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2016-2017 **■ Health** + Major Medical PPO Plans

	BRONZE BASIC	
BENEFITS	IN-NETWORK	OUT-OF-NETWORK
DEDUCTIBLES (PER YEAR)		
Medical Deductible		
Individual	\$5,500	\$11,000
Family	\$11,000	\$22,000
Prescription Drug Deductible		
Individual	\$200	Not Covered
Family	\$400	
OUT-OF-POCKET MAXIMUM (PER YEAR):		
Coinsurance/Copay Out-of-Pocket Maximum		
Individual	\$1,150	\$2,700
Family	\$2,300	\$5,400
Health Care Out-of-Pocket Maximum		
Individual	\$6,850	\$13,700
Family	\$13,700	\$27,400
COPAYMENTS/COINSURANCE:		
Coinsurance	50%	50%
Adult and Child Preventive Services	100%	50% coinsurance after deductible
Office Visit Copays		
Primary Care Physician	Combined total of 1 visit @ 100%	50% coinsurance after deductible
Urgent Care Services	coinsurance, then 50% coinsurance	50% coinsurance after deductible
Specialist Office Visit	after deductible	50% coinsurance after deductible
Inpatient Hospital Services	\$400 copayment, then	\$400 copayment, then
·	50% coinsurance after deductible	50% coinsurance after deductible
Emergency Room	\$350 copayment, then	\$350 copayment, then
	50% coinsurance after deductible	50% coinsurance after deductible
Prenatal and Postnatal Care	\$50 copayment for initial visit, then 50% coinsurance after deductible	50% coinsurance after deductible
Prescription Drug Copays		
Generic		
Preferred Brand Drug	50% coinsurance	Not Covered
Non-Preferred Brand Drug	after \$200 prescription deductible	
Mail Order Generic/Preferred/Non-Preferred		
Basic Term Life Insurance	\$10,000 employee-only	
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The Health+ major medical plans utilize the National BlueCard® PPO Network. Participating physician and hospital information can be obtained via http://provider.bcbs.com. All employee contributions should be made on a pretax basis. Renewal date of the program will be May 1.

Major medical plans not available in the state of Minnesota.

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	BRONZE PREFERRED	
BENEFITS	IN-NETWORK	OUT-OF-NETWORK
DEDUCTIBLES (PER YEAR)		
Medical Deductible		
Individual	\$4,000	\$8,000
Family	\$8,000	\$16,000
Prescription Drug Deductible		
Individual	\$50	Not Covered
Family	\$100	
OUT-OF-POCKET MAXIMUM (PER YEAR):		
Coinsurance/Copay Out-of-Pocket Maximum		
Individual	\$2,800	\$5,700
Family	\$5,600	\$11,400
Health Care Out-of-Pocket Maximum		
Individual	\$6,850	\$13,700
Family	\$13,700	\$27,400
COPAYMENTS/COINSURANCE:		
Coinsurance	70%	50%
Adult and Child Preventive Services	100%	50% coinsurance after deductible
Office Visit Copays		
Primary Care Physician	\$40	50% coinsurance after deductible
Urgent Care Services	\$75	50% coinsurance after deductible
Specialist Office Visit	\$60	50% coinsurance after deductible
Inpatient Hospital Services	\$400 copayment, then	\$400 copayment, then
	70% coinsurance after deductible	50% coinsurance after deductible
Emergency Room	\$300 copayment, then	\$300 copayment, then
	70% coinsurance after deductible	50% coinsurance after deductible
Prenatal and Postnatal Care	\$60 copayment for initial visit, then 70% coinsurance after deductible	50% coinsurance after deductible
Prescription Drug Copays		
Generic	\$25	
Preferred Brand Drug	\$55	Not Covered
Non-Preferred Brand Drug	\$80	
Mail Order Generic/Preferred/Non-Preferred	\$50/\$110/\$160	
Basic Term Life Insurance	\$10,000 employee-only	
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Major medical plans not available in the state of Minnesota.

Health+ Major Medical plan grids shown here offer a summary of the plans. Please refer to the Summary Plan Description (SPD) for further details.

