



# DEC 2017 Benefits

Alex Hanna – HR, DEC

# Daily

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# Benefits Review

- Medical
- Dental
- Vision
- Basic Life/AD&D
- Optional Life/AD&D
- Basic LTD
- Time Off
- Safety Equipment Reimbursement Program
- EAP
- Cigna Secure Travel
- Cigna Will Program

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# 2017 Medical Plan – Fox Everett PPO

Jackson HQ location – covered by Mississippi Health Partners (MHP) and Mississippi Physicians Care Network (MPCN)

<b>Feature</b>	<b>Employee Cost</b>
Deductible (Individual / Family)	\$1,100 / \$2,625
Out of Pocket Max OOP	\$3,000 / \$9,000
Office Visit	20% after deductible
Inpatient hospital	20% after deductible
Outpatient hospital	20% after deductible
ER (waived if admitted)	20% after deductible
<b>Prescription (30 Day Retail)</b>	
Generic	40% deductible waived
Brand	40% deductible waived

# New Covered Services

- Preventive Services will now be available at no cost to the employee. Examples include:
  - Breast cancer and cervical cancer screenings;
  - Colon cancer screenings;
  - Screening for iron deficiency anemia in pregnancy;
  - Screenings for diabetes, high cholesterol, high blood pressure, and;
  - Routine vaccinations.
- For a more complete list, go to:

<http://www.hhs.gov/healthcare/facts-and-features/fact-sheets/preventive-services-covered-under-aca/index.html#CoveredPreventiveServicesforAdults>

# 2017 Medical Premiums

	<b>Monthly</b>	<b>Bi-Weekly</b>
EE Only	\$153.96	\$71.07
EE + 1	\$461.96	\$213.21
Family	\$537.66	\$248.15

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# Dental Benefits



# 2017 Dental Plan

Annual Deductible Individual / Family	\$50 / \$150
Type A: Preventive Services	100%; No Deductible
Type B: Basic Services	80% after Deductible
Type C: Major Services	50% after Deductible
Type D: Orthodontia Orthodontic Treatment	50%
Orthodontia Lifetime Benefits Maximum	\$1,000
Annual Benefits Maximum excluding Orthodontia	\$1,000 per Person

# 2017 Dental Premiums

	<b>Monthly</b>	<b>Bi-Weekly</b>
EE w/Medical	\$10.83	\$5.00
EE Dental Only	\$18.00	\$8.31
EE + 1	\$37.00	\$17.08
Family	\$51.00	\$23.54



# Vision Benefits



# 2017 Vision Plan

	<b>In-Network You pay:</b>	<b>Out of Network Plan reimburses you:</b>
<b>Exam (every 12 mos)</b>	\$10 copay	Up to \$43
<b>Frame (every 24 mos)</b>	\$170 allowance 20% discount over allowance	Up to \$40
<b>Lenses (every 12 mos)</b>	\$25 copay Single, lined bifocal, trifocal, lenticular	\$30 / \$45 / \$62 / \$100 Single, lined bifocal, trifocal, lenticular
<b>Lens Options (every 12 mos)</b>	Scratch resistant coating \$0 Std progressive lenses \$55 Prem progress lenses \$95-105 Custom prog lenses \$150-175 Avg 20-25% off other options	None
<b>Contacts (every 12 mos) (instead of glasses)</b>	Up to \$60 copay for fitting/eval \$120 allowance for contacts; copay does not apply	Up to \$100
<b>Laser Vision Correction</b>	Up to 15% discount	None

Vision Service Providers (VSP) 800.877.7195

[www.vsp.com](http://www.vsp.com)

# Vision Plan Premiums

	Monthly	Bi-Weekly
EE Only	\$8.24	\$3.80
EE + Spouse	\$13.75	\$6.35
EE + Children	\$14.47	\$6.69
Family	\$20.06	\$9.26

