

Monthly Rates for Effective Date - 10/1/2019, 11/1/2019, 12/1/2019

Dental <u>Dental Package 1</u> - All Carriers (In-Network plans only) Guardian Managed DentalGuard DHMO, Guardian Managed DentalGuard DHMO Plus, Solstice Dental EPO S700B, Solstice Dental EPO S800B and UnitedHealthcare Select Managed Care. There is no minimum participation. Guardian Managed DentalGuard DHMO Four Tier \$16.35 **Employee** \$5 copay for each primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only) Emp/Spouse \$32.82 No annual maximum on the plan and offers fixed patient charges for basic and major services No deductible Emp/Child(ren) \$33.97 Orthodontia benefit \$50.32 Family Guardian Managed DentalGuard DHMO Plus Four Tier **Employee** \$19.31 \$5 copay for each primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only) Emp/Spouse \$38.61 No annual maximum, the Plus plan offers a lower fixed patient charges for basic and major services than the standard DHMO plan No deductible Emp/Child(ren) \$42.43 Orthodontia benefit \$61.74 Family Solstice Dental EPO S700B Four Tier **Employee** \$15.87 \$0 copay for primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only) Open access and no specialist referrals Emp/Spouse \$31.74 No deductible, no calendar year maximum Emp/Child(ren) \$36.07 Cosmetic and orthodontia treatment covered Implant benefit \$50.50 Family Solstice Dental EPO S800B Four Tier \$12.06 **Employee** \$0 copay for primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only) Open access and no specialist referrals Emp/Spouse \$24.11 No deductible, no calendar year maximum Emp/Child(ren) \$27.40 Cosmetic and orthodontia treatment covered Implant benefit Family \$38.36 UniitedHealthcare Select Managed Care Four Tier **Employee** \$16.16 1 cleaning per consecutive 6 months No deductible Emp/Spouse \$28.36 No annual calendar maximum No waiting period Emp/Child(ren) \$35.02

Dental Package 2 - Guardian Managed DentalGuard DHMO and Guardian DentalGuard Preferred PPO MAC. There is 75% participation, excluding dental waivers.

 \$5 copay for each primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only) No annual maximum on the plan and offers fixed patient charges for basic and major services No deductible Orthodontia benefit 	Employee	\$16.35
	Emp/Spouse	\$32.82
	Emp/Child(ren)	\$33.97
	Family	\$50.32
Guardian DentalGuard Preferred PPO MAC		Four Tier
 No referrals needed to see a specialist Out-of-area emergency coverage \$50 deductible for In-Network services/\$75 deductible for Out-of-Network services Annual maximum of \$1,000 In-Network-rollover Implant benefit 	Employee	\$45.86
	Emp/Spouse	\$96.37
	Emp/Child(ren)	\$87.86
	Family	\$140.40

\$44.52

Four Tier

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- The following billing and administrative fees apply to the following products:

 Dental PPO Plans: EE \$9.25, EE/Spouse \$18.25, EE+Child(ren) \$16.50, Family \$26.50
- Vision plans: \$1.50

Implant benefit

- Vision plans. 91:30
 Guardian EverGuard & EverGuard Plus plans: \$3.50
 Guardian AccidentGuard Adv plan: EE \$2.50, EE/Spouse \$3.50, EE+Child(ren) \$3.50, Family \$5.50

