



Employee Benefits Summary

Stafford Group Insurance to Include:

- **Two Major Medical Health Plans:**
- **Basic Plan**
 - Deductible
(*\$1,500 per covered person*)
(*\$6,000 per covered person Out of Pocket*)
- **Enhanced Plan**
 - Deductible
(*\$500 per covered person*)
(*\$2,500 per covered person Out of Pocket*)
 - Requires participation on Annual Assessment, Compliance with Disease Management Program if required
- **Dental Insurance**
(*\$50 Deduct / \$1000 Maximum*) Deductible applies to class B and C services
- Prescription Drug Coverage with \$10, \$25, and 50% copay by tier

Total Cost (Biweekly) includes all of the above:

Basic Plan		Enhanced Plan	
Single:	\$ 80.00	Single:	\$73.00
Employee +1:	\$160.00	Employee +1:	\$146.00
Family:	\$204.00	Family:	\$170.00

Surcharge - \$1,300.00 annually (applies if spouse takes our ins. and other coverage is available)

Stafford Flexible Spending Account (\$5,000 Maximum)

- Medical Expense Spending Account
 - Dependent Care Spending Account
- (Premiums for Group Insurance and Flexible Spending are deducted each payroll, on a Pre-tax/Basis)**
- Remember in 2011 Over-The-Counter medication (OTC) drugs will no longer be an allowable expense. Some OTC that are prescribed as medically necessary may still be covered (i.e. insulin, etc.)

Prepaid Legal & Identity Theft – Monthly Cost – IDT - \$12.95, Legal \$15.95

Voluntary Benefits Available:

- Cancer
- Accident.
- Specified Health Event.
- Short Term Disability, Hospital, Sickness and Dental.
- Guaranteed Issued Life Insurance through Boston Mutual.

401K Retirement Plan

- Quarterly Enrollment
- You may contribute 3-15% of each paycheck before taxes. Please contact Fidelity Customer Service for more information at 1-800-294-4015, www.netbenefits.com or your Human Resources Department at (229) 238-0877.