



MidwestHR Ancillary Benefit Offering 2017



By far, the largest and most experienced dental benefits carrier in the Country with a guarantee of service excellence! MidwestHR has two plans available for employees to choose from:

www.deltadentalil.com

PPO Plan

- Annual maximum of \$1,500 per calendar year
- Routine exams and cleanings twice per benefit year
- Bitewing twice a year, Full Mouth every 3 years
- Basic & Major services at 80% to 50% of reduced fees after deductible of \$50/person or \$150/family
- Orthodontia at 50% reduced fee to lifetime maximum of \$1,500

Using the Preferred PPO Network maximizes your benefits and reduces out of pocket expenses.

HMO Plan – IL Residents Only

- Routine exams and cleanings twice per benefit year
- Bitewing twice a year, Full Mouth every 3 years
- Other services outlined in Plan Detail

Monthly Dental Plan Rates*:

Rate guaranteed through 12/31/2018

Plan	Employee Only	Employee + Spouse	Employee +Child(ren)	Family
PPO	\$31.00	\$62.00	\$73.00	\$133.00
HMO	\$19.00	\$35.00	\$39.00	\$55.00



www.vsp.com

Nationwide vision plan, the VSP Network ranked highest in customer satisfaction with an interactive website outlining savings and eligibility while educating its members on eye-care and concerns. The MidwestHR vision plan provides:

- Routine exam every year (\$10 copay)
- Prescription lenses every year (\$25 copay)
- Frames every two years (\$130 maximum allowance)
- Contacts every year (\$130 maximum allowance)

Monthly Vision Plan Rates*:

Employee Only	Employee + Spouse	Employee +Child(ren)	Family
\$6.50	\$9.50	\$11.50	\$16.50

~VSP does not mail ID cards. Coverage can be verified on or after effective using member's date of birth and last four digits of SSN.



Lincoln Financial provides a strong financial history, some of the highest ratings in the industry, real-time online benefit access, interactive voice response system available 24/7, and customer service representatives committed to superior services. www.lfg.com

Voluntary Term Life

- Coverage in \$10,000 increments up to 5x annual salary
- Minimum coverage of \$10,000 up to a maximum of \$300,000. Guaranteed issuance of \$300,000 at time of hire only. **Open enrollment guarantee issue \$20,000.**
- Spousal coverage in \$5,000 increments up to 50% of employee election with maximum coverage to \$150,000 up to age 65. Guaranteed issuance of \$30,000 at time of hire only. **Open enrollment guarantee issue \$10,000.**
- Dependent child coverage of \$10,000 on for ages 6 month to 26 years; premium is \$2/mo for any number of children
- **\$20,000 self / \$10,000 spouse additional coverage allowed to current enrollment during open enrollment!**

Voluntary Short Term Disability

- Elimination period: 1st day for injury, 8th day for Illness
- Maximum benefit periods: 13 weeks for employees under the age of 70
- Maximum Weekly Benefit up to 60% salary, not to exceed \$1000 per week
- No approval needed at open enrollment up to \$500/wk benefit; pre-existing exclusion applies

Voluntary Long Term Disability

- Elimination period: 90 days
- Maximum Benefit Period: To age 65
- Maximum Monthly benefit up to 60% of salary not to exceed \$5,000 per month
- No approval needed at open enrollment: pre-existing exclusion applies

Voluntary Life Insurance

Per \$1,000* of elected coverage (spouse is at employee age rate)

< 30 years	\$0.09
30 – 34	\$0.10
35 – 39	\$0.13
40 – 44	\$0.19
45 – 49	\$0.32
50 – 54	\$0.62
55 – 59	\$1.01
60 – 64	\$1.24
65 – 69	\$2.14
70 – 74	\$5.01

Example:

35 years old, elect \$30,000 life
30 x .13 = \$3.90/mo

Disability

(up to 60% of wages)

Short-Term Disability

Age	Rate times WEEKLY* benefit
< 44 years	\$0.046
45 – 49	\$0.053
50 – 54	\$0.062
55 – 59	\$0.081
60 – 64	\$0.098
65 – 69	\$0.112
70 – 74	\$0.123
75 – 99	\$0.134

Long-Term Disability

Rate times MONTHLY benefit ÷ 100
\$0.73 per hundred – **ALL AGES**

Example: \$10.00 per hour < 44 Years
STD: \$200/week benefit = \$9.20/mo
LTD: \$900/month benefit = \$6.57/mo

* Monthly premium rates do not include any employer contributions. If elected on a voluntary basis, these monthly amounts are deducted pre-tax via payroll.



