



Medical Insurance

Carrier: UnitedHealthCare
 Effective: 01/01/2016 through 11/30/2016
 Website: www.unitedhealthcare.com
 Phone: (773) 788.0224



Health Maintenance Organization (HMO) – When selecting an HMO, you will need to choose and register with your current carrier a Primary Care Physician (PCP) from a list of network providers. If you require a specialist, outpatient procedure, or hospitalization, your registered PCP must refer you. This ensures you remain within your HMO network. There are no out-of-network benefits with an HMO.

Plan Option:	UnitedHealthcare Navigate AAQS HMO (In-Network Only)
Network	HMO
Deductible	Individual Family \$5,000 \$10,000
Coinsurance	100%
Out-of-Pocket Max	Individual Family \$6,000 \$12,000 <i>Includes Deductible</i>
Physician Services	100% Deductible then 100% Deductible then 100% Deductible then 100%
Inpatient Hospital / Surgery	Deductible then 100%
Emergency Room (In-Network & Out-of-Network)	Deductible then 100%
Urgent Care	Deductible then 100%
Prescription Drugs (In-Network)	Deductible then copay: Generic / Formulary / Non-Formulary # Days Supply \$15 / \$40 / \$70* 31 Days Generic / Formulary / Non-Formulary # Days Supply \$37.50 / \$100 / \$175 90 Days <i>*Tier 2 Specialty Drug copay is \$100 after deductible and Tier 3 Specialty Drug copay is \$300 after deductible</i>

Monthly Premiums:	You Pay:
Employee Only	\$341.03
Employee & Spouse	\$682.06
Employee & Child(ren)	\$682.06
Family	\$1,023.09

Bay Bridge Administrators

Logging into BeneBridge:

- Using your favorite browser, navigate to <http://www.BeneBridge.com>. You will be presented with a 'Log In' page in which you will enter your unique User Name & Password. For security reasons, the password you enter will not be displayed.
- Once you have entered in your login credentials, click on the [Login] button below the password field. You will be directed to the home page of your default organization. If you have been set up to enroll for more than one organization, you will have the ability to switch between any of the groups you have been granted access to from the home page via a dynamic drop-down list located towards the bottom of the screen.

The User Name defaults to: (in all lower-case)

- 1st letter of the employees First Name
- Followed by, the first 3 letters of the employees Last Name
- Followed by, the last 4 digits of the employees SSN

The Password defaults to the employees full SSN



2016 Summary of Benefits

Skilled Trades

Medical Insurance (MEC Plan Options)

Carrier: Humana (Administered by Bay Bridge Administrators)
 Effective: 01/01/2016 through 11/30/2016
 Phone: (800) 845-7519

Humana.

MEC Plus – This plan provides first dollar coverage with no deductible for all covered services. Review what is covered carefully because this plan does not cover certain services such as surgery, hospitalization or coverage for nervous and mental health. You have the flexibility to see any doctor or visit any hospital of your choice, however, you will pay significantly less money out of your pocket if you use a doctor or hospital that is in the network. For most doctor visits and specialist visits, you simply pay a copayment at the time of service. Listed Preventative care services are generally covered at 100%, with no cost share to you. You have a great deal of flexibility and choice with a PPO, and can manage your out-of-pocket costs by remaining in network.

MEC Plus Plan Options:		Plan 1 Low Option	Plan 2 High Option
Network		PHCS	PHCS
Minimum Essential Coverage (MEC)	ACA Qualified Preventive Services	100%	100%
Telemedicine	Telemedicine Program (Unlimited Visits)	100%	100%
Prescription Drugs		\$10 / \$20 / \$40 Copay	\$10 / \$20 / \$40 Copay
Hospital Indemnity	Hospital Admission (per day, up to 3 days) Days 4-60 in Hospital (per day) Waiver of Premium	\$300 \$100 Included	\$300 \$100 Included
Off-The-Job Accident	Accident Medical Expense Hospital Indemnity (per day) Ground Ambulance Air Ambulance Loss of Life Loss of any combination of 2 or more hands, arms, feet, legs or sight of both eyes Loss of single hand, arm, foot, leg or sight of one eye Loss of one or more toes Loss of one or more fingers Common Carrier Fracture/Dislocation <i>Additional Benefits Rider includes, but is not limited to:</i> Blood and Plasma Intensive Care Confinement (per day) Immediate Hospitalization Paralysis/Quadriplegia Physical Therapy Ruptured Disc/Tendon, Ligament, Rotator Cuff or Knee Cartilage	Not Included	\$250 \$100 \$100 \$200 \$20,000 \$20,000 \$10,000 \$1,000 \$800 \$60,000 Up to \$2,000 \$300 \$400 \$1,000 \$10,000 / \$20,000 \$30 \$500
Critical Illness	Critical Illness Lump Sum, upon diagnosis Heart Attack/Heart Transplant/Stroke Coronary Artery Bypass Angioplasty Invasive Cancer/Malignant Melanoma Cancer in Situ Major Organ Transplant End-Stage Renal Failure Coma Severe burns Permanent paralysis due to accident Occupational HIV Waiver of Premium	Not Included	\$5,000 100% 25% 10% 100% 25% 100% 100% 100% 100% 100% 100% 100% 100% 100% Included