2016-2017 **■ Health** + Major Medical PPO Plans Compliant

SILVER BASIC

	SILVER BASIC	
BENEFITS	IN-NETWORK	OUT-OF-NETWORK
DEDUCTIBLES (PER YEAR)		
Medical Deductible		
Individual	\$3,000	\$6,000
Family	\$6,000	\$12,000
Prescription Drug Deductible		
Individual	\$75	Not Covered
Family	\$150	
OUT-OF-POCKET MAXIMUM (PER YEAR):		
Coinsurance/Copay Out-of-Pocket Maximum		
Individual	\$3,775	\$7,700
Family	\$7,500	\$15,400
Health Care Out-of-Pocket Maximum		
Individual	\$6,850	\$13,700
Family	\$13,700	\$27,400
COPAYMENTS/COINSURANCE:		
Coinsurance	70%	50%
Adult and Child Preventive Services	100%	50% coinsurance after deductible
Office Visit Copays		
Primary Care Physician	\$30	50% coinsurance after deductible
Urgent Care Services	\$75	50% coinsurance after deductible
Specialist Office Visit	\$60	50% coinsurance after deductible
Inpatient Hospital Services	\$300 copayment, then 70% coinsurance after deductible	\$300 copayment, then 50% coinsurance after deductible
Emergency Room		
Emergency Room	\$250 copayment, then 70% coinsurance after deductible	\$250 copayment, then 50% coinsurance after deductible
Prenatal and Postnatal Care	\$60 copayment for initial visit, then 70% coinsurance after deductible	50% coinsurance after deductible
Prescription Drug Copays Generic Preferred Brand Drug Non-Preferred Brand Drug Mail Order Generic/Preferred/Non-Preferred	70% coinsurance after \$75 prescription deductible	Not Covered
Basic Term Life Insurance	\$10,000 employee-only	

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2016-2017 **■ Health** + Major Medic

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	SILVER CHOICE	
BENEFITS	IN-NETWORK	OUT-OF-NETWORK
DEDUCTIBLES (PER YEAR)		
Medical Deductible		
Individual	\$2,000	\$4,000
Family	\$4,000	\$8,000
Prescription Drug Deductible		
Individual	\$50	Not Covered
Family	\$100	
OUT-OF-POCKET MAXIMUM (PER YEAR):		
Coinsurance/Copay Out-of-Pocket Maximum		
Individual	\$4,800	\$9,700
Family	\$9,600	\$19,400
Health Care Out-of-Pocket Maximum		
Individual	\$6,850	\$13,700
Family	\$13,700	\$27,400
COPAYMENTS/COINSURANCE:		
Coinsurance	80%	60%
Adult and Child Preventive Services	100%	60% coinsurance after deductible
Office Visit Copays		
Primary Care Physician	\$30	60% coinsurance after deductible
Urgent Care Services	\$50	60% coinsurance after deductible
Specialist Office Visit	\$50	60% coinsurance after deductible
Inpatient Hospital Services	\$300 copayment, then	\$300 copayment, then
	80% coinsurance after deductible	60% coinsurance after deductible
Emergency Room	\$200 copayment, then	\$200 copayment, then
	80% coinsurance after deductible	60% coinsurance after deductible
Prenatal and Postnatal Care	\$50 copayment for initial visit, then	COO/ asinguranas offered deductive
	80% coinsurance after deductible	60% coinsurance after deductible
Prescription Drug Copays		
Generic	\$20	
Preferred Brand Drug	\$50	Not Covered
Non-Preferred Brand Drug	\$80	
Mail Order Generic/Preferred/Non-Preferred	\$40/\$100/\$160	
Basic Term Life Insurance	\$10,000 employee-only	

