

Employee Medical Benefit Information

Phoenix Services is pleased to offer 3 different insurance plans to employees.

- **Option #1: Minimum Essential Coverage Plan (MEC)**
 - All employees qualify for this plan

Employee	\$14.63/week
Employee + Spouse	\$21.25/week
Employee +Child	\$38.02/week
Employee +Children	\$38.02/week
Family	\$44.64/week
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- **Option #2: Limited Medical Plan PLUS MEC**
 - All employees qualify for this plan

Employee Only	\$21.51/week
Employee + Spouse	\$32.90/week
Employee + Child	\$31.03/week
Employee + Children	\$51.24/week
Family	\$66.00/week
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- **Option #3: Minimum Value Plan (MVP)**
 - This plan meets the employers' requirements under the ACA.
 - Only full time employees that DO NOT qualify for Medicaid are eligible.
 - Coverage is based on hours worked and restrictions apply.

○ Employee	\$72.67/week (Safe Harbor applies)
○ Employee + Spouse	\$188.74/week
○ Employee + Child(ren)	\$139.33/week
○ Family	\$274.88/week

Please review plan information for complete details and you will make your selection during the interview process.

To: Benefit Plan Eligible Employees
From: Phoenix Services, Inc.
RE: Annual Notice, Summary Plan Description (SPD) and Summary of Benefits and Coverage (SBC)

Phoenix Services, Inc. is required to provide you with certain notices each year. Federal law requires plan sponsors to provide a Summary Plan Description (SPD) to employees as well as providing employees with a Summary of Benefits & Coverage (SBC) for each medical plan available.

In addition, there are many additional notices required and these have been condensed into the attached Annual Notice which is specific to your company.

By signing this notice, you acknowledge that you have received the following required notices that are included in your Benefits Packet.

- ✓ Summary Plan Description (SPD)
- ✓ Summary of Benefits and Coverage (SBC) for each medical plan offered
- ✓ Annual Notice

Action to take now:

- Read and keep the attached SPD, SBC(s) and Annual Notice with your important insurance documents
- Print name, sign name and date at the bottom of this memo
- Return this page to Human Resources

If you have any questions regarding this information, please call our benefit advisor's office, Kaminsky & Associates, Inc. at 419-535-5502 or toll-free at 800-274-7982.

Print Name

Signature

Date



Enrollment/Waiver Form

Plan Year: 1-01-18 thru 12-31-18

For Office Use Only:	Effective Date:	Date of First Deduction:	Processed By:	Date:	Annual Earnings:
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Employee Name: _____ Male ___ Female ___ DOB: ___/___/___ SSN: _____

Street Address: _____ City _____ State _____

Zip Code _____ County: _____ Home Phone: (____) _____

Email: _____ Date of Full-Time Employment ___/___/___ Occupation: _____

Marital Status: ___ Single ___ Married ___ Widowed ___ Divorced ___ Legally Separated Number of Hours worked per week: _____

Insurance Premiums

I have elected the appropriate coverage(s) listed below and agree to the following insurance premium deduction per pay period through:

- Post-Tax reduction of your salary (allows changes during the year) Pre-Tax reduction of your salary *

* If you select Pre-Tax, you cannot make election changes until next December

CHOOSE YOUR MEDICAL COVERAGES - Each plan can be elected stand alone or you may elect multiple plans depending on your needs - electing the MEC plan avoids the individual mandate penalty. If you elect the Limited MED, it includes all MEC benefits. You don't need to elect both!
 Key Benefit Administrators, Inc. Group# MC001208 / Anthem BCBS Group #235076

	<input type="checkbox"/> MEC	<input type="checkbox"/> Limited Medical PLUS MEC	<input type="checkbox"/> Drug Plan	<input type="checkbox"/> Anthem \$5000 deductible <i>(only available to those working 30+ hours/week)</i>
<input type="checkbox"/> Single	\$14.63	\$21.51	\$7.08	9.5% of your weekly pay not to exceed \$67.33/week
<input type="checkbox"/> Employee + Spouse	\$21.25	\$32.90	\$13.63	Above single cost plus \$107.55/week
<input type="checkbox"/> Employee + Child	\$38.02	\$31.03	\$12.04	Above cost plus \$61.76/week
<input type="checkbox"/> Employee + Child(ren)	\$38.02	\$51.24	\$12.04	Above single cost plus \$61.76/week
<input type="checkbox"/> Family	\$44.64	\$66.00	\$19.30	Above single cost plus \$187.35/week

