



Easter Seals Blake Foundation

BENEFITS AT A GLANCE

The following information highlights the benefits program that is currently offered to regular full-time employees who work 30 hours or more per week and who have successfully completed 90 days employment with Easter Seals Blake Foundation (ESBF). While ESBF is committed to extending to our employees a competitive fringe benefit program, we are also strongly committed to doing so in a logical and cost effective manner. The benefits described herein are subject to change on a periodic basis, at the sole discretion of ESBF.

HEALTH BENEFITS

Blue Cross Blue Shield PPO Plans

ESBF offers to its employees a choice between two generous PPO plans, the Gold Option and Silver Option. By partnering with Blue Cross Blue Shield, ESBF is able to offer coverage from one of the nation's largest health care companies offering large networks of physicians and hospitals. Under these PPO plans you may choose to see any doctor you wish inside or outside the network however, you will always receive the best benefit by remaining In Network. Below is a brief side by side comparison of the two plans offered.

GOLD PLAN

Deductible	\$250 Single; \$500 Family
Out-of-Pocket Maximum	\$2,000 Single; \$4,000 Family
Coinsurance	10%
Total Annual Liability	\$2,250 Single; \$4,500 Family
Office Visit	\$15 Copay
Urgent Care	\$50 Copay
Prescriptions	\$15 / \$35/ \$45/ \$60

SILVER PLAN

Deductible**	\$1,500 Single; \$3,000 Family
Out-of-Pocket Maximum	\$1,500 Single; \$3,000 Family
Coinsurance	0%
Total Annual Liability	\$866 Single; \$2,366 Family
Office Visit	\$25 Primary; \$40 Specialist
Urgent Care	\$50 Copay
Prescriptions	\$15 / \$35/ \$45/ \$60

****The Silver Plan comes with a Health Reimbursement Account funded by ESBF, that will reimburse you up to \$634 annually toward deductible expenses incurred under the Silver Plan**

Employee Cost Per Pay

\$10.00	Employee Only
\$177.05	Employee & Spouse
\$146.67	Employee & Child(ren)
\$313.65	Family Coverage

Employee Cost Per Pay

\$10.00	Employee Only
\$151.60	Employee & Spouse
\$125.86	Employee & Child(ren)
\$267.40	Family Coverage

DENTAL BENEFITS

Principal PPO Dental & Employers Dental Services HMO (EDS)

ESBF offers its employees a choice of two dental plans, Principal Dental PPO and Employers Dental Services HMO (EDS). Both plans are generous however, both offer different coverage as shown in the side-by-side comparison below.

Principal Dental PPO

Deductible	\$25 Single; \$75 Family
Annual Maximum Benefit	\$1500/Person In Network \$1000/Person Out of Network
Preventive Services	Paid at 100%; Deductible Waived
Basic Services	Paid at 90% In Network or 80% Out of Network
Major Services	Paid at 50%
Orthodontia	Not Covered
Non-Network Claims:	Paid at the 99 th Percentile of usual, Reasonable & Customary

Employers Dental Service HMO (EDS)

Deductible**	\$1,500 Single; \$3,000 Family
Annual Maximum Benefit	Unlimited
Preventive Services	Variable Copays
Preventive Services	Variable Copays OR 25% Discount from Network Specialists
Major Services	Provided at a 25% Discount from Network Specialists
Orthodontia	Provided at a 25% Discount from Network Specialists
Non-Network Claims:	Not Covered

DENTAL BENEFITS CONTINUED...

Principal Dental PPO

<u>Employee Cost Per Pay</u>	
\$13.07	Employee Only
\$25.54	Employee & Spouse
\$25.37	Employee & Child(ren)
\$39.07	Family Coverage

Employers Dental Service HMO (EDS)

<u>Employee Cost Per Pay</u>	
\$5.70	Employee Only
\$11.11	Employee & Spouse
\$14.81	Employee & Child(ren)
\$15.66	Family Coverage

VISION INSURANCE

ESBF is proud to offer separate vision insurance to all Regular Full-Time employees through EyeMed Vision. Benefits include coverage for eye exams, frames, lenses, contacts and more. This plan is offered on an employee paid, voluntary basis.

Calendar Year Exam:	\$10 copay
Lens Benefit:	\$25 copay plus discounts on options
Frame Benefit:	\$120 allowance, then 20% discount
Contact Lens Benefit:	\$135 allowance, then 15% discount
Additional Services:	Offered at variable discounts

<u>Employee Cost Per Pay</u>	
\$2.50	Employee Only
\$4.74	Employee & Spouse
\$4.98	Employee & Child(ren)
\$7.32	Family Coverage

LIFE / AD&D; SHORT & LONG TERM DISABILITY

Principal Life - Life, Accidental Death & Dismemberment Insurance(AD&D) & Disability

ESBF provides at **NO CHARGE** to all Regular Full-Time Employees a life insurance policy equivalent to 1X your Annual Salary and 2X your Annual Salary for AD&D; as well as, Short & Long Term Disability coverage at **no charge**.

VOLUNTARY LIFE

Supplemental voluntary life insurance is also available from Principal Life for purchase for yourself with a guarantee of up to \$240,000, for your spouse with a guarantee up to \$30,000, and any children with a guarantee of your choice of \$2500, \$5,000 and \$10,000 for each child. A guarantee means that there are no medical questionnaires or history required! This plan is offered on an employee paid basis however, ESBF has secured very low rates from the carrier. For more information contact Marlene Andrews, Human Resources Manager at (520)327-1529 extension 122.

RETIREMENT PROGRAM

Easter Seals Blake Foundation 403b Retirement Plan

Unlike many employers, ESBF allows any employee working only 20 hours or more per week to participate in the ESBF 403b plan immediately upon hire without any waiting period. Match on contributions is at 50% of your contributions up to 6% of your total earnings, there is however, a 6 month waiting period to receive the match. The 403b plan currently has 31 investment choices including 11 actively managed "lifetime" accounts and 5 actively managed "SAM" (strategic asset management) accounts.

DIRECT DEPOSIT

Why wait in line at the bank when your pay can be deposited into your account on payday automatically! Employees may have their pay deposited directly into their bank or credit union accounts by completing the direct deposit application contained in your New Hire Package.

Welcome to

Easter Seals Blake Foundation!

