

2018-2019 BENEFITS OVERVIEW



WELCOME

Benefits are an important part of overall compensation. We are pleased to offer a comprehensive array of quality benefits to protect your health, your family and your way of life.

- Medical Plans
- Dental Plan
- Vision Plan
- Flexible Spending Accounts (FSA)
- Life and AD&D
- Disability Insurance
- Employee Assistance Program (EAP)
- Voluntary Benefits
- Valuable Extras

MEDICAL PLANS

We offer employees a choice among four different medical plans. Coverage under all plans includes comprehensive medical care and prescription drug coverage.

United Healthcare PPO Plan — This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the United Healthcare network. The calendar-year deductible must be met before certain services are covered.

United Healthcare HMO Plan — With this plan, you select a primary care physician (PCP) from the participating network of providers who will coordinate your health care needs, refer you to specialists (if needed) and approve further medical treatment. Services received outside of the HMO's network are not covered, except in the case of emergency medical care.

Kaiser HMO Plans — With the Kaiser HMO plans, you must use Kaiser facilities and providers for your medical and pharmacy needs. Services received outside of the Kaiser network are not covered, except in the case of emergency medical care.

DENTAL PLAN

We offer employees a dental plan.

Guardian DPPO Plan — This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Guardian network.

VISION PLAN

We offer employees an opportunity to enroll in a vision plan.

This plan through VSP covers eye exams, lenses, frames, and contacts. Members have the freedom and flexibility to use the provider of their choice. However, benefits are maximized and out-of-pocket costs are reduced if an in-network provider is used.

FLEXIBLE SPENDING ACCOUNTS (FSA)

We provide you an opportunity to participate in the Health Care FSA and/or the Dependent Care FSA.

With these accounts administered by Basic Pacific, employees can set aside **pre-tax** dollars to pay for qualified health care and/or dependent care expenses. Contribution limits are as follows:

Health Care FSA — For 2018-19, employees may contribute up to \$2,650 to cover eligible health care expenses incurred by themselves, their spouse, and their children up to age 26.

Dependent Care FSA — For 2018-19, employees may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if married and file separate tax returns).

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EMPLOYEE ASSISTANCE PROGRAM (EAP)

We provide you with an Employee Assistance Program (EAP) at **NO COST**.

The EAP, administered by Guardian, provides confidential, around-the-clock assistance to help employees balance the demands of work, life and personal issues. Employees and their eligible family members have unlimited telephone access, resources and tools online, and up to three (3) free face-to-face counseling sessions per issue, per member, per year.

LIFE AND AD&D

We provide basic life and accidental death and dismemberment (AD&D) coverage at **NO COST**.

Employees also have the opportunity to purchase additional supplemental coverage at an affordable group rate.

Guardian Basic Coverage — \$50,000

Guardian Supplemental Coverage — Employee coverage: up to \$250,000; spouse/RDP coverage: up to \$100,000; child(ren) coverage: up to \$10,000.

DISABILITY

We provide disability insurance at **NO COST** to you.

Disability insurance through Guardian provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Long-Term Disability (LTD) — Benefit amount is equal to 60% of the employees monthly earnings up to \$10,000. Benefits begin after the 90th day of disability, until Social Security Normal Retirement Age.

VOLUNTARY BENEFITS

We provide employees an opportunity to purchase voluntary benefits at affordable group rates through Aflac.

These plans provide cash benefits in the event of an illness, injury, disability, or death.

- Accident Insurance
- Cancer Indemnity
- Hospital Indemnity Insurance
- Accident Insurance

VALUABLE EXTRAS

We also offer the following additional benefits:

- LegalShield
- IDShield
- 401(k) Retirement Plan

COST OF BENEFITS

Employee contributions toward the cost of benefits are automatically payroll deducted. The amount will depend upon the plan selected and who is covered.

