

# --- ranks in the **Top 25%** for Employee Benefits!

What does that mean to you?  
You pay less and receive more! Take a look!

## Did You Know?

---'s comprehensive benefits program is in the top 25 percent of employers?  
Here's how we stack up when compared to other employers:

--- picks up **\$6,000 more** per employee per year for employee benefits

### THE SCOOP



When you combine ---'s investment and the savings your plans offer, that's an added value that you wouldn't get through another employer—and frankly, that's more money in your pocket!

So, let's get into the nitty gritty of what this looks like.

### MEDICAL

--- pays **\$5,000 more** per employee per year

#### Platinum and Gold PPO Plans:

- Rank in the **top 25%**
- --- **pays \$6,000 more** per employee per year

#### Prescription Drug Coverage:

- On average, --- employees **pay 5% less** out of pocket



#### Employee Contributions:



- Those with --- employee-only coverage pay **\$708 less** per year
- Those with --- family coverage pay **\$1,356 less** per year

Check out the back for more information!



## Opt-Out Credit



- You can elect to opt out of --- medical coverage\*
- the Opt-Out Credit is based on your (and your spouse's, if applicable) participation in the HE (Health Evaluation by Interactive Health) Participatory Program
- You are eligible for \$900 annually; thereafter, you may be eligible for \$0, \$900 or \$1,800 annually (paid on a per-pay basis)

\*Only employees who do not have other --- coverage available to them are eligible for an Opt-Out Credit.

## DENTAL

--- pays **\$250 more** per employee per year

### PPO Plus Plan:

- Ranks in the **top 25%**
- The amount you are required to pay before the plan kicks in is **much lower**
- When the plan shares the cost of services, **it pays a greater portion** of the cost

### Employee Contributions:

- Those with --- employee-only coverage pay **\$156 less** per year
- Those with --- family coverage pay **\$168 less** per year



--- pays **100%**

(vs. 79% of employers who make employees pay 100%)

## VISION

Please note: This communication is intended to provide you with highlights of our benefits program. It is not intended to address all details. Actual benefit coverage is specified in the Summary Plan Descriptions (SPDs). In the event of any differences between this communication and the SPDs, the SPDs will govern.