



Employee Benefits Meeting

This presentation provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract. Every reasonable effort has been made for the information provided to be accurate please see plan summaries and plan documents for details. If this contradicts with the plan summaries the summaries, SBC, SPD, and Contracts will prevail.



Today's Agenda

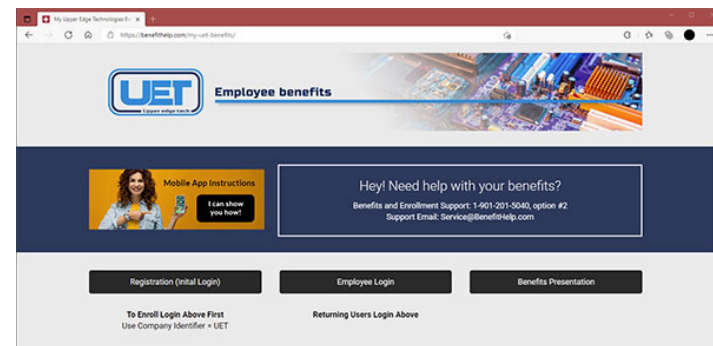
Review your entire benefits package

Highlight what's new and/or changing

Learn how to identify your individual benefit needs

Discuss your enrollment process

www.MyUETBenefits.com



A blue-tinted photograph of surgeons in an operating room, wearing masks and glasses, looking down at a patient.

H

HEALTH COVERAGE

Paying Medical Expenses

A red-tinted photograph of a checkbook and a pen. The checkbook is open, showing a check with various fields filled out.

E

EARNINGS PROTECTION DISABILITY

Protecting Your Income & Lifestyle

An orange-tinted background with a white EKG line running across it.

L

LIFE COVERAGE

Securing Financial Future

A green-tinted photograph of a golf ball on a green, with a hole visible in the background.

P

PLANNING

Saving for the Future



Open Enrollment Information



-



PLAN YEAR
SEPT 1 - AUG 31

Your enrollment will take place here at the UET office. Please take the time to review your benefits before seeing a Benefits Advisor. Make sure you have all necessary information to enroll including new dependent information, like SS# and birthdates.

www.MyUETBenefits.com



2022 Benefits Offered

Coverage	Carrier	Carrier Change?	Plans
Medical Plans	Benefits Indemnity Corporation - Sisco	No	Option1 - Stripes HSA Plan CHANGE Option 2 –Fleet 5000/80 Plan Option 3 – Navy Plan Option 4 - Galaxy Ruby Plan
Dental Plan	Guardian	No	Dental Guard Preferred
Basic Life and AD&D	Guardian	No	Basic Life and AD&D
Voluntary Term Life and AD&D	Guardian	No	Voluntary Group Term Life and AD&D
Whole Life	Allstate Benefits	No	Group Whole Life
Disability Coverage	Allstate Benefits	No	Short-Term Disability
Critical Illness Plan (with Cancer)	Allstate Benefits	No	Group Critical Illness
Accident Plan	Allstate Benefits	No	Group Accident



The Value of Pre-Taxing “Section 125”

	Without Cafeteria	With Cafeteria
Gross Pay Per Week	1000.00	1000.00
Insurance (Pretax)	0.00	50.00
Taxable Amount	1000.00	950.00
Federal Tax	187.65	173.65
FICA	76.50	72.68
Insurance	50.00	0.00
Net Pay (719.76)	685.85	703.67
Savings from Tax Reduction		17.82
Total Annual Savings		926.64



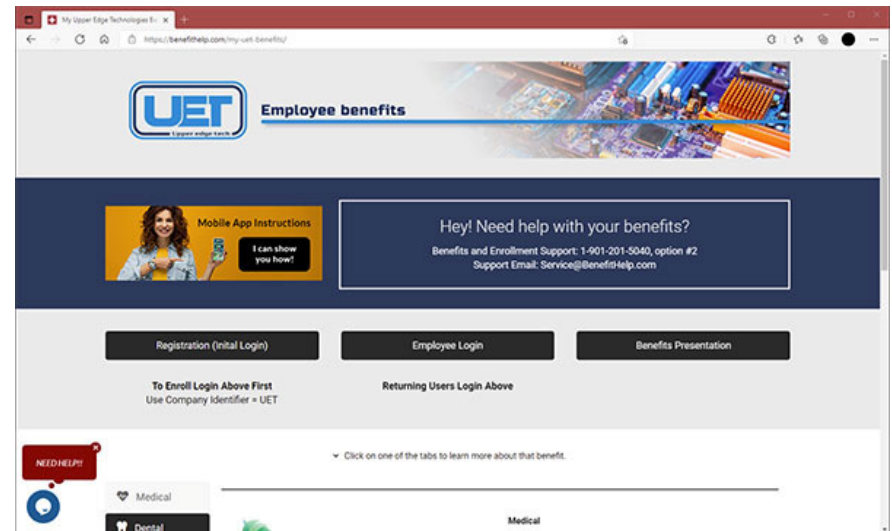
www.MyUETBenefits.com

One Source for all your benefit questions

- Look up Providers
- Carrier Phone Numbers
- Links to Websites
- Important Document and Forms
- Informative Videos
- Chat / Live Help and much more...

