



Flexible Benefits At-A-Glance - 2021 Plan Year



	Dental DHMO	Dental Select & Dental Select Plus	Vision Select & Vision Select Plus	Employee Life, Spouse and Child Life	Accidental Death & Dismemberment	Short Term & Long Term Disability	Critical Illness Select	Critical Illness Select Plus	Long Term Care	Select, Select Plus & Select Premium Plans	FSA (Health Care & Dependent Care)
Vendor	Cigna	Delta Dental	Anthem BCBS (Anthem)	MetLife	MetLife	The Standard	AFLAC/CAIC	AFLAC/CAIC	Unum	MetLife Legal Plans, Inc.	WageWorks
Contact Numbers	1-800-642-5810	1-866-496-2384	1-855-556-4844	1-877-255-5862 1-800-821-6400 (Estate Resolution)	1-877-255-5862 1-800-821-6400 (Estate Resolution)	1-888-641-7186	1-866-849-2958	1-866-849-2958	1-888-764-3539	1-800-821-6400	1-888-557-3156
Coverage Tiers	Employee (EE) EE + Spouse EE + Child(ren) EE + Family	Employee (EE) EE + Spouse EE + Child(ren) EE + Family	Employee (EE) EE + Spouse EE + Child(ren) EE + Family	Employee: 1x to 10x Benefit Salary: Max Coverage is \$2,000,000 Spouse Levels: \$6,000, \$12,000, \$30,000, \$60,000, \$100,000, \$150,000, \$200,000, \$250,000 Child Levels: \$3,000, \$6,000, \$10,000, \$15,000, \$20,000	Employee: 1x to 10x Benefit Salary: Max coverage is \$2,000,000 (Spouse or Child(ren) not eligible for coverage)	STD: 7-Day or 30-Day waiting period (Employee only) LTD: (Employee only)	Employee: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 Spouse: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 Child: 50% of Employee's coverage (automatic)	Employee: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 Spouse: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 Child: 50% of Employee's coverage (automatic)	Employee Only ** A Spouse, Parent, and/or Parents-in-law may enroll in an individual policy directly with UNUM.	Employee (EE) EE + Family	Employee and any eligible dependents
Rate Tier	DHMO Employee (EE) \$21.74 EE + Spouse \$39.59 EE + Child(ren) \$49.09 EE + Family \$58.55 Monthly admin fee is included in the rates.	SELECT Employee (EE) \$27.73 EE + Spouse \$54.04 EE + Child(ren) \$56.65 EE + Family \$79.40 SELECT PLUS Employee (EE) \$44.48 EE + Spouse \$87.10 EE + Child(ren) \$91.36 EE + Family \$128.22 Monthly admin fee is included in the rates.	SELECT Employee (EE) \$ 5.61 EE+Spouse \$11.94 EE+Child(ren) \$12.50 EE+Family \$16.90 SELECT PLUS Employee (EE) \$9.69 EE+Spouse \$21.29 EE+Child(ren) \$22.28 EE+Family \$30.37 Monthly admin fee is included in the rates.	Employee: Based on Age, Salary, and Coverage Selection Spouse: Based on Spouse's Age, and Coverage Selection Child Rates: \$3,000 - \$0.92 \$6,000 - \$1.14 \$10,000 - \$1.44 \$15,000 - \$1.81 \$20,000 - \$2.18 Monthly admin fee will apply to each enrollee.	Based on Employee's Coverage Selection (0.020 per thousand + monthly admin fee)	Based on Employee's Age, Salary, Social Security Eligibility, and Retirement eligibility + monthly admin fee	Based on AFLAC/CAIC's premium rate chart. Employee: Guaranteed Issued up to \$30,000 + monthly admin fee Spouse: Rate will be based on the employee's age + monthly admin fee Child: Coverage is provided at no additional cost	Based on AFLAC/CAIC's premium rate chart. Employee: Guaranteed Issued up to \$30,000 + monthly admin fee Spouse: Rate will be based on the employee's age + monthly admin fee Child: Coverage is provided at no additional cost	Based on Unum's premium rate chart + monthly admin fee	Select Plan Employee \$5.97 Family \$7.46 Select Plus Employee \$7.65 Family \$9.80 Select Premium Employee \$8.75 Family \$10.90	Monthly contributions are determined by the employee. Please refer to the website for minimum and maximum contribution amounts. Monthly admin fee of \$3.20 will apply to the Health Care Spending Account only.
Changes for 2021									12% Rate Increase for Plan Year 2021		The 2021 Health care Flexible Spending Account (FSA) limit is being increased to \$2,700.00
Eligibility	Open Enrollment changes are effective January 1, 2021. New hire benefits will begin the first day of the month after one full calendar month of employment.										