



2019 Choices CCS Benefits Summary

Medical & Prescription Coverage - United Health Care					
		High Deductible Health Plan HSA 1		High Deductible Health Plan HSA 2	
		In Network	Out of Network	In Network	Out of Network
Medical Preventative Care		100% Covered	Not Covered	100% Covered	Not Covered
HSA - Choices funded	Individual/Family	\$500 EE/\$1,000 EE+Dep. *Divided equally and deposited Jan 1st & July 1st			
Deductible	Individual/Family	\$2,000/\$4,000	\$4,000/\$8,000	\$4,000/\$8,000	\$8,000/\$16,000
Co-Insurance		80%	60%	70%	50%
Max Out of Pocket	Individual/Family	\$5,000/\$10,000	\$10,000/\$20,000	\$6,000/\$12,000	\$12,000/\$24,000

Dental Coverage - Anthem	
Deductible	0
Preventative Care	100%
Basic Care	80%
Major Care	50%
Orthodontia	50%
Annual Maximum	\$1,250 per person

Vision Coverage - UHC	
Annual Eye Exam	\$10 Co-Pay
Frames	\$130 Allowance
Eyeglass Lenses	\$25 Co-Pay
Contact Lenses	\$130 Allowance

Choices Paid Benefits			
Life Insurance - Unum	Date of Hire	\$50,000	
AD&D - Unum	Date of Hire	\$50,000	
Short Term Disability - Unum	90 Days After Hire	60% of weekly earnings, up to \$500, 2 week elimination period	
Long Term Disability - Unum	90 Days After Hire	60% of monthly earnings, up to \$5000	
401(k) Retirement Plan - Principal	Date of Hire	Match 100% of 6% deferral, 100% Vested	
Professional Dues Expense Allowance	Date of Hire	\$300.00	Per Calendar Year

Bi-Weekly Premium Rates					
Coverage Tier	HDHP HSA 1	HDHP HSA 2	Dental	Vision	Voluntary Life
Employee Only	\$85.00	\$60.00	\$1.11	\$2.64	See Summary
Employee + Spouse	\$200.00	\$160.00	\$9.31	\$4.64	
Employee + Child(ren)	\$180.00	\$140.00	\$9.31	\$5.03	
Family	\$325.00	\$250.00	\$13.65	\$7.68	

Savings Accounts Options	
Health Savings Account	Annual Max Contribution of \$3,500 for Single, \$7,000 for Family. Additional \$1,000 for age 55 and up.

Miscellaneous Benefits

Employee Assistance Plan - ESI	Coverage for employee and all legal dependents
Choices Employee GAP Fund	Contribute through payroll deduction or PTO donation for fellow employees in need.
Health & Wellness Program	WellSteps.com
Gym Reimbursement	Up to \$20/month
Verizon Cell Discount	18% employee discount on most voice and data plans mo. access fee of \$34.99 or more
Annual Anniversary Gifts	
Tuition Reimbursement	Full-time employees eligible to apply for tuition/certification/license reimbursement of 80% of approved fees after one year of employment.
Publishing Award	Peer-Review Journal \$500, Non-Peer Review Journal \$250.00

Time Off Benefits

Paid Time Off (PTO)	Accrual starts on first pay period	Year 1 - 7.08 per pay	Year 2 - 7.70	Year 3 on - 8.62
*Includes sick, vacation, berevment **PTO cash out option				
Professional Development Days	Date of Hire	32 hours	Per Calendar Year	
Holidays Observed - Office Closed	Date of Hire	New Year's Day		Thanksgiving Day
		Martin Luther King Jr's		Day after Thanksgiving Day
		Memorial Day		Christmas Eve
		Independence Day		Christmas Day
		Labor Day		Extra Floating Holiday

Contact List

Coverage	Provider	Phone	Website	App
Medical	UMR/UHC	800-826-9781	www.umar.com	Available
Mobile Doctor	Teledoc	800-835-2362	www.teladoc.com	Available
Rx	Southern Scripts	800-710-9341	www.southernscripts.net/	Available
Specialty Pharmacy	CRx	800-710-9341	www.crxspecialty.com	
Dental	Anthem	877-604-2142	https://www11.anthem.com/mydentalvision/	
Vision	UHC	800-638-3120	www.myuhcvision.com	
Life & Disability	Unum			
Health Savings Account	BMO	866-472-4632	www.bmoharris.com/has	Available
EAP	ESI	800-252-4555	www.theEAP.com	Available
401(k)	Principal	800-547-7754	www.principal.com	Available