

HEALTH PLANS from United Healthcare

- Integrity offers group health insurance to all full-time employees who have been employed longer than 90 days.
- We have two plan choices: "Base" plan (BQNC) and "BuyUp" plan (BQM8). Both plans are "pre-tax".
- There is a 90-day waiting period on all coverage.
- Integrity covers 50% of the Base plan price for the employee only. If you opt for the BuyUp plan, integrity still only covers 50% of the Base plan rate.
- Employees can add dependents, but are responsible for 100% of the premiums.
- Dental, Vision and Disability can be added for employee and dependent but employee covers 100% of the premiums.
- Prices listed for health coverage are the total monthly price (not employee portion).
- Highlights and costs are listed below. Refer to full Summary docs for exact information.

	Base Plan (BQNC)	BuyUp Plan (BQM8)
Deductible (in/Out of network)	\$3,600/\$7,200	\$3,000/\$6,000
Co-Insurance (In/Out of network)	70%/50%	100%/70%
Co-Pays (Primary/Specialist)	\$40/\$100	\$35/\$70

Price List

Age	Base	Buy-Up	Age	Base	Buy-Up	Age	Base	BuyUp
<15	244.82	297.12	31	370.90	450.14	48	523.23	635.02
15	266.58	323.53	32	378.58	459.47	49	545.95	662.59
16	274.90	333.63	33	383.38	465.29	50	571.56	693.66
17	283.22	343.73	34	388.50	471.51	51	596.84	724.35
18	292.18	354.60	35	391.06	474.61	52	624.68	758.14
19	301.14	365.47	36	393.62	477.72	53	652.84	792.32
20	310.42	376.74	37	396.18	480.83	54	683.24	829.21
21	320.02	388.39	38	398.74	483.93	55	713.64	866.11
22	320.02	388.39	39	403.87	490.15	56	746.61	906.11
23	320.02	388.39	40	408.99	496.36	57	779.89	946.51
24	320.02	388.39	41	416.67	505.68	58	815.41	989.62
25	321.30	389.94	42	424.03	514.62	59	833.01	1010.98
26	327.70	397.71	43	434.27	527.05	60	868.53	1054.09
27	335.38	407.03	44	447.07	542.58	61	899.26	1091.38
28	347.86	422.18	45	462.11	560.84	62	919.42	1115.84
29	358.10	434.61	46	480.03	582.59	63	944.70	1146.53
30	363.22	440.82	47	500.19	607.05	64+	960.06	1165.17

VISION PLANS from United Healthcare

Eye Exam \$10, Frames \$130, Lenses \$130, Contacts up to \$80
 Monthly premiums: Individual \$8.37, 2 person \$12.67, Family \$20.92

DENTAL PLANS from United Healthcare

Preventative 100%, Basic 80% (after deductible), Major 50% (after deductible), Benefit Maximum \$1000
 Deductibles: Individual \$50, Family \$150
 Costs: Individual \$35.02, 2 persons \$70.04, Family \$118.09

DISABILITY PLANS from The Hartford

Both Long and Short Term Disability plans are offered

Plans are completely voluntary, employee is responsible for 100% of premium

Plans are with The Hartford

Short Term Disability

- Starts on 8th day
- Covers up to 12 weeks
- 60% of weekly earnings up to a max of \$2,000/week
- Short Term \$.285 per \$10 weekly benefit
- *Short Term Example: An employee makes \$1200/week, the cost of short term would be \$20.52 per month*
($\$1200 / \$10 = \$120$, $\$120 * .285 = \34.20 , $\$34.20 * 60\% = \20.52)

Long Term Disability

- Starts after 90 days
- 66.67% of monthly earnings up to a max of \$10,000/month
- Long Term \$.31 per \$100 covered salary
- *Long Term Example: An employee makes \$5000/month, the cost of the long term would be \$15.50 per month*
($\$5000 / \$100 = \$50$, $\$50 * .31 = \15.50)