



WEXNER HERITAGE VILLAGE

Wexner Heritage Village Health Insurance Plan 2008

<u>Employee Benefits Management Group</u> <u>(EBMC)-Medical Mutual Network</u>	<u>WHV Health Insurance Plan</u>
Benefits	Network
Benefit Period	1/1/08 – 12/31/08
Dependent Age	19/23 Student
Pre-Existing Condition Waiting Period	12 Months
Office Visit Co-Pay	\$20 or free if visit the new WHV Harry & Pearl Polster Medical Center
ER Co-Pay	\$150
Benefit Period Deductible (Single)	\$1,000
Benefit Period Deductible (Family)	\$2,500
Co-insurance	80%
Maximum Out-of-Pocket (Single)	\$2,500
Maximum Out-of-Pocket (Family)	\$5,000
Urgent Care Office Visit	\$30
Prescriptions Retail	\$15/\$35/\$55
Prescriptions Mail Order	\$30/\$70/\$110
Lifetime Maximum	\$1,000,000
Hospital Services (Room & Board)	80% after deductible
Emergency Room*	100% after co-payment

[1] Employees whose spouses are eligible and entitled to insurance elsewhere are not eligible for our health insurance, but are eligible for the MERP plan, see page 2.

Associate bi-weekly contribution:

	<u>Non Smoker</u>	<u>Smoker</u>	<u>Dental</u>
Employee (EE)	\$29.00 per pay	\$46.00 per pay	\$10.00 per pay
EE + Children	\$55.00 per pay	\$78.00 per pay	\$18.00 per pay
EE+ Spouse	\$60.00 per pay	\$86.00 per pay	\$18.00 per pay
Family	\$87.00 per pay	\$118.00 per pay	\$26.00 per pay

Important Points:

- Mail order prescriptions will now be mandatory for all maintenance drugs or no coverage will apply.
- Emergency room visits will only be covered for true emergencies. *
- Pre-certification will be required for hospitalizations, substance abuse treatments, skilled nursing facility stays, home health care, hospice, cardiac rehab, outpatient surgical procedures, chemotherapy, radiation therapy & dialysis.
- We have instituted an aggressive claims auditing system

Medical and Dental Benefits are eligible the first of the month, following 90 days of employment.

Updated: 1/8/2009

*Pre-existing conditions are not covered if proof of prior insurance coverage not provided.

Dental Insurance –

- ❖ All Preventative Care is paid 100% of Usual and Customary Rate (UCR).
- ❖ Deductible \$50/\$150.
- ❖ Restorative procedures to include items such as fillings, root canals – 80/20, after deductible.
- ❖ Major procedures to include items such as crowns, onlays, dentures – 50/50, after deductible.
- ❖ Max per year benefit: \$1000
- ❖ Orthodontia coverage up to lifetime maximum \$1500

Short Term Disability Insurance – Prudential Insurance Company

- ❖ Waiting period for illness or injury is 14 consecutive calendar days.
- ❖ Weekly benefit is 50% of an associate's weekly pay with a maximum benefit of \$350 per week.
- ❖ Maximum benefit period is 11 weeks for any period of disability.
- ❖ Maximum benefit period for maternity leave with no complications is 6 weeks.
- ❖ THERE IS NO COST TO THE ASSOCIATE FOR 50% COVERAGE. Effective Date on Plan: 1st of month following 90 days of employment.

Long Term Disability – Prudential Insurance Company

- ❖ Waiting period for illness or injury is 90 consecutive calendar days.
- ❖ Benefit is 60% of basic monthly earnings not to exceed the maximum monthly benefit of \$5,000.
- ❖ THERE IS NO COST TO THE ASSOCIATE FOR 60% COVERAGE. Effective Date on Plan: 1st of month following 90 days of employment.

Life Insurance –Anthem Life Insurance Company

- ❖ Benefits will be provided on a non-contributory basis equal to two times the associate's annual income, rounded the nearest \$1,000. The maximum benefit is \$250,000 and the minimum benefit is \$15,000.
- ❖ Accidental Death & Dismemberment coverage included with the coverage amount being the same as the life coverage.
- ❖ Effective date on Plan: 1st of month following six months of service.
- ❖ THERE IS NO COST TO THE ASSOCIATE

Additional Benefits:

- ❖ 403 B Retirement Plan –\$.50 match on each dollar contributed up to 3% of salary, plus annual discretionary profit sharing match up to dollar for dollar up to 6% of salary. Matching is available after one year of service.
- ❖ Supplemental insurance is available to include additional life, vision, cancer, disability and accident insurance (AFLAC).
- ❖ Memberships to either Telhio Credit Union or First Service Credit Union
- ❖ Mandatory Direct Deposit to any bank or credit union.
- ❖ Paid Time Off-15 days/year, available to take accrued time after 90 days of service.
- ❖ Seven paid holidays a year.

MERP Plan

If your spouse is entitled to and eligible for health insurance elsewhere, you are not eligible for WHV health insurance; however you are eligible for the MERP Plan.

The MERP Plan will allow you the following:

- Deduction reimbursement to add you to your spouse's plan, up to certain maximum limits; and,
- Reimbursement for copays, deductibles and coinsurance.

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