

Hello there! Below are highlights of the Killian Group benefits.



Medical health insurance is a type of benefit plan that pays all or a portion of eligible expenses if you or a covered family member is ill or injured. **We have coverage with Meritain.**

<i>In-Network Services</i>	BASE PLAN - \$4,000 Ded HSA	BUY-UP PLAN - \$3,000 Ded PPO
Deductible	\$4,000 Ind / \$8,000 Fam	\$3,000 Ind / \$6,000 Fam
<i>Deductible AFTER HSA Wellness Contribution</i>	<i>\$3,200 Ind / \$6,876 Fam</i>	NA
Coinsurance	You pay 0% after ded	You pay 0% after ded
Out of Pocket	\$6,650 Ind / \$13,300 Fam	\$6,250 Ind / \$12,500 Fam
<i>Out-of-Pocket AFTER HSA Wellness Contribution</i>	<i>\$5,850 Ind / \$12,176 Fam</i>	NA
Primary Dr	You pay 0% after ded	You pay a \$25 copay
Specialist	You pay a 0% after ded	You pay a \$70 copay
Teladoc	\$0	\$0
Preventive Care	No cost to you	No cost to you
Emergency Room	You pay a \$300 copay after ded	You pay a \$300 copay
Urgent Care	You pay a 0% after ded	You pay a \$100 copay
Pharmacy Retail	Medical Deductible then copays \$10/\$35/\$60	\$10/\$35/\$60/25% to \$250

Wellness / Non-Wellness Weekly Rates

Employee Only	\$12.64 / \$31.81	\$50.73 / \$63.37
Employee + Spouse	\$84.58 / \$99.14	\$160.80 / \$172.22
Employee + Child(ren)	\$59.82 / \$75.21	\$122.58 / \$134.01
Family	\$142.95 / \$155.21	\$252.90 / \$264.27

PLEASE NOTE: Mail-Order

Your prescriptions can be provided to you by mail. You will receive a 90-day supply delivered right to your front door but pay less than what you would at the retail pharmacy for the same supply.



Dental insurance is a form of health insurance designed to pay a portion of the costs associated with dental care.

Our plan is with MetLife.

- ◆ Preventive: 100%; no ded
- ◆ Basic Services: 90% after ded
- ◆ Major Services: 60% after ded
- ◆ Orthodontia: 50% to \$1,000 Lifetime Max (dependents to age 19)

- ◆ Deductible: \$50 per person up to \$150 per family
- ◆ Yearly Benefit Maximum: \$1,750 per person covered
- ◆ Out of Network: 90th Percentile

<u>Employee Only</u>	<u>Employee/Spouse</u>	<u>Employee/Child(ren)</u>	<u>Family</u>
\$7.49	\$15.63	\$17.88	\$27.94



Vision insurance is a way to reduce eye care expenses. In exchange for a monthly premium, the plan picks up some of the costs of vision care. **Our plan is with MetLife.**

- ◆ Exams: 12 months for \$10
- ◆ Lenses: 12 months for \$25
- ◆ Contacts: 12 months with \$130 allowance after copay
- ◆ Safety glasses rider covers eye exam and lenses in full. The rider provides a \$65 allowance on frames + 20% discount off balance of frames
- ◆ Frames: 12 months with \$130 allowance after copay
- ◆ Covers glasses and contacts in 12 months

<u>Employee Only</u>	<u>Employee/Spouse</u>	<u>Employee/Child(ren)</u>	<u>Family</u>
\$1.71	\$3.44	\$2.91	\$4.80



Use your HSA to save for future medical expenses



→ Regularly deposit the savings from your lower premium and any additional money you have in your budget



Triple Tax-Free Money

→ Your deposits, investment earnings, and withdrawals for qualified expenses are tax free

Here's a Few Important Things to Consider:

- **You pay the total cost for both medical care and pharmacy prescriptions** until your annual deductible is met. Killian provides you the opportunity to accrue HSA dollars throughout the year by participating in the wellness program! You can earn up to \$800 in HSA funds for yourself and up to \$1,124 if you also cover your spouse building up money in your HSA.
- **Does your budget allow you to save the difference in premium cost** between the PPO Medical Plan and the HSA Medical Plan?
- **Do you have the ability to regularly save/deposit** money in your HSA to pay for future medical costs?

FOR EXAMPLE...Here is a scenario that may help for comparison



John has single coverage. Overall, he is healthy. He had a doctor visit for a physical and two visits for a cold/flu. He had one urgent care visit and two generic scripts filled. He contributes \$100 into his HSA. *In the comparison analysis below, the HSA Medical Plan makes the best financial sense for him!*

Coverage	PPO Medical Plan	HSA Medical Plan
Deductible	\$3,000	\$4,000
Co-Insurance after deductible	0% after ded	0% after ded
Out of Pocket Maximum	\$6,250	\$6,650
HSA Contributions		
John's HSA contribution		\$1,200
Killian's Wellness HSA contribution		\$800
Expenses		
Annual Premium	\$50.73 x 52 = \$2,638	\$12.64 x 52 = \$657
2 Office Visits	\$25 x 2 = \$50	\$120 x 2 = \$240
1 Urgent Care Visit	\$100	\$225
2 Generic Scripts	\$10 x 2 = \$20	\$30 x 2 = \$60
Total Annual Cost	<u>\$2,808</u>	<u>\$1,182</u>
Difference in Expenses—Amount in your pocket!		\$1,626
Invested HSA balance (after provider visits and script costs)		\$1,475

* The PPO Medical Plan may be a good fit if you or any covered family members have a chronic condition that requires visits to a doctor regularly and/or have high cost medications.

