



# 2014-2015 LTI Employee Benefits Summary

## Coverage Offered to Full-Time Employees

### MEDICAL: UnitedHealthcare

#### ***UHC Choice Plus***

- \$25 Primary Care Office Visit COPAY
- \$50 Specialist Office Visit COPAY
- \$500 Individual Deductible; \$1,500 Family Deductible
- 20% Co-insurance
- \$3,000 Individual Maximum "out of pocket"
- \$6,000 Family Maximum "out of pocket"
- 3 Tier Rx program
  - Tier 1 \$10 COPAY
  - Tier 2 \$35 COPAY
  - Tier 3 \$60 COPAY
- \$200 Emergency Room COPAY
- \$75 Urgent Care COPAY
- 100% Preventive Care Coverage; No COPAY
- Unlimited Lifetime Maximum
- \$15,000 Life Insurance Policy

### DENTAL: MetLife

#### ***MetLife Dental - PDP Plus***

- \$50 Deductible; \$150 Family Deductible
- 100% Preventive Care Coverage; No Deductible
  - Periodic Oral Evaluation (every 6 months)
  - Prophylaxis/Cleaning (every 6 months)
  - Bitewing X-rays (every 12 months)
- 80% Basic Care
  - Fillings
  - Endodontics
  - Periodontics
  - Simple Extractions
- 50% Major Care
  - Bridges/Crowns/Inlays/Onlays
  - Dentures
  - Implants/Prosthetics
- \$1,500 Calendar Year Maximum

### VISION: UnitedHealthcare

#### ***UHC Vision***

- \$10 Exam COPAY (every 12 months)
- \$25 Material COPAY (every 12 months)
  - Standard Lenses (covered in full)
  - Retail Frame (allowance of \$130)
  - Conventional Contacts (covered in full)
  - Disposable Contacts (up to 4 boxes)
- 100% Employer Paid; Includes Employee and Family

### LIFE & DISABILITY: MetLife

#### ***Basic Life / AD&D***

- 1x Annual Earnings up to \$200,000 Maximum
- 2x Annual Earnings paid for Accidental Death
- 100% Employer Paid

#### ***Short Term Disability***

- 60% income replacement up to \$1,000/week
- ST Benefits begin after 14 days of disability
- ST Benefits paid for 24 weeks
- 100% Employer Paid

#### ***Long Term Disability***

- 60% income replacement up to \$10,000/month
- LT Benefits begin after 6 months of disability
- LT Benefits paid until normal retirement age
- 100% Employer Paid

### 401(k): MassMutual

#### ***MassMutual Financial Group - Retirement***

- Open Enrollment: June 1-15 and December 1-15
- Multiple Investment Options
- Employer Matching
  - 100% Match Up to 3% of Salary
  - Additional 50% Match Up to 5% of Salary
  - Total Match Available Up to 4% of Salary
- Immediate Vesting on Employer Match
- "ROTH" Contributions Permitted

### ADDITIONAL BENEFITS:

#### ***Paid Leave/Paid Time Off (PTO)***

- Based on years of service

#### ***Paid Holidays***

#### ***Education/Tuition Reimbursement***

- For approved courses/degrees of study