I waive this coverage I waive medical coverage for dependents only

If you are waiving coverage, are you covered under another medical plan? ___ Yes ___ No If you are waiving dependent coverage, are your dependents covered under another medical plan? ___ Yes ___ No

CHOOSE YOUR DENTAL COVERAGE (Check Plan type and one coverage box only) Key Benefit Administrators, Inc. Group# MC001208

<input type="checkbox"/> Single	\$3.60
<input type="checkbox"/> Employee + Spouse	\$7.20
<input type="checkbox"/> Employee + Child(ren)	\$7.88
<input type="checkbox"/> Family	\$11.48

I waive this coverage I waive dental coverage for dependents only

CHOOSE YOUR VISION COVERAGE (Check one coverage box only) Key Benefit Administrators, Inc. Group# MC001208

<input type="checkbox"/> Single	\$1.68
<input type="checkbox"/> Employee + Spouse	\$3.18
<input type="checkbox"/> Employee + Child(ren)	\$3.35
<input type="checkbox"/> Family	\$4.93

I waive this coverage I waive vision coverage for dependents only

CHOOSE YOUR SHORT TERM DISABILITY COVERAGE (Check one coverage box only)		Key Benefit Administrators, Inc. Group# MC001208	
Weekly Benefit: 60% of salary to a maximum of \$500	<input type="checkbox"/> I elect this coverage - \$5.67	<input type="checkbox"/> I waive this coverage	
{Requires purchase of either Dental or Accident coverage}			

CHOOSE YOUR ACCIDENT EXPENSE COVERAGE (Check one coverage box only)		Key Benefit Administrators, Inc. Group# MC001208	
<input type="checkbox"/> Single		\$2.22	
<input type="checkbox"/> Employee + Spouse		\$4.37	
<input type="checkbox"/> Employee + Child(ren)		\$4.53	
<input type="checkbox"/> Family		\$5.93	
<input type="checkbox"/> I waive this coverage	<input type="checkbox"/> I waive vision coverage for dependents only		

Please complete if you are enrolling your spouse and/or children in any plan:

Dependents to be insured: (last name if different)	Relationship Spouse/Child	M/F	Social Security #	DOB	Add (A), Change (C), Deletion (D)	Medical	Dental	Vision	Accident

With regards to my salary redirections agreement and my election of benefits, I understand that:

If I elected a pre-tax deduction, I may not change elections during the plan year unless there is a change in my family status (i.e. marriage, divorce, death of my spouse or child, adoptions or birth of my child, change in job status of myself/spouse/dependent (full/part time, termination/beginning of employment), my dependents no longer eligible for insurance coverage, or a legal separation/annulment). I UNDERSTAND THAT I HAVE 30 DAYS FROM THE DATE OF ONE OF THE ABOVE OCCURRENCES TO MAKE A CHANGE IN MY PLAN. I understand that these elections do not constitute guaranteed coverage for any of the insurance listed nor does the cafeteria plan dates listed have any correlations to the effective date of insurance coverage. The administrator is authorized to adjust the amount of my salary redirections and benefits if it is necessary to satisfy certain provisions of the Internal Revenue Code or as a result of changes in premiums for the benefits that are insured.

Other Health Coverage / Medicare Please check one: YES NO			
On the day your coverage begins, list family members, including yourself, who will be covered by any other health coverage /Medicare.			
Provide name, phone number and address of the HMO or Insurance company		Policy/Certificate Number	Effective Date ___/___/___
Policy/Certificate holder's name	Social Security Number	Date of Birth ___/___/___	Relationship to Applicant

Printed Name: _____

Applicant Signature: _____

Date: ___/___/___