

Flexible Benefits At-A-Glance - Plan Year 2023



| | Dental DHMO | Dental PPO Select, Select Mid & Select Plus | Vision Select & Vision Select Plus | Employee Life, Spouse and Child Life | Accidental Death & Dismemberment | Short Term & Long Term Disability | Critical Illness Select | Critical Illness Select Plus | Long Term Care | Select, Select Plus & Select Premium | FSA (Health Care & Dependent Care) |
|-------------------------|--|---|--|--|--|--|---|---|---|--|--|
| Vendor | Cigna | Cigna | Anthem BCBS (Anthem) | MetLife | MetLife | The Standard | AFLAC/CAIC | AFLAC/CAIC | Unum | MetLife Legal Plans, Inc. | HealthEquity/WageWorks |
| Contact Numbers | 1-888-764-0099 | 1-888-764-0099 | 1-855-556-4844 | 1-877-255-5862 1-800-821-6400 (Estate Resolution) | 1-877-255-5862 1-800-821-6400 (Estate Resolution) | 1-888-641-7186 | 1-800-433-3036 | 1-800-433-3036 | 1-888-764-3539 | 1-800-821-6400 | 1-877-924-3967 |
| Coverage Tiers | Employee (EE) EE + Spouse EE + Child(ren) EE + Family | Employee (EE) EE + Spouse EE + Child(ren) EE + Family | Employee (EE) EE + Spouse EE + Child(ren) EE + Family | Employee: 1x to 10x Benefit Salary; Max Coverage is \$2,000,000 Spouse Levels: \$6,000, \$12,000, \$30,000, \$60,000, \$100,000, \$150,000, \$200,000, \$250,000 Child Levels: \$3,000, \$6,000, \$10,000, \$15,000, \$20,000 | Employee Only 1x to 10x Benefit Salary; Max coverage is \$2,000,000 | Employee Only STD: 7-Day or 30-Day waiting period LTD: 180-Day waiting period | Employee: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 Spouse: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 Child: 50% of Employee's coverage (automatic) | Employee: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 Spouse: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 Child: 50% of Employee's coverage (automatic) | Employee Only ** A Spouse, Parent, and/or Parents-in-law may enroll in an individual policy directly with UNUM. | Employee (EE) EE + Family | Employee and any eligible dependents |
| Rate/Tier | DHMO Employee (EE) \$21.95 EE + Spouse \$39.98 EE + Child(ren) \$49.57 EE + Family \$59.13 Monthly admin fee is included in the rates. | SELECT Employee (EE) \$26.87 EE + Spouse \$52.35 EE + Child(ren) \$54.89 EE + Family \$76.92 SELECT MID Employee (EE) \$34.20 EE + Spouse \$66.83 EE + Child(ren) \$70.09 EE + Family \$98.30 SELECT PLUS Employee (EE) \$40.86 EE + Spouse \$79.96 EE + Child(ren) \$83.87 EE + Family \$117.68 Monthly admin fee is included in the rates. | SELECT Employee (EE) \$ 5.26 EE+Spouse \$11.13 EE+Child(ren) \$11.65 EE+Family \$15.73 SELECT PLUS Employee (EE) \$9.04 EE+Spouse \$19.80 EE+Child(ren) \$20.72 EE+Family \$28.23 Monthly admin fee is included in the rates. | Employee: Based on Age, Salary, and Coverage Selection Spouse: Based on Spouse's Age, and Coverage Selection Child Rates: \$3,000 - \$0.92 \$6,000 - \$1.14 \$10,000 - \$1.44 \$15,000 - \$1.81 \$20,000 - \$2.18 Monthly admin fee will apply to each enrollee. | Based on Employee's Coverage Selection (0.020 per thousand + monthly admin fee | Based on Employee's Age, Salary, Social Security Eligibility, and Retirement eligibility + monthly admin fee | Based on AFLAC/CAIC's premium rate chart. Employee: Guaranteed Issued up to \$30,000 + monthly admin fee Spouse: Rate will be based on the employee's age + monthly admin fee Child: Coverage is provided at no additional cost | Based on AFLAC/CAIC's premium rate chart. Employee: Guaranteed Issued up to \$30,000 + monthly admin fee Spouse: Rate will be based on the employee's age + monthly admin fee Child: Coverage is provided at no additional cost | Based on Unum's premium rate chart + monthly admin fee | Select Plan Employee \$5.97 Family \$7.46 Select Plus Employee \$7.65 Family \$9.80 Select Premium Employee \$8.75 Family \$10.90 | Monthly contributions are determined by the employee. Please refer to the website for minimum and maximum contribution amounts. Monthly admin fee of \$3.20 will apply to the Health Care Spending Account only. |
| Changes for 2023 | Cigna's DHMO rates will not increase, additional dental services were added in the following categories: • Diagnostic/preventive • Periodontics • Implant Services • Oral and Maxillofacial surgery • Adjunctive General Services | Effective January 1, 2023: • Cigna is the new vendor for the Dental PPO Plan options. • The Select plan option annual maximum increased to \$750. • A new option, Select Mid, was added. • Implant benefits are available under the Select Mid & Select Plus plan options. • Orthodontia max starts over. • Premiums decreased on the Select & Select Plus plan options. | Anthem BCBS's Vision rates decreased. | | | | | | Unum's Long-Term care premiums will increase by 15% on plan options with Compound Inflation. | The following enhancements were made: □ • The \$1000.00 maximum for contested divorces will be removed and replaced with 20 hours of services for divorces, dissolutions and annulments on the Select Plus and Select Premium. • Added 8 hours of attorney time for non-covered services added to the 25% Reduced Fee Benefits (Select, Select Plus and Select Premium). | The Grace Period, March 15, 2023, will only apply on remaining 2022 HCFA balances. |
| Eligibility | Open Enrollment changes are effective January 1, 2023. New hire benefits will begin the first day of the month after one full calendar month of employment. | | | | | | | | | | |