Monthly Premiums:	Plan 1 You Pay:	Plan 2 You Pay:
Employee Only	\$66.97	\$87.18
Employee & Spouse	\$108.78	\$140.55
Employee & Child(ren)	\$118.63	\$150.38
Family	\$160.45	\$203.76



COBRA Continuation of Coverage Notice

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage. It can also become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

For additional information regarding COBRA qualifying events, how coverage is provided, and actions required to participate in COBRA coverage, please see your Human Resources department.

Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 (or 96 hours).

Premium Assistance under Medicaid and CHIP

If you or your children are eligible for Medicaid or CHIP (Children's Health Insurance Program) and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. Please see Human Resources for a list of state Medicaid or CHIP offices to find out more about premium assistance.

Women Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

All stages of reconstruction of the breast on which the mastectomy was performed;
Surgery and reconstruction of the other breast to produce a symmetrical appearance;
Prostheses; and Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, call your plan administrator.

Special Enrollment Events

An Eligible Person and/or Dependent may also be able to enroll during a special enrollment period. A special enrollment period is not available to an Eligible Person and his or her Dependents if coverage under the prior plan was terminated for cause, or because premiums were not paid on a timely basis.

An Eligible Person and/or Dependent does not need to elect COBRA continuation coverage to preserve special enrollment rights. Special enrollment is available to an Eligible Person and/or Dependent even if COBRA is elected. Please be aware that most special enrollment events require action within 30 days of the event.

Please see Human Resources for a list of special enrollment opportunities and procedures.

GINA

The Genetic Information Nondiscrimination Act (GINA) prohibits health benefit plans from discriminating on the basis of genetic information in regards to eligibility, premiums, and contributions. This generally also means that private employers with more than 15 employees, its health plan, or "business associate" of the employer, cannot collect or use genetic information (including family medical history information). The one exemption would be that a minimum amount of genetic testing results may be used to make a determination regarding a claim.

You should know that GINA is treated as protected health information (PHI) under HIPAA. The plan must provide that an employer cannot request or require that you reveal whether or not you have had genetic testing; nor can you employer require you to participate in a genetic test. An employer cannot use any genetic information to set contribution rates or premiums.

Prescription Coverage and Medicare

This notice has information about your current prescription drug coverage with your employer and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare.
2. Your employer has determined that the prescription drug coverage offered by the Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

For More Information About Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

Visit www.medicare.gov

Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).



Affordable Care Act (ACA)

Did you know that every American is required to have health insurance coverage as of 1/1/2014? Should you choose not to insure yourself, you could be looking at an annual penalty.

If you choose to go without health insurance coverage: The 2015 penalty will be the **greater** of 2% of your family income or \$325 per adult and \$162.50 per child (capped at \$975). The 2016 penalty will be the **greater** of 2.5% of your family income or \$695 per adult and \$347.50 per child (capped at \$2,085).

Open enrollment is now for your company sponsored health plan. Being open enrollment time, it is your one time of year, without a qualified life event, to enroll in the health coverage and avoid paying this penalty. The coverage that is offered through the company is fully compliant per the ACA regulations.

Should you want to explore individual health insurance options outside of your employer group plan(s), the federal exchange has an open enrollment period from 11/01/15 - 01/31/16. You can access the exchange by logging on to www.healthcare.gov if you're interested in researching individual policies today.

Should you waive health coverage during the company's open enrollment period, you will not be eligible to enroll until next year's annual open enrollment period.