Service@BenefitHelp.com | [901-201-5040](tel:901-201-5040)

Be sure to install the Mobile Web App on your phone!





Health Coverage

Medical & Prescription (Rx)
Dental

Don't forget the enhanced
benefits in this area too...

- Critical Illness Plan
- Accident Plan



Medical



No Changes

OPTION 2 - CHANGE FROM LIBERTY TO FLEET

No Changes

No Changes

Plan Features	Option 1 – Stripes HSA Qualified	Option 2 – Liberty 5000/80 PPO	Option 2 – Fleet 5000/80 PPO	Option 3 – Navy Copay PPO	Option 4 – Ruby Guided Network
In Network	You Pay	You Pay	You Pay	You Pay	You Pay
Network	CIGNA	CIGNA	CIGNA	CIGNA	NURSE GUIDED
Plan Year Deductible (Individual / Family)	\$6,650 / \$13,300	\$5,000 / \$10,000	\$5,000 / \$10,000	\$2,500 / \$5,000	\$0
Coinsurance	0% after the Deductible	20%	20%	30%	0%
Out of Pocket Maximum (Individual / Family)	\$6,650 / \$13,300	\$7,000 / \$14,000	\$8,000 / \$16,000	\$7,000 / \$14,000	\$3,000
Emergency Room	0% after the Deductible	20% after the Deductible	20% after the Deductible	\$200 Copay	\$200 Copay
Advanced Imaging (CT/PET)	0% after the Deductible	20% after the Deductible	20% after the Deductible	\$60 Copay	\$60 Copay
Outpatient Surgical Facility	0% after the Deductible	20% after the Deductible	20% after the Deductible	\$60 Copay	\$60 Copay
Hospitalization	0% after the Deductible	20% after the Deductible	20% after the Deductible	30% after the Deductible	\$500 Copay (per confinement)
Primary Care Physician	0% after the Deductible	\$30 Copay	\$30 Copay	\$20 Copay	\$20 Copay
Specialist	0% after the Deductible	20% after the Deductible	\$50 Copay	\$40 Copay	\$40 Copay

This information is for in network only – see the SBC and Plan Summary located at www.MyUETBenefits.com for out of network and details.



Prescription Drug Coverage



Drugs on the Drug List/Formulary are grouped by 'tiers.' Several factors are considered when classifying drugs into tiers, including, but not limited to the absolute cost of the drug; the cost of the drug relative to other drugs in the same therapeutic class; the availability of over-the-counter alternatives; and other clinical and cost-effectiveness factors.

To View the Drug List, visit www.MyUETBenefits.com and click on the Medical Tab.

Plan	Option 1 - Stripes	Option 2 - Fleet	Option 3 - Navy	Option 4 - Ruby
Tier 1	0% after the Deductible	\$10 Copay	\$0 Copay	\$0 Copay
Tier 2	0% after the Deductible	\$30 Copay	\$20 Copay	\$20 Copay
Tier 3	0% after the Deductible	\$75 Copay	\$75 Copay	\$75 Copay
Tier 4	0% after the Deductible	50% up to \$400 Max Copay	\$150 Copay	\$150 Copay

www.MyUETBenefits.com



Dental



Plan Features	Network Access Plan (CW)
In / Out of Network	You Pay
Calendar Deductible (Individual / Family)	\$50 / \$150
Preventive Care	100%
Basic Procedures (Extractions, fillings, etc.)	80%
Major Procedures (Crowns, dentures, etc.)	50%
Calendar Year Maximum Benefit	\$2,000
Orthodontics	Not Included



Guardian has contracted dentists in their network that have agreed to discount their charges to Guardian's fee schedule. Because Guardian has no contract with non-network dentists, members may be responsible for any billed charges that exceed Guardian's Maximum Allowable Charge.

H
HEALTH COVERAGE
Paying Medical Expenses

E
**EARNINGS PROTECTION
DISABILITY**
Protecting Your Income & Lifestyle



L
LIFE COVERAGE
Securing Financial Future

Enhanced Benefits

P
PLANNING
Saving for the Future

The Facts About Critical Illness



Every year, about 790,000 Americans have a heart attack – 580,000 for the first time.

Every 40 seconds, someone in America will have a coronary event.

American Heart Association, Heart Disease and Stroke Statistics – 2017 Update: A Report from the American Heart Association, March 7, 2017.

[Are you at risk?]

- high blood pressure
- high cholesterol
- smoking

are major risk factors of stroke that can be changed or treated.

American Heart Association,
Let's Talk About Risk Factors for Stroke, 2017.

[MEDICAL COSTS]



Over half of Americans say they worry about not being able to pay medical costs for an illness or accident.

Gallup, Americans' Financial Anxieties Ease in 2017, 2017.

[CANCER RISK]



The probability of developing cancer during a person's lifetime is about one in three.

American Cancer Society, Cancer Facts & Figures 2018.

Protect what you work so hard to build...

Critical Illness coverage helps supplement your major medical coverage by providing a lump-sum benefit you can use to pay the direct and indirect costs related to a covered critical illness.