# Vision Plan – Hearing

- VSP offers significant discounts on hearing aids through an exclusive partnership with TruHearing
- All VSP members are eligible for FREE membership in the TruHearing ValueAdd plan
- Upgrade your membership to the MemberPlus plan and add up to four family members
- To take advantage of the TruHearing benefit by signing up at [vsp.truhearing.com](http://vsp.truhearing.com)



# Holidays

✓ New Year's Day

✓ Memorial Day\*

\*Mardi Gras-Fat Tuesday (For New Orleans Store only In Lieu Of Memorial Day)

✓ Independence Day

✓ Labor Day

✓ Thanksgiving Day

✓ The day after Thanksgiving

✓ Christmas Eve

✓ Christmas (Two Days, Dates To Be Announced Each Year)

- (If a holiday falls on a weekend, another day will be announced and observed as a holiday.)

# Sick Days

- Sick days are prorated based on the month you start work at DEC

<b>If you start in:</b>	<b>You are credited with:</b>
January, February, March	Four (4) Days
April, May, June	Three (3) Days
July, August, September	Two (2) Days
October, November, December	One (1) Day

- On each January 1st you are credited with five (5) days for sick leave for the current year.



# Vacation

- Accrued at a rate of 1 vacation day for every five (5) weeks worked (or 3.07hrs per pay period) **starting from date of hire.**
- Employees with less than 10 years of service will receive 80 hours of vacation per year.
- Employees with 10 or more years of service will receive 120 hours of vacation per year.
- Unused vacation cannot be carried over into the next year.

# Safety Equipment Reimbursement

- Safety Glasses: compliant safety glasses are issued to employees who work in the service shops and in other specified areas.
- If you wear prescription glasses and work where safety glasses are required, DEC will reimburse you, up to \$100.00.
- Limit of one (1) pair per calendar year.

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# Safety Equipment Reimbursement

- Gloves: employees working in the service department or parts warehouse are encouraged to wear heavy-duty work gloves to protect your hands.
- Gloves will be reimbursed up to \$25
- Limit once per every 12 months

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# Safety Equipment Reimbursement

- Steel Toe Boots: Required for service department and parts department employees.
- DEC will reimburse these employees up to \$125.00 for the purchase of steel toe boots.
- Limited to one (1) time per calendar year.

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# Long Term Disability

- DEC provides Long Term Disability at no cost to you, and you are automatically enrolled!
- Disability Insurance provides you with an income if you have an accident or illness that prevents you from working
- Long Term Disability provides 60% of monthly earnings, up to \$5,000 per month
- Benefit is payable on 91st day of disability.

# Short Term Disability

- DEC provides Short Term Disability at no cost to you, and you are automatically enrolled!
- Eligible after 1yr. of employment
  - 5 day waiting period unless hospitalized (From date of disability)
  - 4 weeks- 100% covered
  - 5 to 8 weeks- 80% covered
  - 9 weeks to LTD (90 Days)- 50% covered
- PTO and Sick time used during waiting period and after week 4 to supplement the difference.

# Basic Life & AD&D

- DEC provides Basic Term Life Insurance at no cost to you. You are automatically enrolled!
- Life benefit is equal to 2x your base salary
- DEC provides Accidental Death & Dismemberment (AD&D) insurance at no cost to you. You are automatically enrolled!
- AD&D Benefit is equal to 2x your base salary

# Employee Assistance Program

## EAP

- ✓ Confidential counseling and referrals
- ✓ 5 free sessions per person per event plus referrals to medical plan provider or other services
- ✓ Available to all members of household
- ✓ [www.cignabehavioralhealth.com](http://www.cignabehavioralhealth.com) or by calling 800 554 6931



For Members

# CIGNA Secure Travel

- Provided at no cost to employee (extension of AD&D coverage)
- Covers employee when traveling domestically or internationally more than 100 miles from home on company business or vacation
- Provides emergency medical & travel services in the event of injury, illness, death, theft, natural disaster, disease outbreak or terrorism
- Coverage features include:
  - referrals for local physicians
  - prescription refill assistance
  - payment of medical expenses up to \$10,000
  - emergency cash advances up to \$1,500
  - emergency travel plan changes
  - locating and replacing lost or stolen items
  - referrals to local attorneys, embassies, and consulates
  - telephone translation or local interpreter