Flexible Spending Accounts available for unreimbursed medical, dependent care, public transportation and parking expenses. On-line access and claim management with funds accessible via a debit card or reimbursed through check/direct deposit. **PARTICIPANTS MUST RE-ENROLL IN EVERY PLAN YEAR!** www.eflexgroup.com

If IRS makes changes to 2017 FSA limits, updated enrollment information will be provided.

Healthcare

\$2550 plan year max (Jan to Dec) for healthcare expenses including co-pays, deductibles, prescriptions and over-the-counter medications with prescription. **Healthcare FSA is only available to employees whose employer sponsors a group health plan.**

Dependent Care

\$5000 plan year max (Jan to Dec) for dependent expenses for babysitting, nanny services, before & after school programs or daycare.

Parking

\$255 per month, pre-tax, for costs associated with parking at the workplace or at designated public transportation lots. Post tax contributions also available.

Transit

\$255 per month, pre-tax, for costs associated with public transportation expenses. Post tax contributions also available.

Parking and Transit are the ONLY programs that allow for monthly allowance changes.



Programs include free checking accounts, savings accounts with high yield interest, new/used car and recreational vehicle loans, mortgages, equity lines and unsecured personal loans. Alliant also has a national ATM network, local deposit locations and Smartphone app's including making deposits via your cellphone camera! An employee can begin utilizing the benefits of the credit union immediately upon hire; make sure to choose **MIDWESTHR** as your affiliated group when enrolling. www.alliantcreditunion.org

Need More Information?

Please visit our dedicated benefit webpage for more details about each of these programs including summary plan descriptions, carrier contact information, claim forms and enrollment forms.

www.midwesthr.com/open_enrollment

If coverage is waived or not elected, any enrollments and/or changes before January 1st of any plan year are only allowed for life events such as marriage, divorce, birth of child, loss of creditable coverage or death.



www.aflac.com/midwesthr

NEW & IMPROVED Supplemental "pay check protection" policies for accidents, hospitalization and critical illness.

Cash benefits paid directly to employee.

Post tax payroll deductions so the benefit is not taxable to employee.

Accident (non-work related) – Post Tax

- Guaranteed issue at initial enrollment
- Variable payouts for accidental injuries such as fractures, dislocations and lacerations.
- Benefit payouts for ER and diagnostic testing, follow up treatment, physical therapy
- Wellness Benefit \$50 per covered person

Employee Only	Employee + Spouse	Employee +Child(ren)	Family
\$15.18	\$24.75	\$29.72	\$39.29

Hospitalization – Post Tax

- Guaranteed issue at initial enrollment
- Variable payouts when hospitalized
- \$1,000 benefit payout upon hospital admission
- \$150/day hospital confinement (up to 31 days) benefit payout
- Wellness Benefit \$50 per covered person

Employee Only	Employee + Spouse	Employee +Child(ren)	Family
\$20.60	\$41.00	\$32.70	\$53.10

Critical Illness – Post Tax

- Guaranteed issue \$10,000 or \$20,000 at initial enrollment
- Benefit payouts for initial diagnosis for covered critical illnesses such as cancer, heart attack or stroke.
- Wellness Benefit \$50 per covered person (Employee and Spouse only, if enrolled)
- Guaranteed issue for spouse coverage up to 50% of employee's enrollment.
- Children under 26 automatically covered at no additional charge; benefit up to 50% of employee election (must include names on enrollment form)

Example cost: \$10,000 benefit, age 36, non-tobacco \$9.59/mo

See age rated table for monthly premiums. AFLAC enrollment form must be completed.

How to Enroll

Completed enrollment forms must be sent **PRIOR** to the coverage effective date. The forms can be e-mailed or faxed.

MidwestHR Benefits Department
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