materials (contacts or glasses). The contacts or glasses allowance is \$130.

<b>Weekly Rates</b>	<b>Vision</b>
<i>Employee Only</i>	\$0.39
<i>Employee &amp; Spouse</i>	\$1.45
<i>Employee &amp; Child(ren)</i>	\$1.50
<i>Employee &amp; Family</i>	\$3.04

## Basic Life Insurance

- **Basic Life & Accidental Death & Dismemberment (AD&D) coverage is provided to all employees at no cost. The total benefit is \$15,000.**

Questions about your benefits?

Contact The Purple Card

866-788-9118



## 2018 Plan Information

### Colonial Enhanced Benefits

- **You have the option to enhance your benefits by adding Accident, Critical Illness, Cancer Assist, Short Term Disability, or Voluntary Life insurance. The cost for these benefits will vary based on your selection. Refer to the Colonial brochure for additional plan information.**
  - **Accident Insurance helps offset unexpected medical expenses, such as emergency room fees, deductibles and copayments that can result from a fracture, dislocation or other covered accidental injury.**
  - **Group Critical Illness Insurance supplements your major medical coverage by providing a lump-sum benefit you can use to help pay for the direct and indirect costs related to a covered critical illness, such as heart attack, end-stage renal failure, coronary artery bypass surgery, stroke or major organ transplant.**
  - **Cancer Insurance helps to provide valuable financial protection when I time of need, when medical bills and other expenses related to cancer diagnosis and treatment may limit your ability to focus on what's important - getting well.**
  - **Disability (Income Protection) - Can you afford to NOT protect your paycheck? You never know when a disability could impact your way of life.**
  - **Life Insurance - Protect the people who matter most....your family!**

## Highlights of Health Savings Accounts

- YOU OWN THE ACCOUNT
- There's no 'use it or lose it' – the money you save carries over from year to year
- Your contributions go into the account tax free, grows tax free, and can be withdrawn tax free for qualified expenses
- You can use HSA funds to reimburse for qualified expenses on any of your dependents regardless of where they are covered
- Decide how much you would like to contribute into your account
- Contribution Limits:
  - \$3,450 for Individuals & \$6,850 for Families
  - If you are over age 55, you are allowed to contribute an additional \$1,000
- You can change your contribution amount at any time

## What are some Qualified HSA Expenses?

### Examples of Qualifying Medical Expenses

- Addiction treatment
- Annual physical exams
- Ambulance services
- Artificial limbs
- Birth control
- Contact lenses
- Crutches
- Dental treatment
- Diagnostic devices
- Doctors' fees
- Eye exams
- Fertility enhancement
- Hearing aids
- Home Care
- Hospital services
- Laboratory fees
- Psychiatric care
- Special education
- Smoking cessation
- Wheelchairs

### Examples of Non-Qualifying Medical Expenses

- Cosmetic surgery
- Babysitting
- Dancing lessons
- Diaper services
- Hair transplants
- Health club dues
- Swimming lessons
- Teeth whitening
- Vacation or travel