# CIGNA Secure Travel

## Assistance with Pre-trip Planning

- - Immunization requirements
- - Visa and passport requirements
- - Foreign exchange rates
- - Travel/tourist advisories
- - Temperature and weather conditions
- - Cultural information

## Flyer and wallet size identification card



From the U.S. and Canada, call 1-888-226-4567

From other locations, call collect 202-331-7635

By fax: 202-331-1528

By e-mail: [cigna@worldwideassistance.com](mailto:cigna@worldwideassistance.com)

*Please indicate that you are a member of CIGNA Secure Travel®*

Policyholder Name

Policy #  Group# 57



# CIGNA Will Preparation Program

- Free benefit available to all employees covered by Basic Life Insurance
- Create and download State specific legal documents via a secure website



The screenshot shows the website [www.cignawillcenter.com](http://www.cignawillcenter.com). The page features a navigation bar with a "Home" link. The main heading is "Protection for Your Family, Finances and Future" with the CIGNA logo to the right. On the left side, there is a sidebar with an "ARAG" logo, an "Account Login" section with fields for "User Name" and "Password", a "Log in" button, a link for "Forgot your password or user name?", a "Never Logged In Before?" section with a "New Account" button, and a "Questions?" section with contact information for Customer Care at 800-901-7534. Below the sidebar is a "What's New" section. The main content area features a large image of a diverse family of five (grandfather, mother, father, young girl, and young boy) sitting together outdoors. To the right of the family image is a dark box with the text "Legal Resource Center" and "Exclusively for CIGNA Life, Accident and Disability Insurance Members".

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# CIGNA Will Preparation Program

FREE legal documents include:

- - Last Will & Testament
- - Living Will
- - Health Care Power of Attorney
- - Durable Power of Attorney
- - Medical Authorization for Minors
- - HIPAA Authorization

Other FREE resources include:

- - Funeral Planning guide
- - Identity Theft kit
- - CIGNA Life and Disability planning tools

# 401(k) Profit Sharing Plan

## Contributions

- Employee Deferral 0% to 60% of pay each payday (up to \$18,000 annually) and is 100% vested
- Employer Match 50% for first 6% of employee deferral. Five (5) year step vesting schedule
- Catch-up contributions available if you turn age 50 anytime in 2016 and allow an additional \$6,000 of employee deferral and is 100% vested

# 401(k) Profit Sharing Plan

## Plan Features

- Administered through Fidelity. Call 1.800.835.5097 or visit [www.401k.com](http://www.401k.com) to manage your account or make changes your deferral percentage
- Contribute on a Pre-tax or Roth post-tax basis
- Changes to employee deferral percentage or entry into the plan allowed monthly. Changes go into effect on the first payday of the following month unless changing to zero.
- Loans and Rollovers permitted.

# Optional Life and AD&D

- Optional Term Life Insurance

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 4A	Plan 5*	Plan 6*	Plan 7*	Plan 8*
Employee	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$200,000	\$300,000	\$400,000	\$500,000
Spouse	\$12,500	\$25,000	\$37,500	\$50,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Children									
6 mos – 26 yrs	\$2,500	\$5,000	\$7,500	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Less than 6 mos	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500

- Optional AD&D Insurance

- Purchased in increments of \$10,000 up to \$500,000
- Can be purchased for employee only or employee and family

# New For 2017

- Mission for a Tobacco free Company
- Less tobacco usage means healthier employees and lower medical costs.
- Daily Equipment will put in place a Tobacco Surcharge starting Jan 1, 2017

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# New For 2017

- Yearly affidavit will be signed and the opportunity for cessation.
- Separate rates for Tobacco users and non users
- Two deadlines to give a maximum opportunity for compliance

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