

2020 Active Employee Bi-Weekly Rates

Open Enrollment: Nov 11th- 22nd

New benefits website: benefits.plansource.com

Blue Cross/Blue Shield- Medical Vendor

Plan 1-HRA	Teamster/ Non-Rep	Biweekly Premium Incentive	PBA/IUPA*
Single	\$ 27.71	\$ 20.02	\$ 31.13
Plus One	\$ 206.85	\$ 195.31	\$ 232.42
Family	\$ 247.95	\$ 228.72	\$ 278.60

Plan 2-HSA	Teamster/ Non-Rep	Biweekly Premium Incentive	PBA/IUPA*
Single	\$ 0.00	\$ 0.00	N/A
Plus One	\$ 101.50	\$ 89.96	N/A
Family	\$ 185.00	\$ 165.77	N/A

Plan 3- Consumer Driven	Teamster/ Non-Rep**	Biweekly Premium Incentive	PBA/IUPA*
Single	N/A	N/A	\$ 0.00
Plus One	N/A	N/A	\$ 106.13
Family	N/A	N/A	\$ 212.27

Metlife Dental

Plan 1 Base	Teamster/ Non-Rep	PBA/IUPA*
Single	\$ 2.35	\$ 2.65
Plus One	\$ 4.71	\$ 5.29
Family	\$ 7.06	\$ 7.94

Plan 2 Buy Up	Teamster/ Non-Rep	PBA/IUPA*
Single	\$ 4.95	\$ 5.57
Plus One	\$ 9.22	\$ 10.35
Family	\$ 13.46	\$ 15.13

Metlife Vision

Vision	All Employees
Single	\$ 2.26
Plus One	\$ 4.28
Family	\$ 5.58

ARAG Legal

ARAG Legal	All Employees
Ultimate Advisor	\$ 7.85
Ultimate Advisor Plus	\$ 10.62

Blue Cross/Blue Shield (Accrue Health)

Flex Spending Acct	2020 Maximum
Medical	\$ 2,700
Dependent Care	\$ 5,000

Standard Insurance

Basic Life Insurance	
Non-Rep/Teamster	\$ 25,000
IUPA/PBA	\$ 10,000

Voluntary Life Insurance- Any increase in voluntary life insurance requires a medical form to be completed and submitted to the vendor for approval.

RX Benefits is the new pharmacy vendor. If you are enrolled in medical, you will receive a separate RX Benefits card that will be used to pick up prescriptions.

*IUPA/PBA members plan choices will remain the same.

Medical Plan 1- This plan includes the current (HRA) Health Reimbursement Account that is currently provided to employees. This plan has copays, deductibles and coinsurance.

Medical Plan 2- High Deductible Health Plan (HDHP), which includes a newly offered (HSA) Health Savings Account. The plan design consists of deductible/coinsurance. Per IRS guidelines, health center visits will be a de minimis charge of approximately \$5. The HSA funds can be built up over time and do not expire. These are your funds while you are employed and when you leave your employment. This HSA account can be used to pay for qualified medical, dental, pharmacy & vision expenses.

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Lincoln Financial Short-Term Disability-All Employees working 40 hours per week are eligible to enroll. Lincoln Financial will pay 60% of your weekly salary with a max benefit if unable to work due to a non-work related injury or sickness. This benefit will start paying on day 15 up to 3 months. Refer to Benefits Booklet for more details.

Lincoln Financial Long-Term Disability- (Employer-Paid for Non-Represented/Teamster Employees working 40-hr week.) Lincoln Financial will pay 60% of your monthly salary with a max benefit if unable to work due to a non-work related injury or sickness starting after 6 months. Refer to Benefits Booklet for more details.

SunLife Critical Illness w/ Cancer- All 40-hour Employees are eligible.

Voluntary Critical Illness with Cancer Insurance provides a lump sum benefit payment if you are diagnosed with certain qualified critical illnesses. Benefits are paid directly to you. Refer to SunLife Booklet for plan details.

SunLife Accident Insurance (off the job)-All 40-hour Employees are eligible. This benefit pays for over 40 different circumstances to you or your covered dependents in the event of an off the job accident such as burns, dislocations, fractures, concussions, eye injuries etc. Refer to SunLife Booklet for plan details.

Wellness Incentive Program: (Teamster/Non-Represented Employees) By participating in the wellness incentive program (biometric screening), it is now a pass/fail. It is no longer outcome based. If you decide to participate, regardless of how many targets you achieve, you can elect to take a lump sum deposit in your HRA or HSA account or you can elect the medical premium buy down incentive listed on page 1.

Lump Sum Deposits in lieu of biweekly premium incentive:

Single = \$200

Plus One = \$300

Family = \$500

If you would like to pay the full biweekly medical premium, you can elect to have the above dollars deposited into your Health Incentive Account. It is only for the primary member to complete, not the dependent.

*There are no changes to the PBA/IUPA wellness program under the current contract.

This summary information including rates/plan designs are subject to changes until the official start of open enrollment on November 11th.