Hello there! Highlights of the Killian Group benefits package are continued below.

ADDITIONAL BENEFITS



Basic Life and Accidental Death & Dismemberment through Cigna for eligible employees. Killian Group pays 100% of the cost. Benefit provides \$50,000 in life and accidental death & dismemberment.



Voluntary Life and Accidental Death & Dismemberment is through Cigna. You can purchase additional life insurance if you choose. This coverage adds on top of the basic life benefit noted above. Eligible employees are able to get up to:

- ⇒ **\$100,000** for themselves (The Lesser of 5x Salary up to \$500,000)
- ⇒ **\$25,000** for spouse (The lesser of 50% of employees amount up to \$100,000)
- ⇒ **\$10,000** for child(ren) (AD&D for Employee & Spouse only)

Medical questions will be required for any new or increase voluntary life elections.

Rate information is provided through the online enrollment portal to determine cost per pay period.



Short-Term Disability is through Cigna. You can choose to purchase income protection coverage should you be unable to work for a short window of time due to a covered accident or illness. This **benefit kicks in day 1 after a covered Accident or 7 Days for Sickness** of being unable to work due to a qualified condition. It will replace **60% of your income up to \$1,000 per week** and the benefit will pay for **up to 26 weeks depending on the treatment plan**.

There is a pre-existing condition limitation on this benefit. This means that benefits may not be payable if you received medical treatment, consultation, care of services - including diagnostic measures, or took prescribed medications in the 3 months just *prior* to your effective date of coverage; and the disability begins in the first 12 months after your coverage is effective. If you have been on the plan longer than 12 months, this no longer applies. Medical questions may apply. Rate information is provided through the online enrollment portal to determine cost per pay period.



Long-Term Disability is through Cigna and is provided to you at no additional cost. This income protection plan provides coverage if you are unable to work for an extended amount of time due to a covered accident or sickness. This benefit kicks in after **180 Days** of being unable to work due to a qualified condition. It will replace **60% of your income up to \$10,000 per month** for all eligible employees. The benefit will pay for **up to your return back to work or Social Security Retirement Age/Reducing Benefit Duration** (whichever is less).

There is a pre-existing condition limitation on this benefit. This means that benefits may not be payable if you received medical treatment, consultation, care of services - including diagnostic measures, or took prescribed medications in the 3 months just *prior* to your effective date of coverage; and the disability begins in the first 12 months after your coverage is effective. If you have been on the plan longer than 12 months, this no longer applies.

Killian Group pays the cost of this benefit, but for tax reasons it will show as a deduction on your W-2.



Flexible Spending Accounts, or FSA's, provide you with an important tax advantage that can help you pay health care and dependent care on a pre-tax basis. You can contribute up to \$2,750 to use for medical expenses (including dental and vision) and up to \$5,000 if single employee or married filing jointly, or \$2,500 if you are married and not filing separately, to use for dependent care expenses.

If you do not use the money you contributed to your health care FSA, \$550 of the unused funds can be carrier forward into the next plan year.

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For questions about...

Contact

Medical Benefits	Meritain ☎ (800) 925-2272 / 💻 www.Meritain.com / Network: Aetna Open Choice
Prescription Benefits	Meritain ☎ (800) 925-2272 / 💻 www.Meritain.com
Dental & Vision	MetLife / ☎ (855) 638-3931 / 💻 www.MetLife.com / Network: PDP Plus MetLife / ☎ (855) 638-3931 / 💻 www.MetLife.com / Network: PPO
Life & Disability	Cigna ☎ (800) 997-1654 / 💻 www.Cigna.com
Flexible Spending Account	TASC ☎ (800) 422-4661 / 💻 www.tasconline.com/mytasc

Killian Group provides a way for you to earn a discount on the medical premium for the 2021 plan year. To qualify, you must:

- ⇒ Complete Health Screening and review results with Trinity Healthcare physician.
- ⇒ Register with Teladoc (if not already completed).

Employees and spouses that take part in the High Deductible Health Plan can earn even more \$ to be put into their Health Savings Account by Killian Group.

After meeting with Trinity Healthcare physician, you will leave with a road map to wellness. Stay in the program and reap the rewards!

- ⇒ \$200 for non-tobacco employee per quarter
- ⇒ \$81 for non-tobacco spouse per quarter
- ⇒ \$89 for employee tobacco per quarter
- ⇒ \$44.50 for spouse tobacco per quarter

We are upon the open enrollment window for Killian Group. This window allows you to make a change to your elections without having a major life change (marriage, birth, etc.). Within this open enrollment window, you have the opportunity to make changes to the benefits and coverage you need - make sure you take advantage of this opportunity.

All benefit elections are captured through the online enrollment portal.

Killian Group partners with HM Benefits as our broker. HM Benefits is able to assist employees and their dependents with questions on the employee benefit plans. Should you have any questions on items such as benefit questions, claims issues, etc., please do not hesitate to contact them.



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