

Ascension Property Services, LLC Employee Benefits 2021-2022

Plan Year October 2021-September 2022
Plan Deductible runs on a Calendar Year

Ascension Property Services, LLC is pleased to offer their full time benefit eligible employees a comprehensive benefits package including medical, dental, vision, employer paid life insurance, voluntary life insurance and voluntary disability, critical illness, accident and hospital confinement insurance. Weekly and bi-weekly costs for medical, dental and vision can be found below. Costs for voluntary coverages will be automatically calculated on the enrollment portal if you choose them.

Enrollment Information

Enrollment will be done online through a system called Ease Central. Your specific enrollment instructions will be distributed by management. Everyone will need to go in the system to elect or waive coverage and name a beneficiary for the Employer Paid Life and AD&D. Detailed summaries for all of the plans are available in the Ease Central Enrollment System.

Enrollment Dates

Monday, August 30th- Friday, September 10th
***NEW* Bilingual Call Center will be available 9/1/21-9/3/21**
and again 9/7/21-9/10/21 from 10 am - 7 pm central *NEW*

Medical Options

<u>BCBSTN Medical- Option 1- HDHP:</u>	<u>BCBSTN Medical- Option 2-PPO:</u>	<u>BCBSTN Medical- Option 3-PPO:</u>
Deductible: \$3,000 Single/\$6,000 Family Out of Pocket Max: \$4,000 S /\$8,000 F Inpatient/Outpatient: Deductible then 50% coinsurance in network Preventive: covered at 100% as defined by plan Office Visits Copays: 50% after deductible Prescription Copays: 50% after deductible Preventive RX covered before deductible \$10/\$35/\$60 as defined by plan Emergency Room- 50% after deductible See summary for more details.	Deductible: \$5,000 Single/\$10,000 Family Out of Pocket Max: \$6,600 S /\$13,200 F Inpatient/Outpatient: Deductible then 50% coinsurance in network Preventive: covered at 100% as defined by plan Office Visits Copays: \$30 Primary Care \$50 Specialist Prescription Copays: \$10 / \$45 / \$90 Emergency Room: 50% after deductible See summary for more details.	Deductible: \$3,000 Single/\$6,000 Family Out of Pocket Max: \$5,000 S /\$10,000 F Inpatient/Outpatient: Deductible then 50% coinsurance in network Preventive: covered at 100% as defined by plan Office Visits Copays: \$30 Primary Care \$50 Specialist Prescription Copays: \$10 / \$45 / \$90 Emergency Room: \$250 copay See summary for more details.
<u>Medical Weekly / Bi-Weekly Rates- OPT 1</u>	<u>Medical Weekly / Bi-Weekly Rates- OPT 2</u>	<u>Medical Weekly / Bi-Weekly Rates- OPT 3</u>
Employee Only \$26.86 W / \$53.71 Bi-W	Employee Only \$40.10 W / \$80.19 Bi-W	Employee Only \$50.83 W / \$101.67 Bi-W
Employee+Spouse \$119.86 W / \$239.72 Bi-W	Employee+Spouse \$147.66 W / \$295.32 Bi-W	Employee+Spouse \$170.21 W / \$340.42 Bi-W
Employee+Child(ren) \$97.03 W / \$194.07 Bi-W	Employee+Child(ren) \$121.26 W / \$242.52 Bi-W	Employee+Child(ren) \$271.69 W / \$543.37 Bi-W
Family \$198.91 W / \$397.83 Bi-W	Family \$239.10 W / \$478.19 Bi-W	Family \$278.16 W / \$556.32 Bi-W

Dental and Vision Options

<u>Principal Dental Option 1- Base Plan:</u>	<u>Principal Dental Option 1- Buy-up Plan:</u>	<u>Principal Vision:</u>
Deductible: \$50 Single/\$150 Family Annual max: \$750 for each member Preventive Services: 100% Exams, Cleanings (1 every 6 months), X-Rays Basic Services: 80% Fillings, stainless steel crowns, periodontal maintenance Major Services: 50% Oral surgery, bridges, crowns, dentures, endotics	Deductible: \$50 Single/\$150 Family Annual max: \$1,500 for each member Preventive Services: 100% Exams, Cleanings (1 every 6 months), X-Rays Basic Services: 80% Fillings, stainless steel crowns, periodontal maintenance, simple and complex endotics Major Services: 50% Oral surgery, bridges, crowns, dentures Orthodontia: \$1,500 lifetime maximum for children up to age 19	Exams: \$10 copay Materials: \$25 copay Prescription Glasses: \$25 copay (one pair per 12 months) Frame Allowance: \$130 allowance (one set every 24 months) Elective Contacts: \$130 allowance (one per 12 months) See summary for more details.
<u>Dental Weekly/Bi-W Rates - Option 1 - Base Plan</u>	<u>Dental Weekly/Bi-W Rates- Option 2- Buy-up Plan</u>	<u>Vision Weekly/Bi-W Rates</u>
Employee Only \$1.91 W / \$3.83 Bi-W	Employee Only \$4.75 W / \$9.49 Bi-W	Employee Only \$.60 W / \$1.20 Bi-W
Employee+Spouse \$6.36 W / \$12.72 Bi-W	Employee+Spouse \$12.04 W / \$24.09 Bi-W	Employee+Spouse \$1.88 W / \$3.76 Bi-W
Employee+Child(ren) \$7.52 W / \$15.03 Bi-W	Employee+Child(ren) \$16.00 W / \$32.01 Bi-W	Employee+Child(ren) \$1.95 W / \$3.89 Bi-W
Family \$12.63 W / \$25.27 Bi-W	Family \$24.79 W / \$49.59 Bi-W	Family \$3.50 W / \$7.00 Bi-W