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	GOLD BASIC	
BENEFITS	IN-NETWORK	OUT-OF-NETWORK
DEDUCTIBLES (PER YEAR)		
Medical Deductible		
Individual	\$1,000	\$2,000
Family	\$2,000	\$4,000
Prescription Drug Deductible Individual	\$50	No.
Family	\$100	Not Covered
OUT-OF-POCKET MAXIMUM (PER YEAR):	4.00	
Coinsurance/Copay Out-of-Pocket Maximum		
Individual	\$4,700	\$9,500
Family	\$9,400	\$19,000
Health Care Out-of-Pocket Maximum		
Individual	\$5,750	\$11,500
Family	\$11,500	\$23,000
COPAYMENTS/COINSURANCE:		
Coinsurance	80%	60%
Adult and Child Preventive Services	100%	60% coinsurance after deductible
Office Visit Copays		
Primary Care Physician	\$25	60% coinsurance after deductible
Urgent Care Services	\$45	60% coinsurance after deductible
Specialist Office Visit	\$45	60% coinsurance after deductible
Inpatient Hospital Services	\$300 copayment, then 80%	\$300 copayment, then 60%
	coinsurance after deductible	coinsurance after deductible
Emergency Room	\$200 copayment, then 80%	\$200 copayment, then 60%
	coinsurance after deductible	coinsurance after deductible
Prenatal and Postnatal Care	\$45 copayment for initial visit, then	60% coinsurance after deductible
	80% coinsurance after deductible	00 % comsulance after deductible
Prescription Drug Copays		
Generic	\$20	
Preferred Brand Drug	\$45	Not Covered
Non-Preferred Brand Drug	\$75	
Mail Order Generic/Preferred/Non-Preferred	\$40/\$90/\$150	
Basic Term Life Insurance	\$10,000 employee-only	

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Health+ Major Medical plan grids shown here offer a summary of the plans. Please refer to the Summary Plan Description (SPD) for further details.

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GOLD PREFERRED		EFERRED
BENEFITS	IN-NETWORK	OUT-OF-NETWORK
DEDUCTIBLES (PER YEAR)		
Medical Deductible Individual	\$1,500	\$3,000
Family	\$3,000	\$6,000
Prescription Drug Deductible Individual	\$50	Net O
Family	\$100	Not Covered
OUT-OF-POCKET MAXIMUM (PER YEAR):		
Coinsurance/Copay Out-of-Pocket Maximum Individual	¢4.200	¢2.500
Family	\$1,200 \$2,400	\$2,500 \$5,000
Health Care Out-of-Pocket Maximum		
Individual Family	\$2,750 \$5,500	\$5,500 \$11,000
COPAYMENTS/COINSURANCE:	ΨΟ,ΟΟΟ	ψ11,000
Coinsurance	80%	60%
Adult and Child Preventive Services	100%	60% coinsurance after deductible
Office Visit Copays		
Primary Care Physician	\$20	60% coinsurance after deductible
Urgent Care Services	\$40	60% coinsurance after deductible
Specialist Office Visit	\$30	60% coinsurance after deductible
Inpatient Hospital Services	\$300 copayment, then 80% coinsurance after deductible	\$300 copayment, then 60% coinsurance after deductible
Emergency Room	\$150 copayment, then 80% coinsurance after deductible	\$150 copayment, then 60% coinsurance after deductible
Prenatal and Postnatal Care	\$30 copayment for initial visit, then 80% coinsurance after deductible	60% coinsurance after deductible
Prescription Drug Copays		
Generic	\$20	
Preferred Brand Drug	\$45	Not Covered
Non-Preferred Brand Drug	\$75	
Mail Order Generic/Preferred/Non-Preferred	\$40/\$90/\$150	
Basic Term Life Insurance	\$10,000 employee-only	

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Health+ Major Medical plan grids shown here offer a summary of the plans. Please refer to the Summary Plan Description (SPD) for further details.

