



2018 EMPLOYEE BENEFIT SUMMARY

Benefits become effective on the first of the month following 60 days of employment.

EMPLOYEE RATES

<u>BENEFIT</u>	<u>COVERAGE</u>	<u>LOW</u>	<u>HIGH</u>
Humana (FT Only)	<u>HDHP</u>		
	Employee	\$117.37/mo.	\$206.74/mo.
	Parent Plus	\$157.90/mo.	\$327.79/mo.
	Couple	\$438.69/mo.	\$617.52/mo.
	Family	\$531.25/mo.	\$817.32/mo.
	<u>PPO</u>		
	Employee	\$241.37/mo.	\$290.90/mo.
	Parent Plus	\$393.57/mo.	\$487.69/mo.
	Couple	\$686.76/mo.	\$785.84/mo.
	Family	\$928.11/mo.	\$1,086.62/mo.

Employees participating in wellness screenings are eligible to receive up to \$95 in credits towards premiums for meeting goals in the following categories: Participation and Health Risk Assessment (\$20), Body Mass Index (\$20), Blood Pressure (\$20), and negative nicotine (\$35). Health insurance is effective 1st of the month following 60 days of employment.

Teladoc (FT Only)	Employees and their family members have 24/7 access to phone or webcam consultation with a board certified doctor who can prescribe medication for common conditions. (A benefit for health insurance enrollees only.)
Health Savings Account (FT Only)	Savings accounts to help pay for qualified medical expenses. Must be enrolled in Communicare Services, Inc.'s health plan. Maximum contribution up to \$3,450 (pre-tax) per year for single coverage and \$6,900 per year for family coverage. Dollar for dollar company match up to \$600.00. There is an additional match of \$0.25 on the dollar from \$601-1000.
Flexible Spending Account (Section 125)	Certain benefits can be paid for with pre-tax dollars (available to FT and PT employees.) Maximum contribution up for \$2,600 per year (pre-taxed) for medical flexible spending and \$5,000 per year for dependent care.
Basic Life/AD&D (FT Only)	One time's salary or minimum of \$20,000. (Employer paid)
Voluntary Life/AD&D Ins	Additional Voluntary Term Life and Accidental Death & Dismemberment insurance available through payroll deduction.

Professional Development	\$300 for FT and \$150 for PT professional staff as indicated in policy AP 41.
Notary Service	Free service available by contacting the Human Resource department.
Influenza Vaccine	Available to all employees on an annual basis free of charge.
Fitness Club Discounts	Reduced rates available at <u>E-town Swim & Fitness</u> through Communicare Services, Inc. Contact Human Resources for rates.