



## **2016 Benefits Program**

### **Medical**

#### **Anthem PPO**

\$10 Office Visit Copay  
\$250 per member or \$500 per family deductible  
90% in-network/70% out-of-network coinsurance  
Prescription Coverage - \$10 generic/\$20 brand on formulary and \$35 brand non-formulary

#### **Anthem HMO (CA Employees Only)**

\$15 Office Visit Copay  
No coinsurance or deductible  
\$1500/\$3000 Maximum out of pocket  
Prescription Coverage - \$10 generic/\$20 brand on formulary

#### **Anthem HSA**

\$3,500/\$5,000 deductible, 80/50 coinsurance  
\$7,000/\$14,000 Maximum out of pocket  
Prescription Coverage – in-network – \$10 generic/\$25 brand on formulary and \$40 brand non-formulary; out-of-network – same copays PLUS 75% of cost of prescription

#### **Kaiser (CA Employees Only)**

\$10 Office Visit Copay  
Prescription Coverage - \$10 generic/\$20 brand

### **Dental - MetLife**

\$50 per member Calendar Year Deductible  
\$1,500 Calendar Year Maximum Benefit  
Preventive Services – 100% covered – deductible waived  
Basic Services – 80% coinsurance  
Major Services – 50% coinsurance  
Ortho covered, lifetime maximum of \$2,000

### **Vision - VSP**

\$20 Copay  
Exam & Lenses every 12 months  
Frames/Contact Lenses every 24 months

### **Life Insurance & Accidental Death – Cigna**

2 X Salary up to \$400,000

## **Disability Insurance – Cigna**

### **Short Term Disability**

Benefit – 66.76% or 60% of salary up to \$2,887 per week.  
Waiting Period – 8 days after illness or accident

### **Long Term Disability**

Benefit – 66.67% or 60% of salary up to \$12,500 per month.  
Elimination Period – 90 days of disability

## **Flexible Spending Accounts**

Healthcare Spending - \$2,550 annual maximum contribution  
Dependent Care - \$5,000 annual maximum contribution

## **Retirement Plans**

### **401k**

Auto Enrollment 6%  
Contribute 1% - 60% pre-tax  
Discretionary company match based on company profits, maximum company match is \$7,500.

### **Employee Stock Ownership Plan(ESOP)**

Eligible for ESOP after one (1) year of service

## **Time Off**

Holidays – Ten (11) days/ year  
Vacation – accrual starts at 15 days/year  
Sick time – Five (5) days/year