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PLATINUM CHOICE	
IN-NETWORK	OUT-OF-NETWORK
\$500	\$1,000
\$1,000	\$2,000
\$50	Not Covered
\$100	
\$500	\$1,100
\$1,000	\$2,200
	\$2,100
\$2,100	\$4,200
80%	60%
100%	60% coinsurance after deductible
\$20	60% coinsurance after deductible
\$40	60% coinsurance after deductible
\$30	60% coinsurance after deductible
\$200 copayment, then	200 copayment, then
80% coinsurance after deductible	60% coinsurance after deductible
\$150 copayment, then	\$150 copayment, then
80% coinsurance after deductible	60% coinsurance after deductible
\$30 copayment for initial visit, then 80%	
coinsurance after deductible	60% coinsurance after deductible
\$10	
\$30	Not Covered
\$55	
\$20/\$60/\$110	
\$10,000 employee-only	
	\$500 \$1,000 \$50 \$100 \$500 \$1,000 \$1,000 \$1,050 \$2,100 \$0% \$100% \$20 \$40 \$30 \$20 copayment, then 80% coinsurance after deductible \$150 copayment, then 80% coinsurance after deductible \$150 copayment, then 80% coinsurance after deductible \$150 copayment, then 80% coinsurance after deductible

The Health+ major medical plans utilize the National BlueCard® PPO Network. Participating physician and hospital information can be obtained via http://provider.bcbs.com. All employee contributions should be made on a pretax basis. Renewal date of the program will be May 1.

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Health+ Vision Plan

The Health+ vision plan utilizes the UnitedHealthcare Vision network. Participating physician information can be obtained via myuhcvision.com. United Healthcare Vision has partnered with the Laser Vision Network of America (LVNA) to offer members access to discounted laser correction providers. Call 1-877-28-SIGHT.

BENEFITS	IN-NETWORK	OUT-OF-NETWORK	
COPAYS			
Comprehensive Exam	\$10 copay	n/a	
Materials	\$10 copay	n/a	
BENEFITS			
Eye Exam	Covered in full	\$40 allowance	
Lenses			
Single Vision	Covered in full	\$40 allowance	
Lined Bifocal	Covered in full	\$60 allowance	
Lined Trifocal	Covered in full	\$80 allowance	
Lenticular	Covered in full	\$80 allowance	
Frames			
Frames	Covered in full	\$45 allowance	
Retail	\$150 allowance	\$45 allowance	
Contact Lenses (in lieu of lenses and frames)			
Covered Selection Contacts	Up to 6 boxes	Up to \$150	
Non-Selection Contacts	Up to \$150	Up to \$150	
Necessary Contacts	100%	Up to \$210	
FREQUENCY			
Eye Exam	12 months		
Lenses	12 months		
Frames	24 months		
Contact Lenses	12 months		

Health+ Dental Plan	HIGH OPTION	LOW OPTION	
BENEFITS	IN-NETWORK	IN-NETWORK	
DEDUCTIBLE Applies to classes 1, 2 and 3	\$25 individual \$75 family	\$50 individual \$150 family	
COINSURANCE Class 1: Preventive Services Class 2: Basic Restorative Services Class 3: Major Restorative Services Class 4: Orthodontic Services	100% 80% 50% 50%	100% 80% 50% 50%	
PLAN YEAR BENEFIT MAXIMUM Per individual. Applies to classes 1, 2 and 3	\$1,500	\$1,000	
LIFETIME ORTHODONTIC BENEFIT MAXIMUM Covered benefit up to age 19. Maximum is per ndividual	\$1,500	\$1,500	
CLASS 1: PREVENTIVE SERVICES	Oral Exams, cleanings, x-rays (bitewing – 2x per plan year, full mouth – 1 every 3 plan years, panoramic – 1 every 3 plan years, individual teeth – as needed), sealants (under age 15 – posterior teeth only), fluoride – 2x every plan year (up to age 19).	Oral Exams, cleanings, x-rays (bitewing – 2x per plan year, full mouth – 1 every 3 plan years, panoramic – 1 every 3 plan years, individual teeth – as needed), sealants (under age 15 – posterior teeth only), fluoride – 2x every plan year (up to age 19).	
CLASS 2: BASIC RESTORATIVE SERVICES	Emergent treatment, exams for consultation purposes, lab/diagnostic tests, injection of antibiotic drugs, application of desensitizing medications, fillings, extractions, oral surgery, general and local anesthesia-analgesia, endodontics, periodontics, stainless steel crowns.	Emergent treatment, exams for consultation purpose: lab/diagnostic tests, injection of antibiotic drugs, applic tion of desensitizing medications, fillings, extractions oral surgery, general and local anesthesia-analgesia endodontics, periodontics, stainless steel crowns.	
CLASS 3: MAJOR RESTORATIVE SERVICES	Gold foil restorations, inlays/onlays, crowns (except stainless steel – see class 2), temporary crowns, dentures, temporary partials and/or dentures, bridges, temporary bridges, maxillofacial prosthetics, precision or semi-precision attachments for dentures or bridgework, repair of prosthetic appliances, replacement of existing partial or full removable denture or fixed bridgework, addition of teeth to an existing partial or removable denture, bridgework to replace extracted teeth.	Gold foil restorations, inlays/onlays, crowns (except stainless steel – see class 2), temporary crowns, dentures, temporary partials and/or dentures, bridges temporary bridges, maxillofacial prosthetics, precision semi-precision attachments for dentures or bridgewor repair of prosthetic appliances, replacement of existin partial or full removable denture or fixed bridgework, addition of teeth to an existing partial or removable denture, bridgework to replace extracted teeth.	

