

## Health and Welfare Benefits for Union Employees.....10/01/07\*\*

MEDICAL, DENTAL, VISION, Rx  
LIFE/ AD&D  
SUPPLEMENTAL LIFE  
SHORT & LONG TERM DISABILITY  
401K

CIGNA  
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FIDELITY

### Medical

The medical plan is CIGNA's **OPEN ACCESS PLUS**. With this plan you have access to both IN-Network & Out of Network Providers. If you use one of the participating OA+ providers, most of your medical expenses will be covered with little to no out-of-pocket costs to you. Our In-Network co-pay is \$10.00. If you go Out of Network, most of your expenses will be covered at 80% after satisfaction of the plans \$200 per person calendar year deductible. There is no Primary Care Physician, so no referrals are needed. It is your responsibility to make sure the Provider is part of the PPO Network. There is presently a \$100 per month pre-tax contribution for dependant coverage.

### Vision

You are reimbursed up to \$50 for frames, \$50 for an exam, & \$50 for lens or \$100 for contacts, once in a 12-month period.

### Dental

You belong to CIGNA's Dental PPO. You may go to any Dentist of your choice; however if you go to a participating dental provider, you will be billed using a reduced fee schedule. There is a \$75 deductible. Preventative Care is reimbursed at 100%. Basic restoration (fillings, root canal) are reimbursed at 80%. Major resoration; (crown, denture work) at 50%. There is a calendar year max of \$1,500. Orthodontia has a lifetime max of \$1,000.

### Prescriptions

Your CIGNA ID card acts as a Prescription card. Co-pay is \$7, \$15 or \$35 depending on whether or not it is a generic, Preferred, or Brand name drug. In addition, you can obtain your "Maintenance Prescription Drugs" (medication you are taking for at **LEAST** 90 days) through a Mail Order program, which allows you to order a 3 month supply for the cost of two regular co-pay amounts of \$14, \$30 or \$70.

### Term Life / AD&D / Supplemental Life

You are covered under a company paid Group Term Life Policy in the amount of \$15,000, which is enhanced by an Accidental Death & Dismemberment Policy of equal value.

In addition, you may purchase a supplemental term policy (**ADD-ON LIFE**) with a maximum of \$150,000 coverage for yourself and up to 50% of your coverage for your spouse. The ADD-ON may be subject to evidence of insurability.

### Short & Long Term Disability

If injured or ill off the job, you will be covered for six months by our short-term policy. Coverage starts after your 7<sup>th</sup> day away from work. The benefit is 50% of earnings with the maximum rate of compensation at \$500 per week. If out longer, our long term policy will be activated. LTD pays 60% of earning with a Max of \$5,000 per month.

### **401k Plan – Retirement**

You may elect a salary deferral of any percentage to go into your 401k account, subject to Federal limits. The company contributes 5%-8% of your wages (*depending on years of service*) into your 401k Account as a retirement contribution. This is regardless of any contribution you may make, provided that you meet the Plan's eligibility requirements of 100 days worked & employed on the last day of the Plan year... 12/31/xx.

### **Bereavement and Holiday Pay**

All employees will be given (3) 8 hour paid days for immediate family **only**. All employees will be paid for (8) holidays during the year.