

## 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)
<b>Vendor</b>	Cigna	Cigna	Anthem BCBS (Anthem)	MetLife	MetLife	The Standard	AFLAC/CAIC	AFLAC/CAIC	Unum	MetLife Legal Plans, Inc.	HealthEquity/WageWorks
<b>Contact Numbers</b>	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
<b>Coverage Tiers</b>	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	<b>Employee:</b> 1x to 10x Benefit Salary; Max Coverage is \$2,000,000 <b>Spouse Levels:</b> \$6,000, \$12,000, \$30,000, \$60,000, \$100,000, \$150,000, \$200,000, \$250,000 <b>Child Levels:</b> \$3,000, \$6,000, \$10,000, \$15,000, \$20,000	<b>Employee Only</b> 1x to 10x Benefit Salary; Max coverage is \$2,000,000	<b>Employee Only</b> <b>STD:</b> 7-Day or 30-Day waiting period <b>LTD:</b> 180-Day waiting period	<b>Employee:</b> \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 <b>Spouse:</b> \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 <b>Child:</b> 50% of Employee's coverage (automatic)	<b>Employee:</b> \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 <b>Spouse:</b> \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 <b>Child:</b> 50% of Employee's coverage (automatic)	<b>Employee Only</b> ** 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
<b>Rate/Tier</b>	<b>DHMO</b> Employee (EE) \$21.95 EE + Spouse \$39.98 EE + Child(ren) \$49.57 EE + Family \$59.13 <b>Monthly admin fee is included in the rates.</b>	<b>SELECT</b> Employee (EE) \$26.87 EE + Spouse \$52.35 EE + Child(ren) \$54.89 EE + Family \$76.92 <b>SELECT MID</b> Employee (EE) \$34.20 EE + Spouse \$66.83 EE + Child(ren) \$70.09 EE + Family \$98.30 <b>SELECT PLUS</b> Employee (EE) \$40.86 EE + Spouse \$79.96 EE + Child(ren) \$83.87 EE + Family \$117.68 <b>Monthly admin fee is included in the rates.</b>	<b>SELECT</b> Employee (EE) \$ 5.26 EE+Spouse \$11.13 EE+Child(ren) \$11.65 EE+Family \$15.73 <b>SELECT PLUS</b> Employee (EE) \$9.04 EE+Spouse \$19.80 EE+Child(ren) \$20.72 EE+Family \$28.23 <b>Monthly admin fee is included in the rates.</b>	<b>Employee:</b> Based on Age, Salary, and Coverage Selection <b>Spouse:</b> Based on Spouse's Age, and Coverage Selection <b>Child Rates:</b> \$3,000 - \$0.92 \$6,000 - \$1.14 \$10,000 - \$1.44 \$15,000 - \$1.81 \$20,000 - \$2.18 <b>Monthly admin fee will apply to each enrollee.</b>	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. <b>Employee:</b> Guaranteed Issued up to \$30,000 + monthly admin fee <b>Spouse:</b> Rate will be based on the employee's age + monthly admin fee <b>Child:</b> Coverage is provided at no additional cost	Based on AFLAC/CAIC's premium rate chart. <b>Employee:</b> Guaranteed Issued up to \$30,000 + monthly admin fee <b>Spouse:</b> Rate will be based on the employee's age + monthly admin fee <b>Child:</b> Coverage is provided at no additional cost	Based on Unum's premium rate chart + monthly admin fee	<b>Select Plan</b> Employee \$5.97 Family \$7.46 <b>Select Plus</b> Employee \$7.65 Family \$9.80 <b>Select Premium</b> 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.
<b>Changes for 2023</b>	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.
<b>Eligibility</b>	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.										