The Health+ dental plans utilize the National BlueCard® PPO Network. All employee contributions should be made on a pre-tax basis. Renewal date of the program will be May 1. Participating physician and hospital information can be obtained via http://www.cbabluevt.com/dental.

Health+ Supplemental Life Insurance

	All Salaried Full-time employees may purchase up to \$100,000	
ELIGIBILITY	All Hourly Full-time employees may purchase up to \$50,000 Guaranteed Issue: \$50,000	
	DEPENDENT ELIGIBILITY	Employees must participate in voluntary plan for dependents to participate
BENEFIT AMOUNT	Increments of \$10,000 Up to a maximum of \$100,000	
MAXIMUM BENEFIT AMOUNT	Salaried Full-time - \$100,000 Hourly Full-time - \$50,000	
SPOUSE LIFE BENEFIT	50% of employee-only coverage Increments of \$5,000 Up to a maximum of \$50,000	
CHILD LIFE BENEFIT	Coverage begins at age 14 days to six months at \$500 Six months to 25 years in increments of \$5,000 Up to a maximum of \$10,000	
GUARANTEED ISSUE	Salaried Full-time - \$50,000 Hourly Full-time - \$50,000	
DEPENDENT GUARANTEED ISSUE	Spouse: \$10,000 Child: all guaranteed issue	
MEDICAL UNDERWRITING REQUIREMEN	At initial eligibility no medical underwriting is required. If you choose to waive coverage at this time, but at a later date decide to enroll, medical underwriting will be required for any amount of supplemental term life insurance and insurer must approve coverage.	
AGE REDUCTION SCHEDULE	Coverage reduces to 65% of original amount at age 65, 50% of original amount at age 70	
SUICIDE EXCLUSION	No death benefits will be paid if insured commits suicide during the first two years of coverage. This two-year suicide exclusion also applies to all later increases in coverage.	

Health+ Supplemental AD&D Insurance

ELIGIBILITY	Class 1: All salaried and full-time hourly employees may purchase up to \$100,000 Class 2: All part-time hourly employees working an average of 20 hours or more per week may purchase up to \$50,000	
EMPLOYEE MAXIMUM BENEFIT AMOUNT	Class 1: Increments of \$10,000 up to \$100,000 Class 2: Increments of \$10,000 up to \$50,000	
SPOUSE MAXIMUM BENEFIT AMOUNT	Class 1: Increments of \$5,000 up to \$50,000 Class 2: Increments of \$2,000 up to \$10,000	
CHILD MAXIMUM BENEFIT AMOUNT	Class 1: Increments of \$5,000 up to \$25,000 Class 2: Increments of \$2,000 up to \$10,000	
AGE REDUCTION SCHEDULE	Coverage reduces to 65% of original amount at age 65, 50% of original amount at age 70	
LOSS OF LIFE	100% of the principal sum in the event of accidental loss of life occurring within 365 days of a covered accident	
LIVING	Up to 100% of the principal sum for paralysis, dismemberment, loss of eyesight and speech and hearing in both ears	
COMA	1% per month for 11 months, then 100% of principal sum after 12 th month	
DISMEMBERMENT	One member: 50% of principal sum Two members: 100% of principal sum Thumb and Index: 25% of principal sum All four fingers/same: 25% of principal sum All toes: 20% of principal sum One hand or one foot and sight in one eye: 100% of principal sum	
PARALYSIS	Total paralysis of upper and lower limbs (quadriplegia): 100% Total paralysis of both lower limbs (paraplegia): 75% Total paralysis of upper and lower limbs on one side of body (hemiplegia): 50% Total paralysis of one upper or one lower limb (uniplegia): 25%	
SIGHT IN ONE EYE	50%	
SPEECH AND HEARING	100%	
SPEECH OR HEARING	50%	



