



## BENEFITS AT GLANCE #

### HEALTH INSURANCE

#### Anthem

To check participating doctors - [www.anthem.com](http://www.anthem.com)

Two plans to choose from

Available for Fulltime Employee (30+ hrs/week)

<u>HIGHLIGHTS</u>	<u>OPT 10</u>	<u>HDHP/HSA****</u>
Deductible(S/F)	1k/3k	2k/4k
OOP MAX(S/F)	2/4	3/6
Preventive Copay	\$20	Paid 100%
GP/SP Co Pays	\$20/50	No Co pays
RX	10/40/60	10/30/50 after Deductible's met

\*Premiums are pretaxed

\*\*Rates are good till 03/31/2011

\*\*\*Open Enrollment is 3/01/2011

\*\*\*\*High Deductible Plan w/HSA - If you choose the HDHP plan you are allowed to open an HSA account with your bank in order to contribute pretax dollars to help offset cost that are unpaid by your medical.

### DENTAL INSURANCE

#### MetLife

To check participating dentists - [www.metlife.com](http://www.metlife.com)

There is a non-network benefit as well.

Available for Fulltime Employees

#### Highlights:

Preventive Services 2x / year	No charge
Basic Services	\$50 ded/80%
Major Services	\$50 ded/50%
Maximum Annual benefit	\$1000.00

Note: No orthodontia

\*Premiums are on pretax basis

\*\*Rates are good till 04/30/2011

\*\*\*No Open Enrollment period, to gain full benefits you will need to join within the first 30 days of employment with TCI, or lose coverage, otherwise benefit will be diminished.

### FLEXIBLE SPENDING ACCOUNTS

Full-time employees who cannot contribute to an HSA are eligible to contribute pre-tax funds into FSA to be used for medical or dependent care expenses. Maximum contribution is \$5000.00.

\*Contributions are pretaxed, calendar year renewals.

### VISION INSURANCE

#### Avesis

To check participating doctors - [www.avesis.com](http://www.avesis.com)

Available for all employees.

#### HIGHLIGHTS

Examination	\$10.00 copay 100%
Lenses	\$10.00 copay 100% (Up to trifocals beyond 20% off retail)
Frames	\$35 wholesale allow.
Lens options (tinting, scratch proofing)	20% off retail
Contact Lenses	\$110 allowance *

(\*Contact exam is part of this price)

\*\*All available once every 12 months

\*Premiums are pretaxed

### GROUP LIFE INSURANCE.

#### Hartford

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

Full-time employees are eligible for a \$20,000.00 life policy at no charge, and f/t employees will have the option to purchase more based on the group rates offered to our company up to 50k with no PHS required. Policies are portable.

### LONG TERM DISABILITY

#### Unum/Provident

Full-time employees are eligible to purchase LTD insurance. 90 day elimination period, payout is 60% of gross income up to \$200,000 of income.

### 401k – RETIREMENT PLAN

#### Nationwide

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

All fulltime employees are eligible to contribute into TCI's 401k plan. Rollovers are eligible.

### COLONIAL LIFE

Ancillary product offering: Accident, Critical Illness and Hospital Confinement.

# Health, Dental and Vision will be effective the first day of the month following a 30 day probationary period. Group Life and LTD will be effective first day of month after start date. 401k can be started at anytime.