

Health and Dental Benefits at a Glance:

Policy number 1234-000

Health Benefits

Plan A	Plan B	Plan C
Not Covered	100% semi-private	100% semi-private
-	-	100% up to Usual and Customary
cnarges	Cnarges	Charges
Employee pays: Dispensing Fee	Employee pays: Dispensing Fee	Employee pays: Dispensing Fee
		up to a maximum of \$10 per
=		prescription
ψτο per precempnen	\$25	procomption
60% up to \$500 combined per	90% up to \$1,500 combined per	100% up to \$2,000 combined per
calendar year	calendar year	calendar year
, , ,	, ,	
		calendar year for participants
•		under the age of 21 & over the
\$65	\$80	\$95
	000/ to \$250 mlans == /	400% to \$200 mlos/
C00/ to \$200 alone of		100% up to \$300 glasses/
-		contacts; laser eye surgery
contacts; laser eye surgery \$500	\$1,000	\$2,000
Included	Included	Included
	Not Covered 60% up to Usual and Customary charges Employee pays: Dispensing Fee plus 40% up to a maximum of \$75 per prescription 60% up to \$500 combined per calendar year	Not Covered 100% semi-private 90% up to Usual and Customary Charges Employee pays: Dispensing Fee plus 40% up to a maximum of \$75 per prescription 60% up to \$500 combined per calendar year one exam every 24 months (every calendar year for participants under the age of 21 & over the age of 50), 60% to a maximum of \$65 60% up to \$200 glasses/ contacts; laser eye surgery \$500 100% semi-private 90% up to Usual and Customary Charges Employee pays: Dispensing Fee plus 10% up to a maximum of \$25 90% up to \$1,500 combined per calendar year one exam every 24 months (every calendar year for participants under the age of 21 & over the age of 50), 90% to a maximum of \$80 90% up to \$250 glasses/ contacts; laser eye surgery \$1,000

Dental Benefits

Benefit	Plan A	Plan B	Plan C
Basic	60% maximum \$750 per calendar year (combined with Major) , 1 check-up per calendar year	80% maximum \$1,500 per calendar year (combined with Major) , 1 check-up per calendar year	100% maximum \$2,000 per calendar year (combined with Major), 2 check-ups per calendar year
Major Restoratives	50% maximum \$750 per calendar year (combined with Basic)	50% maximum \$1,500 per calendar year (combined with Basic)	50% maximum \$2,000 per calendar year (combined with Basic)
Orthodontics	50% maximum \$1,000 lifetime	50% maximum \$2,500 lifetime	50% maximum \$3,000 lifetime



Life and Disability Benefits at a Glance:

Policy number 1234-000

Basic Life Insurance	Two times annual salary rounded to the nearest \$1,000
Maximum Eligible Amount	\$500,000

Dependent Life

- Spouse \$10,000 - Children \$5,000

Accidental Death and Dismemberment Two times annual salary rounded to the nearest \$1,000 \$500,000

Optional Life Insurance Employee

Units of \$10,000 up to a maxmimum of 250,000

Medical Evidence Required on all amounts of Optional Life

Spousal Optional Life Insurance Employee

Units of \$10,000 up to a maxmimum of 250,000

Medical Evidence Required on all amounts of Optional Life

Short Term Disability 67% of weekly salary
Maximum Eligible Amount \$800
Maximum without Medical Evidence \$800

Long Term Disability 70% of monthly salary

Maximum Eligible Amount \$2,500

Maximum without Medical Evidence \$2,500