Now brought to you by Elevanta.

Health+ MEC Basic Plan

BENEFITS	MEC BASIC PLAN
Daily Hospital Confinement	\$450/day, 2X for ICU
Regular Office Visits (Non-Wellness)	\$40/visit
Specialist Office Visits (Non-Wellness)	\$60/visit
Prescription Drug Generic Formulary Non-Formulary	\$10 \$25 \$40
Surgery Inpatient Outpatient Office Visit	\$1,000 \$500 \$100
Anesthesia	\$100/day
Ambulance	\$100 ground / \$500 air
Emergency Room	\$75/visit
Urgent Care	\$40/visit
Diagnostic Lab X-Ray/Ultrasound PET CT Scan MRI	\$10 \$50 \$150 \$200 \$350
Preventive Care see www.yourhealthplus.org for a complete list	100%
Chiropractic	\$25/visit
Physical Therapy	\$25/visit
Inpatient Mental Health	\$100/day
Inpatient Substance Abuse	\$100/day
Extended Care Facility	\$100/day
Basic Term Life Insurance	\$10,000 employee-only

The Health+ MEC plans utilize the National BlueCard® PPO Network. Participating physician and hospital information can be obtained via http://provider.bcbs.com.

All employee contributions should be made on a pretax basis. Renewal date of the program will be May 1. MEC plans are not available in the state of Minnesota. Please refer to the Summary Plan Description (SPD) for further details.

The Health+ MEC Basic plan is minimum essential coverage that allows an individual to satisfy the individual mandate requirement under the Affordable Care Act.

Benefits are paid on an unlimited per diem basis.

Health+ MEC Choice Plan

BENEFITS	MEC CHOICE PLAN
Daily Hospital Confinement	\$2,000/day, 2X for ICU
Regular Office Visits (Non-Wellness)	\$60/visit
Specialist Office Visits (Non-Wellness)	\$80/visit
Prescription Drug Generic Formulary Non-Formulary	\$15 \$75 \$100
Surgery Inpatient Outpatient Office Visit	\$3,000 \$2,000 \$175
Anesthesia	\$300/day
Ambulance	\$150 ground / \$750 air
Emergency Room	\$200/visit
Urgent Care	\$60/visit
Diagnostic Lab X-Ray/Ultrasound PET CT Scan MRI	\$15 \$75 \$225 \$300 \$500
Preventive Care see www.yourhealthplus.org for a complete list	100%
Chiropractic	\$35/visit
Physical Therapy	\$35/visit
Inpatient Mental Health	\$200/day
Inpatient Substance Abuse	\$200/day
Extended Care Facility	\$200/day
Basic Term Life Insurance	\$10,000 employee-only

The Health+ MEC plans utilize the National BlueCard® PPO Network. Participating physician and hospital information can be obtained via http://provider.bcbs.com.

All employee contributions should be made on a pretax basis. Renewal date of the program will be May 1. MEC plans are not available in the state of Minnesota. Please refer to the Summary Plan Description (SPD) for further details.

The Health+ MEC Choice plan is minimum essential coverage that allows an individual to satisfy the individual mandate requirement under the Affordable Care Act.

Benefits are paid on an unlimited per diem basis.