

2018 Benefits Summary



Employees are eligible for Medical, Dental, Vision, Long-Term Disability & Life insurance as of the first day of the month following 60 days of full-time employment. All payroll deductions listed are per pay period. You must enroll or decline within the first 60 days of hire.

Medical Insurance | UMR

HSA Plan		PPO Plan	
Standard Premium		Standard Premium	
Employee Only	\$61.60	Employee Only	\$123.22
Employee & Spouse	\$167.48	Employee & Spouse	\$273.16
Employee & Children	\$190.01	Employee & Children	\$268.34
Family	\$307.53	Family	\$389.68
Non-Nicotine Discounted Premium		Non-Nicotine Discounted Premium	
Employee Only	\$46.39	Employee Only	\$92.78
Employee & Spouse	\$135.45	Employee & Spouse	\$215.95
Employee & Children	\$151.79	Employee & Children	\$211.58
Family	\$220.90	Family	\$282.25
Deductible (in-network)	\$3000 ind/\$6000 fam	Deductible (in-network)	\$1800 ind/\$3600 fam
Deductible (non-network)	\$6000 ind/\$12000 fam	Deductible (non-network)	\$3600 ind/\$7200 fam
Coinsurance (in-network)	100%	Coinsurance (in-network)	80%
Coinsurance (non-network)	70%	Coinsurance (non-network)	50%
Primary Care office visit	Deductible then 100%	Primary Care office visit	\$40 copay
Specialist office visit	Deductible then 100%	Specialist office visit	\$40 copay
Urgent Care visit	Deductible then 100%	Urgent Care visit	Deductible then 80%
Emergency Room visit	Deductible then 100%	Emergency Room visit	Deductible then 80%
Prescriptions (retail – 34 day supply))	Deductible then 100%	Prescriptions (retail – 34 day supply))	tier 1 \$30 / tier 2 \$55
Prescriptions (mail order – 90 day supply)	Deductible then 100%	Prescriptions (mail order – 90 day supply)	tier 1 \$55 / tier 2 \$110
Out of pocket maximum (in-network)	\$3000 ind/\$6000 fam	Out of pocket maximum (in-network)	\$2500 ind/\$5000 fam
Out of pocket maximum (non-network)	\$12000 ind/\$24000 fam	Out of pocket maximum (non-network)	\$5000 ind/\$10000 fam

Vision Insurance | MetLife

Exam Copay	\$20
Materials Copay	\$20
Lenses (in-network / non-network)	
Single Vision	100% / up to \$30
Bifocal	100% / up to \$50
Trifocal	100% / up to \$65
Lenticular	100% / up to \$100
Frames (in-network / non-network)	up to \$130 / up to \$70
Contact Lenses	up to \$130 / up to \$105
Frequency	
Exam	once every 12 months
Frames	once every 24 months
Lenses	once every 12 months

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Dental Insurance | MetLife

Deductible (individual)	\$50
Deductible (family)	\$100
Preventive (ex: cleanings)	\$100% (deductible waived)
Basic (ex: fillings)	80%
Major (ex: crowns, dentures)	50%
Orthodontia (ex: braces up to age 19)	50%
Calendar year maximum benefit	\$1250 per person
Orthodontia lifetime maximum	\$1250 per person

Premium for Dental and Vision	
Employee Only	\$20
Employee & Spouse	\$38
Employee & Children	\$38
Family	\$50

Short-Term Disability Coverage | Self-Insured

This coverage is provided by Indiana Hand to Shoulder Center at no cost to you. The first 30 days of your disability are considered an Elimination Period and no benefits are paid. From day 31 to day 90, you will receive 60% of your regular pay. At day 90, the Long-Term Disability coverage takes over.

Long-Term Disability Insurance | UNUM

This benefit pays 60% of your monthly earnings to a maximum of \$5,000. There is a 90-day waiting period before benefits are paid. Benefits are paid for 24 months for your own occupation and up to your Social Security Normal Retirement Age for any occupation for which you are or could be trained. This benefit is paid for by Indiana Hand to Shoulder Center.

Life Insurance | MetLife / UNUM

A term life insurance policy of 1.5 x annual earnings up to \$100,000 is paid for by Indiana Hand to Shoulder Center. (UNUM) You have the ability to buy additional Life & AD&D coverage in increments of \$10,000 up to \$100,000 without evidence of insurability with a maximum benefit of \$5 x annual earnings or \$500,000. You may also purchase coverage for your spouse in \$5,000 increments up to \$30,000 without evidence of insurability with a maximum of \$500,000 and for your child(ren) over age 6 months, a flat \$10,000 benefit. (MetLife)

Flexible Spending Accounts

Flexible Spending Accounts for Medical and Dependent care programs available.

Health Savings Account

If you participate in the HSA-compatible High Deductible Health Plan, you may make pre-tax contributions to a Health Savings Account.