

2016 BENEFITS



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What Benefits Should I Choose?



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Benefit Options Overview

Medical

PPO, HSA or Decline?

Dental

Basic, Expanded or Decline?

Vision

Medical Discount or Insurance?

Supplemental

Accident, Critical Illness, Hospital, Voluntary Life/ADD or Decline?



Medical Plans

Humana

Medical	PPO	Health Savings Account
Deductible	\$2,500	\$3,000
Coinsurance	30% after deductible	0% after deductible
Out of Pocket Max	\$4,000 after deductible	\$3,000
Office/Hospital Co-pay	\$30/\$100	Employees pay until Deductible is reached
Pharmacy	\$20/\$40/\$60	Employees pay until Deductible is reached
Wellness Visits	\$0	\$0
Max Total Employee Cost	\$6,500	\$3,000

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Which Medical Plan is Right for Me?

Consider your medical needs

1. Do I plan to have a substantial medical procedure/surgery?
2. Did I use my plan for more than routine wellness visits?
3. How often do I see a physician beyond wellness visits?
(chronic condition vs. occasional usage)
4. Would I like to use tax deductible funds to pay for medical expenses?
5. Do you like having a co-pay when you go to the doctor or pharmacy?
6. Did I pay more than \$3,000 last year for medical/Rx (co-pays, deductibles etc.)? Do I estimate similar usage in this upcoming year?

Which Plan Is Right For Me?

Light Usage Example

You only visit the doctor for wellness visits and occasional usage such as cold or flu etc.

PPO	HSA
Physical is paid at 100%	Physical is paid at 100%
\$30 Co-pay at Doctor or \$35 Co-pay for White Glove*	Doctor Fee or \$35 White Glove* Fee

If you're generally healthy and want to save for future health care expenses, an HSA may be an attractive choice.

***See White Glove Brochure in Packets**

Which Plan Is Right For Me?

Large Claim Usage Example

You have a condition that requires surgery & hospitalization, claims being paid are over \$20,000.

PPO	HSA
\$20,000	\$20,000
- <u>\$2,500</u> Deductible	- <u>\$3,000</u> Deductible is included in out-of-pocket
\$17,500	\$17,000 Humana will pay
- <u>\$4,000</u> out-of-pocket	
\$13,500 Humana will pay	
Total cost to you \$6,500	Total cost to you \$3,000

Which Plan Is Right For Me?

Regular/Consistent Usage Example

You visit the doctor frequently (10 times/year) due to ongoing or various health issues. You also take two brand name medications per month.

