

- **Medical:** United Healthcare. You can choose from 2 plans, the Choice plan, or the Choice Plus plan. Both of the plans have the same network and co-pays. The deductible for the Choice Plan is \$3000; the Choice Plus Plan deductible is \$2000. Prescription coverage is included on both.

- **Dental:** Principal Financial Group. Preventative services are covered at 100%. Basic services are covered at 80% after deductible. Major services are covered at 50% after deductible.

- **Vision:** Principal Financial Group. Benefits include: a \$10 co-pay for vision exams with a \$25 co-pay for lenses, every 12 months, \$150 allowance for frames every 24 months, and \$150 allowance for contacts every 12 months (contact lens in lieu of glasses).

- **Flexible Spending Account (medical & dependent care):** Wage Works. Employees can save approximately 25% of each dollar spent on medical and/or dependent care expenses by participating in the pre-tax deductions with the FSA.

- **Critical Illness:** Allstate. This plan is supplemental insurance designed to provide a lump sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness. It pays in addition to any other coverage and is paid directly to the insured.

- **Accident Insurance:** Allstate. This plan is a supplemental insurance. Provides cash benefits for out-of-pocket expenses associated with an accidental injury and can help protect hard-earned savings should an on Or off the job accidental injury occur.