Reasonable copayment charges apply for basic and major services

Guardian Managed DentalGuard DHMO



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Dental continued		
<u>Dental Package 3</u> - Guardian Managed DentalGuard DHMO <i>Plus</i> and Guardian DentalGuard Preferred Pf participation, excluding dental waivers.	PO Plus MAC.	Γhere is 75%
Guardian Managed DentalGuard DHMO <i>Plus</i>		Four Tier
	Employee	\$19.31
 \$5 copay for each primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only) No annual maximum, the <i>Plus</i> plan offers a lower fixed patient charges for basic and major services than the standard DMO plan 	Emp/Spouse	\$38.61
 No deductible Orthodontia benefit 	Emp/Child(ren)	\$42.43
	Family	\$61.74
Guardian DentalGuard Preferred PPO Plus MAC		Four Tier
No referrals are needed to see a specialist	Employee	\$52.45
 Out-of-area emergency coverage \$50 deductible for In-Network services/\$50 deductible for Out-of-Network services 	Emp/Spouse	\$110.44
 Combined In-Network and Out-of-Network annual maximum of \$1,000 with an additional \$500 of benefit In-Network (In-Network rollover) 	Emp/Child(ren)	\$100.71
• Implant benefit	Family	\$160.90
<u>Dental Package 4</u> - Solstice Dental EPO S700B, Solstice Dental EPO S800B, Solstice Dental PPO and So MAC. There is no minimum participation.	stice Dental Va	lue PPO
Solstice Dental EPO S700B		Four Tier
 \$0 copay for primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only) 	Employee	\$15.87
Open access and no specialist referrals	Emp/Spouse	\$31.74
No deductible, no calendar year maximum Cosmetic and orthodontia treatment covered	Emp/Child(ren)	\$36.07
Implant benefit	Family	\$50.50
Solstice Dental EPO S800B		Four Tier
 \$0 copay for primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only) 	Employee	\$12.06
Open access and no specialist referrals	Emp/Spouse	\$24.11
Cosmetic and orthodontia treatment covered	Emp/Child(ren)	\$27.40
Implant benefit	Family	\$38.36
Solstice Dental PPO		Four Tier
Includes 4 cleanings in any 12 consecutive months	Employee	\$58.90
No referrals needed to see a specialist	Emp/Spouse	\$105.14
\$50 deductible for In-Network services/\$50 deductible for Out-of-Network services Annual maximum of \$2,000 Implant benefit	Emp/Child(ren)	\$124.07
	Family	\$163.04
Solstice Dental Value PPO MAC		Four Tier
Out-of-Network reimbursement is MAC (Maximum Allowable Charge)	Employee	\$34.25
	Emp/Spouse	\$68.24
	Emp/Child(ren)	\$73.31
	Family	\$106.03

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The following billing and administrative fees apply to the following products:

Dental PPO Plans: EE \$9.25, EE/Spouse \$18.25, EE+Child(ren) \$16.50, Family \$26.50

Vision plans: \$1.50

Guardian EverGuard & EverGuard Plus plans: \$3.50

Guardian AccidentGuard Adv plan: EE \$2.50, EE/Spouse \$3.50, EE+Child(ren) \$3.50, Family \$5.50



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Dental continued		
<u>Dental Package 5</u> - UnitedHealthcare Select Managed Care, UnitedHealthcare Low PPO MAC and UnitedMAC. There is a two enrolled minimum participation.	edHealthcare Hi	gh PPO
JnitedHealthcare Select Managed Care		Four Tie
1 cleaning per consecutive 6 months	Employee	\$16.16
No deductible No annual calendar maximum	Emp/Spouse	\$28.36
No waiting period Reasonable copayment charges apply for basic and major services	Emp/Child(ren)	\$35.02
Implant benefit	Family	\$44.52
JnitedHealthcare Low PPO MAC		Four Tie
No referrals to see a specialist	Employee	\$45.35
9 \$50 deductible /\$75 deductible family (calendar year) 9 \$1,000 both In and Out-of-Network annual maximum	Emp/Spouse	\$90.46
Out-of-Network reimbursement is MAC (Maximum Allowable Charge) which is based on participating provider contracted fees Implant and orthodontic benefits	Emp/Child(ren)	\$91.13
Consumer MaxMultiplier® rewards for dental care by adding dollars to next year's maximum	Family	\$142.37
JnitedHealthcare High PPO MAC		Four Tie
No referrals to see a specialist	Employee	\$53.23
Preventive and diagnostic care like exams, cleanings and x-rays won't apply to the annual maximum \$50 deductible /\$100 deductible family (calendar year) \$2,000 both In and Out-of-Network annual maximum Out-of-Network reimbursement is MAC (Maximum Allowable Charge) which is based on participating provider contracted fees Implant and orthodontic benefits	Emp/Spouse	\$106.21
	Emp/Child(ren)	\$104.84
Consumer MaxMultiplier® rewards for dental care by adding dollars to next year's maximum	Family	\$164.73
Dental Package 6 - UnitedHealthcare INO 100/50/50 and UnitedHealthcare High PPO MAC. There is a tarticipation.	wo enrolled min	imum
JnitedHealthcare INO 100/50/50		Four Tie
2 cleanings per consecutive 12 months No referrals to see a specialist	Employee	\$24.99
No waiting period \$50 deductible /\$150 deductible family (calendar year)	Emp/Spouse	\$49.98
\$1,000 annual maximum Includes Out-of-Network emergency treatment, if necessary	Emp/Child(ren)	\$52.65
Implant and orthodontic benefits Consumer MaxMultiplier® rewards for dental care by adding dollars to next year's maximum	Family	\$81.32
InitedHealthcare High PPO MAC		Four Tie
No referrals to see a specialist	Employee	\$52.23
Preventive and diagnostic care like exams, cleanings and x-rays won't apply to the annual maximum \$50 deductible (\$100 deductible family (calendar year)	Emp/Spouse	\$106.21
\$2,000 both In and Out of Network appual maximum		242424
\$2,000 both In and Out-of-Network annual maximum Out-of-Network reimbursement is MAC (Maximum Allowable Charge) which is based on participating provider contracted fees Implant and orthodontic benefits	Emp/Child(ren)	\$104.84

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The following billing and administrative fees apply to the following products:

Dental PPO Plans: EE \$9.25, EE/Spouse \$18.25, EE+Child(ren) \$16.50, Family \$26.50

Vision plans: \$1.50

Guardian EverGuard & EverGuard Plus plans: \$3.50

Guardian AccidentGuard Adv plan: EE \$2.50, EE/Spouse \$3.50, EE+Child(ren) \$3.50, Family \$5.50



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N/		
Vision		
<u>Vision Package 1</u> – Guardian VisionGuard, Solstice Vision PPO and UnitedHealthcare Vision PPO. The excluding vision waivers.	ere is a 20% pa	rticipation,
Guardian VisionGuard		Four Tier
Guardian visionguald	Employee	Four Tier \$6.93
\$10 copay for an exam every 12 months	Emp/Spouse	\$10.62
 \$25 copay for materials every 24 months Davis Vision In-Network and Out-of-Network access as well 	Emp/Child(ren)	\$10.80
Davis vision in-Network and Out-of-Network access as well	Family	\$16.23
Solstice Vision PPO		Four Tier
\$10 copay for an exam every 12 months	Employee	\$7.72
\$25 copay for lenses & contact lenses every 12 months	Emp/Spouse	\$12.39
 \$25 copay for frames every 24 months Davis Vision In-Network; Out-of-Network access as well 	Emp/Child(ren)	\$15.00 \$18.61
UnitedHealthcare Vision PPO	Family	Four Tier
Officed fedicitions vision (1) O	Employee	\$6.69
\$10 copay for an exam every 12 months	Emp/Spouse	\$11.34
\$25 copay for material every 12 months		<u> </u>
Spectra Eyecare Networks; Out-of-Network access as well	Emp/Child(ren)	\$13.04
	Family	\$17.73
<u>Vision Package 2</u> – Solstice Vision PPO and UnitedHealthcare Vision PPO. There is no minimum parti	cipation.	
Solstice Vision PPO		Four Tier
\$10 copay for an exam every 12 months	Employee	\$7.72
\$25 copay for lenses & contact lenses every 12 months	Emp/Spouse	\$12.39
 \$25 copay for frames every 24 months Davis Vision In-Network; Out-of-Network access as well 	Emp/Child(ren)	\$15.00
	Family	\$18.61
UnitedHealthcare Vision PPO		Four Tier
	Employee	\$6.69
 \$10 copay for an exam every 12 months \$25 copay for material every 12 months 	Emp/Spouse	\$11.34
Spectra Eyecare Networks; Out-of-Network access as well	Emp/Child(ren)	\$13.04
	Family	\$17.73
<u>Vision Package 3</u> – Guardian VisionGuard 20% participation, excluding vision waivers		
Guardian VisionGuard		Four Tier
	Employee	\$6.93
\$10 copay for an exam every 12 months	Emp/Spouse	\$10.62
 \$25 copay for materials every 24 months Davis Vision In-Network and Out-of-Network access as well 	Emp/Child(ren)	\$10.80
	Family	\$16.23
Vision Package 4 – Solstice Vision PPO no minimum participation		
Solstice Vision PPO		Four Tier
-	Employee	\$7.72
• \$10 copay for an exam every 12 months	Emp/Spouse	\$12.39
 \$25 copay for lenses & contact lenses every 12 months \$25 copay for frames every 24 months 	Emp/Child(ren)	\$12.39
Davis Vision In-Network; Out-of-Network access as well		
NO. 1 P. 1. 11 11 11 11 11 11 11 11 11 11 11 11	Family	\$18.61
<u>Vision Package 5</u> - UnitedHealthcare Vision PPO no minimum participation		
UnitedHealthcare Vision PPO		Four Tier
	Employee	\$6.69
 \$10 copay for an exam every 12 months \$25 copay for material every 12 months 	Emp/Spouse	\$11.34
Spectra Eyecare Networks; Out-of-Network access as well	Emp/Child(ren)	\$13.04
	Family	\$17.73
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• Vision plans: \$1.50

• Guardian EverGuard & EverGuard Plus plans: \$3.50

• Guardian AccidentGuard Adv plan: EE \$2.50, EE/Spouse \$3.50, EE+Child(ren) \$3.50, Family \$5.50



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Bundled Life & Disability		
EverGuard - No minimum participation	Employee Ages	Three Tier
• \$1,000 per month of disability income	18-39	\$13.50
 \$25,000 of Term Life Insurance \$75,000 of Accidental Death & Dismemberment Insurance 	40-54	\$26.00
Guaranteed Issued	55+	\$48.50
EverGuard <i>Plus</i> - No minimum participation	Employee Ages	Three Tier
\$1,500 per month of disability income	18-39	\$21.50
 \$50,000 of Term Life Insurance \$100,000 of Accidental Death & Dismemberment Insurance 	40-54	\$39.50
Guaranteed Issued	55+	\$75.50
Accident		
Guardian AccidentGuard Adv - No minimum participation		Four Tier
Emergency room and urgent care facility treatment	Employee	\$14.83
 Hospital admission and confinement as well as ICU Occupational or physical therapy 	Emp/Spouse	\$23.63
 Transportation such as ambulance and air ambulance Xravs 	• •	·
Household expenses towards rent, mortgage and/or food	Emp/Child(ren)	\$23.81
Injury-related modifications to your home and/or auto	Family	\$33.61
ID Theft		
InfoArmor PrivacyArmor - No minimum participation		Two Tier
Identity and credit monitoring	Employee	\$7.95
 Financial transaction monitoring Social Media reputation monitoring 	Emp/Spouse	n/a
24/7 Privacy Advocate remediation	Emp/Child(ren)	n/a
\$1 million identity theft insurance policy	Family	\$13.95
InfoArmor PrivacyArmor Plus - No minimum participation		Two Tier
 InfoArmor PrivacyArmor Plus plan includes all of the PrivacyArmor plan with added features Tri-bureau credit alerts and unlimited credit reports from TransUnion 	Employee	\$9.95
In-app Credit Lock	Emp/Spouse	n/a
 IP address Monitoring 401(k) and HSA stolen fund reimbursement 	Emp/Child(ren)	n/a
Tax fraud refund advances	Family	\$17.95
LifeLock Benefit Elite - No minimum participation		Four Tier
 LifeLock Identity Alert System Lost Wallet Protection 	Employee	\$7.74
Address Change Verification	Emp/Spouse	\$15.48
 Black Market Website Surveillance Checking and Savings Account Activity Alerts 	Emp/Child(ren)	\$13.55
Stolen Fund Reimbursement: Up to \$1 Million	Family	\$21.30
LifeLock Ultimate Plus™ - No minimum participation		Four Tier
Ultimate Plus™ plan includes all of the Benefit Elite plan with added features Checking & Savings Account Application Alerts	Employee	\$23.24
Checking & Savings Account Application Alerts Bank Account Takeover Alerts	Emp/Spouse	\$46.48
 Online Annual tri-bureau credit reports & scores Monthly Credit Score Tracking 	Emp/Child(ren)	\$32.93
Sex Offender Registry Reports	Family	\$56.17

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Vision plans: \$1.50

Guardian EverGuard & EverGuard Plus plans: \$3.50

Guardian AccidentGuard Adv plan: EE \$2.50, EE/Spouse \$3.50, EE+Child(ren) \$3.50, Family \$5.50