Notice of Privacy Provision

This Notice of Privacy Practices (the "Notice") describes the legal obligations of Your employer (the "Plan") and your legal rights regarding your protected health information held by the Plan under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the Health Information Technology for Economic and Clinical Health Act (HITECH Act). Among other things, this Notice describes how your protected health information may be used or disclosed to carry out treatment, payment, or health care operations, or for any other purposes that are permitted or required by law. We are required to provide this Notice of Privacy Practices to you pursuant to HIPAA.

The HIPAA Privacy Rule protects only certain medical information known as "protected health information." Generally, protected health information is health information, including demographic information, collected from you or created or received by a health care provider, a health care clearinghouse, a health plan, or your employer on behalf of a group health plan, from which it is possible to individually identify you and that relates to:

- (1) your past, present, or future physical or mental health or condition;
- (2) the provision of health care to you; or
- (3) the past, present, or future payment for the provision of health care to you.

If you have any questions about this Notice or about our privacy practices, please contact your Human Resources department. The full privacy notice is available with your Human Resources Department.

USERRA Notice

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) established requirements that employers must meet for certain employees who are involved in the uniformed services. In addition to the rights that you have under COBRA, you (the employee) are entitled under USERRA to continue the coverage that you (and your covered dependents, if any) had under the Your employer Plan.

You Have Rights Under Both COBRA and USERRA. Your rights under COBRA and USERRA are similar but not identical. Any election that you make pursuant to COBRA will also be an election under USERRA, and COBRA and USERRA will both apply with respect to the continuation coverage elected. If COBRA and USERRA give you different rights or protections, the law that provides the greater benefit will apply. The administrative policies and procedures described in the attached COBRA Election Notice also apply to USERRA coverage, unless compliance with the procedures is precluded by military necessity or is otherwise impossible or unreasonable under the circumstances.

Definitions

"Uniformed services" means the Armed Forces, the Army National Guard, and the Air National Guard when an individual is engaged in active duty for training, inactive duty training, or full-time National Guard duty (i.e., pursuant to orders issued under federal law), the commissioned corps of the Public Health Service, and any other category of persons designated by the President in time of war or national emergency.

"Service in the uniformed services" or "service" means the performance of duty on a voluntary or involuntary basis in the uniformed services under competent authority, including active duty, active and inactive duty for training, National Guard duty under federal statute, a period for which a person is absent from employment for an examination to determine his or her fitness to perform any of these duties, and a period for which a person is absent from employment to perform certain funeral honors duty. It also includes certain service by intermittent disaster response appointees of the National Disaster Medical System.

Duration of USERRA Coverage

General Rule: 24-Month Maximum. When a covered employee takes a leave for service in the uniformed services, USERRA coverage for the employee (and covered dependents for whom coverage is elected) can continue until up to 24 months from the date on which the employee's leave for uniformed service began. However, USERRA coverage will end earlier if one of the following events takes place:

A premium payment is not made within the required time;

You fail to return to work or to apply for reemployment within the time required under USERRA (see below) following the completion of your service in the uniformed services;

You lose your rights under USERRA as a result of a dishonorable discharge or other conduct specified in USERRA.

USERRA and Health FSAs

USERRA's continuation coverage requirements for health plans apply to health FSAs. USERRA has no special rules for health FSAs. For example, the limited COBRA obligation for certain health FSAs (as described in the attached COBRA Election Notice) does not apply under USERRA—under USERRA, the right to continuation coverage generally lasts for up to 24 months (unless one of the events described above takes place).

COBRA and USERRA Coverage Are Concurrent

This means that COBRA coverage and USERRA coverage begin at the same time. However, COBRA coverage can continue for up to 18 months (it may continue for a longer period and is subject to early termination, as described in the attached COBRA Election Notice). In contrast, USERRA coverage can continue for up to 24 months.

Premium Payments for USERRA Continuation Coverage

If you elect to continue your health coverage pursuant to USERRA, you will be required to pay 102% of the full premium for the coverage elected (the same rate as COBRA), at the times and using the procedures specified in the attached COBRA Election Notice. However, if your uniformed service period is less than 31 days, you are not required to pay more than the amount that you pay as an active employee for that coverage.

For the full USERRA notice of rights, which includes details regarding periods of uniformed service as it relates to report-to-work requirements, please see Human Resources.

Brought to you by:



NOTE: This Benefits Summary is merely intended to provide a brief overview of the Company's employee benefit programs. Employees should review the Company's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Company reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein.