

AJAX TURNER COMPANY, INC.

INSURANCE BENEFITS

PAYROLL DEDUCTED BENEFITS OFFERED

- MEDICAL
- HEALTH SAVINGS ACCOUNT
- DENTAL
- VISION
- LIFE INSURANCE
- AFLAC ACCIDENT AND CANCER

GROUP PAID BENEFITS

- LIFE INSURANCE
- SHORT TERM DISABILITY
- LONG TERM DISABILITY

SECTION 125 – CAFETERIA PLAN

- ALLOWS YOU TO HAVE INSURANCE PREMIUMS TAKEN OUT ON A PRE-TAX BASIS
- LOWERS YOUR TAXABLE INCOME
 - EXAMPLE: IF YOU MAKE \$1,000 PER PAYCHECK AND YOUR INSURANCE DEDUCTION IS \$100, YOU WOULD PAY TAX ON \$900 INSTEAD OF \$1,000.
- AVAILABLE FOR MEDICAL, DENTAL, VISION, HEALTH SAVINGS ACCOUNTS, AND AFLAC PLANS

SECTION 125 – CAFETERIA PLAN

- PARTICIPATION IN THE SECTION 125 PLAN, YOU AGREE FOR YOUR COVERAGE TO REMAIN UNCHANGED UNTIL OPEN ENROLLMENT ON JANUARY 1 UNLESS YOU HAVE A QUALIFYING EVENT:

MARRIAGE

DIVORCE

LOSS OF COVERAGE

BIRTH/ADOPTION

DEATH

SPOUSE OPEN ENROLLMENT

YOU HAVE 30 DAYS FROM THE DATE OF THE EVENT TO MAKE A CHANGE

MEDICAL BLUECROSS BLUESHIELD OF TENNESSEE

- BLUE NETWORK S – ALL HCA TRISTAR FACILITIES ARE OUT OF NETWORK

- EXAMPLES (NOT A COMPLETE LIST)

CENTENNIAL – NASHVILLE

SKYLINE - NASHVILLE

SOUTHERN HILLS – NASHVILLE

STONECREST - SMYRNA

SUMMIT – HERMITAGE

- MAIN IN-NETWORK FACILITIES

ST. THOMAS

VANDERBILT

- EASIEST WAY TO CHECK NETWORK

- WWW.BCBST.COM → FIND A DOCTOR

- CALL PROVIDER

MEDICAL

BLUECROSS BLUESHIELD OF TENNESSEE

- HIGH DEDUCTIBLE HEALTH PLAN – HEALTH SAVINGS ACCOUNT ELIGIBLE
 - NO OFFICE VISIT COPAYS
 - RECEIVE “NEGOTIATED RATE” (DISCOUNT) ON COVERED SERVICES
 - MEMBER PAYS FULL COST TOWARDS DEDUCTIBLE
 - PREVENTIVE DRUGS HAVE COPAYS OF \$5 FOR GENERICS AND EITHER \$25 OR \$50 FOR NAME BRANDS
 - THE LIST OF COVERED DRUGS CAN BE FOUND IN YOUR BCBST FOLDER AND ON THE COMPANY WEBSITE
 - MEMBER PAYS NEGOTIATED RATES FOR ALL OTHER PRESCRIPTION DRUGS
 - PREVENTIVE VISITS ARE COVERED 100% BY BCBST – ANNUAL PHYSICALS, WELL WOMAN AND WELL CHILD VISITS

MEDICAL

BLUECROSS BLUESHIELD OF TENNESSEE

- AJAX TURNER COMPANY HAS TWO PROGRAMS IN PLACE TO LOWER YOUR MEDICAL EXPENSES
 - HEALTH REIMBURSEMENT ARRANGEMENT (HRA) – ALL EMPLOYEES HAVE THIS BENEFIT AS PART OF THE MEDICAL PLAN
 - HEALTH SAVINGS ACCOUNT – (HSA) – VOLUNTARY PROGRAM WITH PINNACLE BANK

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

	BCBST Base Plan
Deductible (Individual / Family)*	\$5,000 / \$10,000
Coinsurance (BCBST Pays/Member Pays)	50% / 50%
Out of Pocket Maximum (Individual / Family)	\$6,000 / \$12,000
Office Visit	Subject to Deductible and Coinsurance
ER	Subject to Deductible and Coinsurance
Pharmacy	Preventive Drugs \$5 / \$25 / \$50

Your Benefits with HRA

Individuals pay the first \$3,000 of expenses that apply to deductible, coinsurance and preventive drug copays. At that point, the Health Reimbursement Arrangement funded by Ajax Turner begins paying 100% of remaining expenses that apply to the deductible and coinsurance. The first family member to have claims is treated as an individual and subject to the first \$3,000 of expenses.

The BCBST Base Plan is only used as a base and is overlaid with the HRA to give you a custom benefit plan.

Out of Pocket Maximum = \$3,000/\$6,000 of expenses applied to deductible, coinsurance and pharmacy copays

HEALTH SAVINGS ACCOUNT (HSA)

- TAX ADVANTAGED CHECKING ACCOUNT THAT CAN BE USED FOR QUALIFIED MEDICAL, DENTAL, AND VISION EXPENSES
- PAYROLL DEDUCTED CONTRIBUTIONS
- ROLLS OVER YEAR TO YEAR AND ALWAYS YOUR MONEY
- AJAX TURNER HELPS YOU SET UP THIS ACCOUNT WITH PINNACLE BANK

- IF YOU CONTRIBUTE TO AN HSA, AJAX TURNER WILL ALSO CONTRIBUTE TO THE ACCOUNT
 - SINGLE – EMPLOYEE MUST CONTRIBUTE A MINIMUM OF \$25 PER CHECK
 - AJAX TURNER WILL CONTRIBUTE \$400 ANNUALLY (PRORATED FOR MIDYEAR ENROLLEES)
 - FAMILY – EMPLOYEE MUST CONTRIBUTE A MINIMUM OF \$50 PER CHECK
 - AJAX TURNER WILL CONTRIBUTE \$800 ANNUALLY (PRORATED FOR MIDYEAR ENROLLEES)

COST ANALYSIS

SINGLE

- BCBST OUT OF POCKET MAXIMUM \$6,000
- AJAX TURNER HRA -\$3,000
- EMPLOYEE HSA CONTRIBUTION -\$650
- AJAX TURNER HSA CONTRIBUTION -\$400

FAMILY

- BCBST OUT OF POCKET MAXIMUM \$12,000
- AJAX TURNER HRA -\$6,000
- EMPLOYEE HSA CONTRIBUTION -\$1,300
- AJAX TURNER HSA CONTRIBUTION -\$800

BI-WEEKLY PAYROLL DEDUCTIONS

EMPLOYEE ONLY \$51.68

FAMILY \$134.39

AJAX TURNER PAYS 60% OF THE PREMIUM OF YOUR MEDICAL INSURANCE

DENTAL

DELTA DENTAL OF TENNESSEE

Dental		Delta Dental of Tennessee
Network		Delta Dental PPO
Preventive Exams, X-Rays and Cleanings		Covered at 100% (Deductible Does Not Apply)
Basic Procedures		Covered at 80%
Major Procedures		Covered at 50%
Orthodontics - \$1,000 Lifetime Maximum to Age 18		Covered at 50%
Annual Deductible		Annual Benefit Maximum
\$50 Per Member, Maximum of 3 Per Family		\$1,000 Per Member, Per Year
Deductions Per Pay Period (26)		
Employee Only		Employee + Family
\$4.78		\$13.15

WWW.TN.DELTADENTAL.COM → FIND A DENTIST

VISION GUARDIAN

Vision		Guardian
Network	Davis Vision Network	
Exam	\$10 Copay	
Frames	\$135 Allowance Available Every 24 Months	
Lenses	\$25 Copay, Available Every 12 Months	
Contacts	\$135 Allowance Available Every 12 Months *In Lieu of Frames*	
Deductions Per Pay Period (26)		
	Employee Only	Employee + Family
	\$3.84	\$8.51