How to Search for Providers

To search a medical provider prior to being a BCBS member: go to BCBST.com and click on "FIND A DOCTOR" on the right side of the screen. When selecting a network, if you live in TN or a county in another state that borders TN, select "Blue Network S" If you live outside of Tennessee, select "Blue Card PPO". You will also need to enter your zip code. In "Browse by Category" select medical care and type the name of the doctor or select the type of doctor you are looking for or call 800-565-9140.

To search for a Dental or Vision provider with Principal-
Dental- go to Principal.com/dentist and choose your state. You can search by name or by zip code to find providers in your area or call 800-247-4695
Vision- VSP Network- go to Principal.com/vsp and select VSP Choice network or call 800-877-7195

MetLife Employer Paid Benefits:

MetLife Employer Paid Group Term Life and AD&D: Your premium is 100% paid by Ascension Property Services, LLC. Eligible employees are provided with a \$15,000 benefit. In the event of an accident that results in death or dismemberment as defined in the contract, the beneficiary receives an additional \$15,000 benefit. See summary for more details.

MetLife Employee Assistance Program: Ascension Property Services, LLC supplies a program through MetLife for various types of employee assistance such as telephone assessments, referrals, and counseling. The program provides up to 5 counseling sessions per incident with a licensed counselor along with a list of web-based services at no cost to you. All services are confidential. See summary for more details.

MetLife Voluntary Benefits:

MetLife Voluntary Life and AD&D: Ascension Property Services, LLC offers voluntary life and AD&D coverage with guarantee issue amounts for employee \$150,000, spouse \$25,000, child \$10,000. Additional amounts can be purchased with evidence of insurability, up to \$500,000, not to exceed 5 X's salary for employee and up to 100% of the employee amount for spouse. If already enrolled in voluntary life, you can add \$10,000 up to the guarantee issue at open enrollment. To qualify for the guarantee issue amount you must take the insurance when it is initially offered. Rates are available in the enrollment system. See summary for more details.

MetLife Voluntary Short Term and Long Term Disability: Ascension Property Services, LLC. offers voluntary short term and long term disability insurance. Voluntary Short Term Disability provides 60% of your salary benefits if you are out of work due to an approved accident or sickness after an elimination period of two weeks and has a maximum benefit duration of 11 weeks. Voluntary Long Term Disability provides 60% of your salary up to \$5,000 monthly maximum if you are out of work for an approved disability and begins after a 90 day elimination period. Rates are available in the enrollment system. See summaries for more details.

Reliance Standard Voluntary Benefits

Reliance Standard Voluntary Critical Illness: Ascension Property Services, LLC offers voluntary, guarantee issue, critical illness insurance that provides a fixed, lump sum benefit upon diagnosis of a critical illness which can include heart attack, stroke, paralysis and more. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care. Employees may choose a benefit of \$5,000 to a maximum of \$30,000 in increments of \$1,000. Spouses may choose the same and dependent child(ren) may get 25% of the approved employee amount up to a maximum of \$7,500. There is a benefit waiting period of 30 days. A full list of the diagnosis amounts are available in the enrollment system and in the benefit guide. There is also an annual \$50 health screening benefit upon submission of proof of a covered health screening as outlined by the plan. See summary on the following pages and in the enrollment system for more details about costs and pre-existing limitations.

Reliance Standard Voluntary Accident: Ascension Property Services, LLC. offers voluntary accident insurance for you and your family if you choose. The accident coverage provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident, or for accidental death and dismemberment. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care. A full schedule of benefits is available in the enrollment system and benefit guide. Age reduction at age 70 and some exclusions apply. See summary for more details about benefits and costs.

Reliance Standard Hospital Confinement **NEW THIS YEAR**

Ascension Property Services, LLC offers voluntary hospital indemnity insurance that provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment. Employee must be covered in order for a spouse and child (to age 26) to be covered. Nursery admission confinement benefit included for newborns' hospital stays. This benefit is guarantee issue meaning there are no medical questions asked and there are no pre-existing exclusions. There is a wellness benefits of \$50 available each year for each covered member with proof of preventive exams and procedures. See summary for more details of costs and benefits.

HealthEquity- How To Get An Individual Health Savings Account

Health Savings Account: A health savings account is a powerful tool that helps individuals save on healthcare expenses now and in the future. An HSA paired with a high deductible health plan (HDHP) provides members with tax savings. Contributions are tax-deductible, grow within the account tax-free, and when funds are used to pay for qualified medical expenses, the distribution of both principal and interest is tax-free. Money put in an HSA is yours and never expires. If you would like to open an individual HSA, you can contact HealthEquity at 866-335-7487 or sign up online at www.healthequity.com and click on "sign up for a HealthEquity HSA."

You must be enrolled in a high deductible health plan (HDHP) and have no other health coverage or an FSA.