



BENEFITS AT GLANCE

HEALTH INSURANCE

Anthem

To check participating doctors - www.anthem.com

Two plans to choose from
Available for Fulltime Employee (30+ hrs/week)

HIGHLIGHTS	OPT 13	OPT 7
Deductible	500	1000
OOP MAX	2.5/5K	2/4K
Co Pays	\$15	\$20
RX	10/30/60	10/10/60

*Premiums are pretax

**Rates are good till 03/31/2010

***Open Enrollment is 3/01/2010

DENTAL INSURANCE

MetLife

To check participating dentists - www.metlife.com

Available for Fulltime Employees

HIGHLIGHTS

Preventative Services 2 x/year	No charge
Basic Services	\$50 ded/80%
Major Services	\$50 ded/50%
Maximum Annual benefit	\$1000.00
Note: No orthodontia	

*Premiums are pretax

**Rates are good till 04/30/2010

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

FLEXIBLE SPENDING ACCOUNTS

Full-time employees 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 pretax, calendar year renewals

VISION INSURANCE

Avesis

To check participating doctors – www.avesis.com

Available for all employees.

HIGHLIGHTS

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

(*Contact exam is part of this price)

**All available once every 12 months

*Premiums are pretax

GROUP LIFE INSURANCE

Hartford

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

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

Note: 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.