



Mission  
Mountain  
Enterprises, Inc.

## 2009-2010 Health Care Benefits

July 1, 2009 effective

### MEDICAL

#### Blue Cross Blue Shield

|                                       | Type          | Monthly    | MME      | Employee Contribution |          |
|---------------------------------------|---------------|------------|----------|-----------------------|----------|
|                                       |               |            |          | Monthly               | Paycheck |
| Co-Insurance 100%                     | Single        | \$426.00   | \$364.66 | \$61.34               | \$30.67  |
| Office Visit Co-Pay 50%               | EE/Spouse     | \$829.00   | \$376.37 | \$452.63              | \$226.32 |
| Deductible \$4,800/9,600              | EE/Child(ren) | \$668.00   | \$371.41 | \$296.59              | \$148.30 |
| Out of Pocket \$4,800/\$9,600         | EE/Family     | \$1,071.00 | \$383.42 | \$687.58              | \$343.79 |
| RX - purchase & submit for processing | Single -MED   | \$325.00   | \$278.20 | \$46.80               | \$23.40  |
|                                       | EE/Sp - MED   | \$627.00   | \$284.66 | \$342.34              | \$171.17 |

*MED = Employees with Medicare as their primary are eligible for this premium*

### VISION

#### Vision Service Plan (VSP) FREE with MEDICAL

- Exam - basic exam 100% coverage
- Lens - 20% with new glasses
- Frames - 20% with new glasses
- Contacts - 15% discount on lens fitting and evaluation

### DENTAL

#### Reliance Standard Dental

|                                   | Type          | Monthly | Paycheck |
|-----------------------------------|---------------|---------|----------|
| \$50 deductible                   | Single        | \$20.48 | \$10.24  |
| Preventative 100% (no deductible) | EE/Spouse     | \$39.92 | \$19.96  |
| Other procedures 50%              | EE/Child(ren) | \$44.28 | \$22.14  |
|                                   | EE/Family     | \$63.72 | \$31.86  |

### LIFE

#### Fort Dearborn Life Insurance

|                                 |                 | NON    | Smoker |        |
|---------------------------------|-----------------|--------|--------|--------|
| Life                            | Under 30        | \$0.09 | \$0.17 |        |
| Voluntary 100% paid by employee | 30-34           | \$0.10 | \$0.18 |        |
| Rates per \$1,000               | 35-39           | \$0.13 | \$0.24 |        |
|                                 | 40-44           | \$0.23 | \$0.40 |        |
|                                 | 45-49           | \$0.33 | \$0.73 |        |
|                                 | AD&D            | 50-54  | \$0.56 | \$1.20 |
|                                 | Individual 0.05 | 55-59  | \$0.97 | \$2.16 |
|                                 | Family 0.08     | 60-64  | \$1.53 | \$2.64 |
|                                 |                 | 65-69  | \$2.41 | \$4.25 |
|                                 | 70 & Up         | \$3.45 | \$5.57 |        |

### FLEX

#### Benefit Innovations

- 2 Accounts for pre-tax contributions
- Health Car reimbursement of out of pocket medical expenses
- Child Care dependant care

**CONTACT: Naomi @ Admin 676-2563 ext 113**

**TO:** Make changes in current benefits

Request paperwork for July 1, 2009 effective date

Ask questions