



## Benefits at-a-Glance

This is a general summary of benefits. If there are discrepancies between this information and the plan document, the information in the plan document prevails.

Benefit Plan	Eligibility	New Hire Waiting Period
<b>Major Medical</b>	1. Salaried Employees 2. Full-Time Hourly (*working 30 hours or more) 3. Not offered to part-time employees	Eligible after 1st of month following 60 days of employment
<b>Vision</b>	1. Salaried Employees 2. Full-Time Hourly (*working 30 hours or more) 3. All Employees working 20 hours or more	Eligible after 1st of month following 60 days of employment
<b>Supplemental Life</b>	1. Salaried Employees 2. Full-Time Hourly (*working 30 hours or more) 3. Not offered to part-time employees	Eligible after 1st of month following 60 days of employment
<b>Supplemental AD&amp;D</b>	1. Salaried Employees 2. Full-Time Hourly (*working 30 hours or more) 3. Not offered to part-time employees	Eligible after 1st of month following 60 days of employment

\*As determined and measured by employer.

### Medical Questionnaire

A completed medical questionnaire is required for employees that are new to the Elevanta Health program or any employee who wishes to add new dependents to their existing coverage. **Please note:** Your employer may not offer the dental, vision, supplemental life and/or AD&D plans above. Please check with your employer or call the Elevanta Health Service Center to see if dental, vision, supplemental life and/or AD&D benefits are available.

### Providers

**Major medical and MEC benefits** are offered through a self-funded program sponsored by your employer. Participating physician, hospital, prescription drug and dental program information can be obtained via <http://provider.bcbs.com>

**Vision** insurance program offered through United HealthCare. Search for providers by calling 800-839-3242 or visiting [www.myuhcvision.com](http://www.myuhcvision.com).

**Life insurance** programs offered through CIGNA.

### Pretax Payroll Deductions

All employee contributions will be automatically made on a pre-tax basis. The Medical Plans are offered on a pretax basis through the IRS Section 125. By taking your contributions on a pretax basis, the premium is withheld from your pay before federal, state (in most cases), and FICA taxes are calculated. This can reduce the amount of taxes withheld from your paycheck.



## Who's covered in my plan?

### Employees

All full-time employees working a minimum of 30 hours per week are eligible for benefits which become effective on the 1st of the month following 60 days of full-time employment.

**Eligible dependents** including your **legal spouse** and your **dependent child(ren)**.

### Dependent child(ren) include:

- Natural children
- Legally adopted children or children placed for adoption for whom legal adoption proceedings have been started
- Stepchildren
- Children for whom benefits must be provided through a qualified Medical Child-Support Order
- Any other child for whom you have obtained legal guardianship

Regardless of marital status, children are eligible for medical coverage from birth until the end of the month of their 26th birthday. If a child becomes mentally or physically disabled while covered under the benefit plans, the child's coverage may be continued if the child remains disabled and depends on you for support.

### Terms to know:

The term "**legal spouse**," as used above: an eligible employee's same or opposite-sex spouse, provided that such individual is legally recognized as the eligible employee's spouse in any jurisdiction (such as a State or foreign country), and even if the individual is not recognized as the eligible employee's spouse in the employee's State of residence.

The word "**child**," as used above: will include an eligible employee's natural child, a legally adopted child (including a child in the custody of the employee under an interim court order of adoption, whether or not a final adoption order is ever issued), a stepchild, a foster child, or a child for whom legal guardianship has been granted, but excludes a child who is eligible for employee coverage under this Plan.

**Full-time employee:** A person directly employed in the regular business of, and compensated for, services by the Company, who is employed on average at least 30 hours of service per week. This definition specifically excludes independent contractors. Notwithstanding the foregoing, to the extent that an employee qualifies as a full-time employee as defined under Section 4980H(c)(4) of the Internal Revenue Code, such employee will be treated as being in an eligible class.