NOTABLE IN-NETWORK PROVIDERS

WAL-MART
VISIONWORKS
TARGET OPTICAL

WWW.GUARDIANANYTIME.COM → FIND A PROVIDER

LIFE INSURANCE / AD&D GUARDIAN

- AJAX TURNER PAYS FOR A LIFE INSURANCE POLICY OF 4X ANNUAL SALARY FOR ALL TEAM MEMBERS
- IF YOU DIE AS THE RESULT OF AN ACCIDENT, THE BENEFIT DOUBLES TO 8X ANNUAL SALARY
- VERY IMPORTANT - KEEP YOUR BENEFICIARY UP TO DATE. IT CAN BE CHANGED AT ANY TIME

SHORT TERM AND LONG TERM DISABILITY GUARDIAN

- AJAX TURNER PROVIDES DISABILITY COVERAGE TO ALL TEAM MEMBERS
- SHORT TERM DISABILITY
 - IF YOU ARE INJURED (OFF THE JOB) OR BECOME ILL AND ARE UNABLE TO WORK, YOU WILL BEGIN RECEIVING 60% OF YOUR SALARY AFTER 14 CALENDAR DAYS OFF OF WORK
 - PAYS UP TO 24 WEEKS (6 MONTHS)
- LONG TERM DISABILITY
 - IF AFTER 6 MONTHS, YOU ARE STILL UNABLE TO WORK, YOU WILL CONTINUE RECEIVING 60% OF YOUR SALARY
 - PAYS UNTIL YOU COME BACK TO WORK OR UNTIL YOU REACH RETIREMENT AGE

VOLUNTARY LIFE/AD&D GUARDIAN

- EMPLOYEES CAN PURCHASE ADDITIONAL LIFE INSURANCE ABOVE WHAT AJAX TURNER PROVIDES
- AS A NEW HIRE, EMPLOYEES HAVE GUARANTEED ISSUE WHERE NO HEALTH QUESTIONS ARE ASKED. IF YOU DECLINE THIS COVERAGE NOW, YOU CAN APPLY FOR IT AT OPEN ENROLLMENT, BUT WILL BE SUBJECT TO MEDICAL UNDERWRITING QUESTIONS.
- GUARANTEED ISSUE AMOUNTS (POST TAX DEDUCTION)
 - EMPLOYEE \$100,000 (\$200,000 AVAILABLE WITH ONE HEALTH QUESTION)
 - SPOUSE \$10,000 (\$50,000 AVAILABLE WITH ONE HEALTH QUESTION)
 - CHILD(REN) \$10,000
- KEEP BENEFICIARY UP TO DATE!

ACCIDENT AND CANCER PLANS

AFLAC

ACCIDENT

- COVERS ON AND OFF THE JOB ACCIDENT
- PAYS MONEY DIRECTLY TO YOU
- \$60 WELLNESS BENEFIT

- BI-WEEKLY PREMIUMS (PRE-TAX DEDUCTION)

EMPLOYEE ONLY	\$12.42
EMPLOYEE + SPOUSE	\$19.26
EMPLOYEE + CHILD(REN)	\$16.56
FAMILY	\$24.24

CANCER

- \$4,000 INITIAL DIAGNOSIS BENEFIT
- PAYS MONEY DIRECTLY TO YOU
- \$75 WELLNESS / \$70 MAMMOGRAM BENEFIT

- BI-WEEKLY PREMIUMS (PRE-TAX DEDUCTION)

EMPLOYEE ONLY	\$19.04
EMPLOYEE + SPOUSE	\$34.23
EMPLOYEE + CHILD(REN)	\$19.04
FAMILY	\$34.23

ENROLLMENT WINDOW

- YOU CAN ENROLL WITH ME TODAY IF YOU ALREADY KNOW WHAT YOU WOULD LIKE TO CHOOSE
- IF YOU DECIDE TO WAIT UNTIL A LATER TIME, PLEASE ENROLL WITH ROSE, CODY, OR ERIC ONE MONTH BEFORE YOUR COVERAGE BEGINS