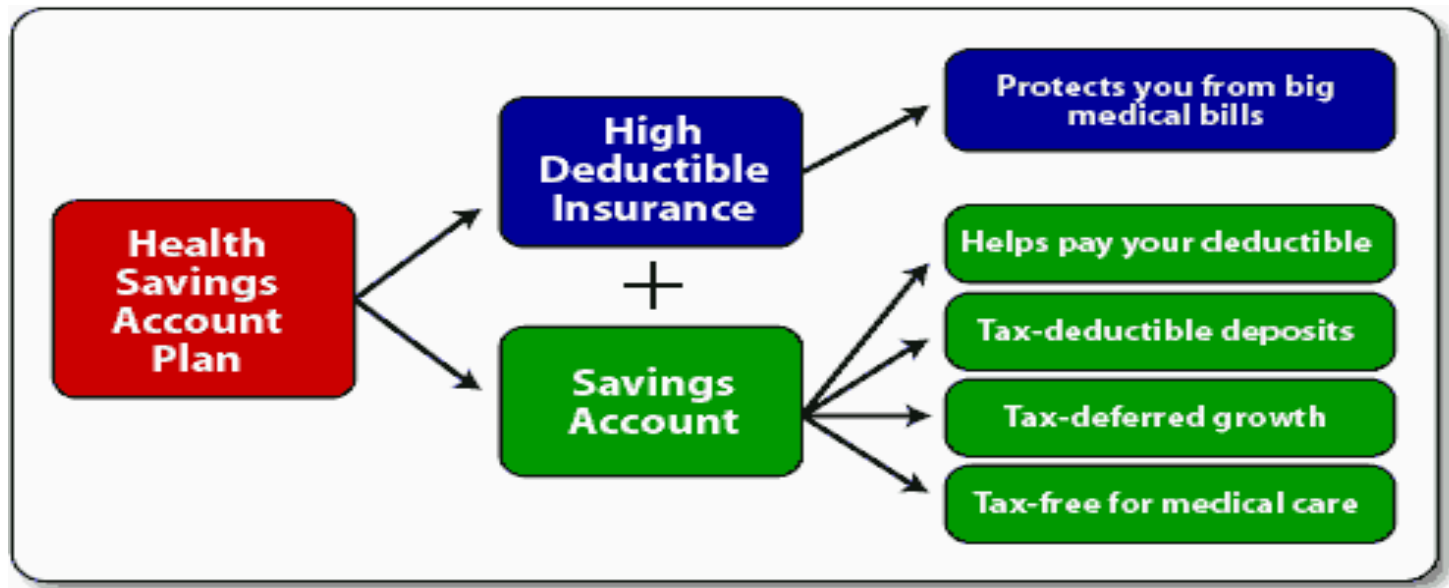
Doctor co-pay \$30
Drug co-pay \$40

Average doctor visit cost \$90
Average RX cost \$75

PPO	HSA
Co-pay \$30 X 10 = \$300 Brand Name Co-pay \$40 X 24 = \$960	Average cost \$90 X 10 = \$900 Average RX cost \$75 X 24 = \$1,800
Total cost to you \$1,260	Total cost to you \$2,700

How does an HSA work?

- Contribute pre-tax dollars to cover current and future medical expenses
- Use HSA funds towards qualified medical expenses tax-free
- Unused balances roll over from year to year.



This is YOUR MONEY to keep even if you leave HT!

Vision Comparison

Davis Vision

Service & Materials	Vision Insurance	Vision Discount <small>*Offered as part of Medical Plan</small>
Eye Examination	\$10 Co-pay	\$42
Frame (Davis Vision Collection)	\$0-Allowance \$130-\$175	Discount
Bifocal Lens	\$25 Co-pay	Discount
Tint	\$0 Co-pay	Discount
Scratch Resistant Coating	\$0 Co-pay	Discount
Standard Anti-Reflective Coating	\$35 Co-pay	Discount
Contact Lenses	Covered at various amounts	Discount

Note this is just an example

Dental Plans

Humana

Dental	Basic Option	Expanded Option*
Deductible ind/fam	50/150	50/150
Coinsurance Preventative/Basic/Major	100/80/50	100/80/50
Annual Max	1000	1500
Ortho/Life Max	1000 Includes child orthodontia	1500 Includes adult and child orthodontia

Humana pays 30% of service after the annual max is reached.

Scope of services is different on the two plans.

Refer to the Summary Plan Descriptions for further clarification.

Supplemental Coverage Options

Group STD/LTD-Employer Paid

Annual Salary amount (50K minimum)

Group Term Life/ADD*-Employer Paid

- **Critical Illness**--Pays a lump sum benefit to you if you are diagnosed with a serious health condition (e.g. stroke/heart attack/invasive cancer). Pays \$100/calendar year for wellness visit.
- **Accident**--Pays a benefit directly to you if you suffer a covered injury and need treatment. It can offset the high cost of copays, deductibles & other expenses not covered by insurance.
- **Hospital**--Helps pay out-of-pocket expenses related to a hospital stay.
- **Voluntary Life/ADD**--Provides financial protection for your beneficiaries if you die.

***Beneficiaries need to be on file for every employee**

Enrollment Procedure

- **Consult with Benefits Representatives to answer any questions**

- **Enroll online at:**

<https://www.eenroller.net/login.asp?ST=HTTU1113>

- **Employer ID (if requested):** HTTU1113
- **Username:** First Letter of your First Name = Last Name (up to 11 letters) and the last four digits of your SSN (no spaces/no hyphens) Example: John Smith – JSMITH9999
- **Password:** The last four digits of your SSN