



## BENEFITS AT GLANCE 2024

### HEALTH INSURANCE

United Healthcare

To check participating doctors [www.myuhc.com](http://www.myuhc.com)  
Available for Fulltime Employee (30+ hrs/week)

<b>HIGHLIGHTS</b>	<b>2500 PPO</b>	<b>3K HDHP</b>
Deductible(S/F)	2500/5000	3000/6000
Coinsurance	30%	20%#
OOP MAX	7350/14700	6250/12500

	<u>Covered in Full</u>	<u>Covered in full</u>
GP/Spec Co Pays	30/60	No Copays
RX	\$5/40/75	\$15/40/75
MO	37.5/100/187.5	37.5/100/187.5

#### Semi-Monthly Deduction-\*/\*\*/\*\*

Single	\$ 156.17	\$148.18
EMP + Spouse	\$ 498.78	\$473.28
EMP + Children	\$ 371.04	\$352.07
Family	\$ 807.98	\$766.67

# After deductible is met

\*Premiums are pre-taxed

\*\*Rates are good till 12/31/2024

\*\*\*Open Enrollment is 12/01/2024- for 2025

### DENTAL INSURANCE

United Healthcare

[www.myuhc.com](http://www.myuhc.com)

Available for Fulltime Employees

#### HIGHLIGHTS

Preventative Services 2X /year	No charge
Basic Services	\$50 ded/80%
Major Services	\$50 ded/50%
Maximum Annual benefit	\$1000.00

\*\*Orthodontia included for children 19 and under.

#### Semi-Monthly Deductions-\*/\*\*/\*\*

Single	\$11.65
EMP + Spouse	\$23.29
EMP + Children	\$28.00
Family	\$41.83

\*Premiums are pre-taxed

\*\*Rates are good till 12/31/2024

\*\*\*Open Enrollment is 12/01/2024-2025

### VISION INSURANCE

United Healthcare Plan – S108V

To check network – [www.myuhcvbision.com](http://www.myuhcvbision.com)

Available for Fulltime Employee (30+ hrs/week)

#### HIGHLIGHTS – In Network

Exams(1 X/Year)	\$10.00 copay
Lenses	Covered in Full
Frames (1 x 24 mos.)	\$130 Allowance
Lens options	Covered in Full.

(Tinting, scratch proofing)

Contact Lenses \$125 allowance

\*\*Contact Lens exam is extra – Fitting 30.00

##All available once every 12 months with exception of frames.

#### Semi-Monthly Deduction - \*/\*\*

Single	\$3.80
Emp + Spouse	\$7.21
Employee + Children	\$8.46
Family	\$11.90

\*Premiums are pre-taxed

\*\*Rates are good till 12/31/2024

### .Anthem Group Life

Full-time employees are eligible for a \$20,000.00 life policy at no charge, and will have the option to purchase more based on the group rates offered to our company for up to 100k with no Personal Health Statements required.

Maximum purchase with PHS, 3 x salary not to exceed \$150000.00

### Voluntary Long Term Disability

Unum/Provident

Full-time employees are eligible to purchase LTD insurance. 90 day elimination period, payout is 60% of gross income up to \$200,000 of income. Guaranteed enrollment only at start date.

### 401k – RETIREMENT PLAN

Transamerica

[www.ta-retirement.com](http://www.ta-retirement.com)

All fulltime employees are eligible to contribute into TCI's 401k plan. Rollovers are eligible. No Matching

# Health, Dental and Vision will be effective the first day of the month following a 30 day probationary period. Group Life and LTD will be effective first day of month after start date. 401k can be started at any time. All benefits are subject to change. REV: 12/2023 This Benefit Summary is intended only to high light your benefits with UHC and should not be relied upon to fully determine coverage.