Critical Illness

Employee face amounts

\$10,000 or \$20,000

(Spouse & Child: 50%
of the Employee Amount)



INITIAL CRITICAL ILLNESS BENEFITS	PLAN 1	PLAN 2
Heart Attack (100%)	\$10,000	\$20,000
Stroke (100%)	\$10,000	\$20,000
Major Organ Transplant (100%)	\$10,000	\$20,000
End Stage Renal Failure (100%)	\$10,000	\$20,000
Coronary Artery Bypass Surgery (25%)	\$2,500	\$5,000
Waiver of Premium (employee only)	Yes	Yes
CANCER CRITICAL ILLNESS BENEFITS	PLAN 1	PLAN 2
Invasive Cancer (100%)	\$10,000	\$20,000
Carcinoma in Situ (25%)	\$2,500	\$5,000
SECOND EVENT BENEFITS	PLAN 1	PLAN 2
Second Event Initial Critical Illness (same amount as Initial Critical Illness)	Yes	Yes
Second Event Cancer Critical Illness (same amount as Cancer Critical Illness)	Yes	Yes
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS II	PLAN 1	PLAN 2
Advanced Alzheimer's Disease (25%)	\$2,500	\$5,000
Advanced Parkinson's Disease (25%)	\$2,500	\$5,000
Benign Brain Tumor (100%)	\$10,000	\$20,000
Coma (100%)	\$10,000	\$20,000
Complete Blindness (100%)	\$10,000	\$20,000
Complete Loss of Hearing (100%)	\$10,000	\$20,000
Paralysis (100%)	\$10,000	\$20,000
OPTIONAL/ADDITIONAL BENEFIT PLAN	PLAN 1	PLAN 2
Wellness Benefit (per person per year) No Waiting Period	\$50	\$50



Accidents Happen



- Every year, about 39 million Americans seek medical help for injuries.
- Active families with children in sports are especially vulnerable to the rising costs of medical treatment for injuries. But everyone, young or old, could suffer an accident at any time.
- Whoever you are, whatever you do, an accident could be just around the corner. With accident insurance, you can be ready.



With accident insurance, you can receive money paid directly to you to help with all the expenses of a covered accident. So, you can focus on what really matters – healing.

www.MyUETBenefits.com



Accident Plan

Pays Dollars to You for Off the Job Injuries and Treatments

Helps with Out-of-Pocket Expenses and the Loss of Income

Go to www.MyUETBenefits.com for More Details and Coverages of Your Accident Plan Benefit



BASE POLICY BENEFITS	PLAN 1	PLAN 2
Accidental Death		
Employee	\$40,000	\$60,000
Spouse	\$20,000	\$30,000
Children	\$10,000	\$15,000
Common Carrier Accidental Death		
Employee	\$200,000	\$300,000
Spouse	\$100,000	\$150,000
Children	\$50,000	\$75,000
Dismemberment		
Employee	\$40,000	\$60,000
Spouse	\$20,000	\$30,000
Children	\$10,000	\$15,000
Dislocation or Fracture		
Employee	\$4,000	\$6,000
Spouse	\$4,000	\$6,000
Children	\$4,000	\$6,000
Hospitalization Confinement (pays once/year)	\$1,000	\$1,500
Daily Hospitalization Confinement (pays daily)	\$200	\$300
Intensive Care (pays daily)	\$400	\$600
Ambulance Services Ground	\$200	\$300
Air Ambulance	\$600	\$900
Accident Physician's Treatment	\$100	\$150
X-ray	\$200	\$300
Emergency Room Services	\$200	\$300



Luke was cleaning out the gutters when he fell.



EMERGENCY ROOM VISIT

Luke was taken by ambulance to the nearest emergency room and received immediate care.



DIAGNOSTIC PROCEDURE

The doctor ordered an X-ray and discovered Luke had fractured his leg.



HOSPITAL CONFINEMENT

Luke was admitted to the hospital for surgery on his leg. He was confined for three days.



PHYSICAL THERAPY

Luke had eight sessions of PT to help him regain the strength in his leg.



DOCTOR'S OFFICE VISIT

Over the next several weeks, he had three follow-up appointments with his doctor.



LUKE'S OUT-OF-POCKET EXPENSES

When Luke totaled up the bills, he had to pay his annual deductible, as well as co-payments for the ambulance, emergency room, hospital, surgery, physical therapy and follow-up visits. Luckily, Luke had accident coverage to help with these expenses.

LUKE'S BENEFITS

Ambulance	\$250
Emergency room visit	\$125
X-ray	\$40
Hospital admission	\$1,250
Hospital confinement	\$900
Leg fracture (surgical)	\$2,500
Physical therapy	\$360
Medical equipment (crutches)	\$125
Doctor's office visit	\$165
	\$5,715

For illustrative purposes only.
Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.

Example



\$ to Luke





Disability Coverage

Short Term Disability

Don't forget the enhanced benefits in this area too...

- Critical Illness
- Accident



Everyone Needs Protection

If you become disabled, you could be out of work for a period of time. Without steady income, it often becomes harder to pay for everyday expenses, putting a strain on your family and adding more anxiety to an already difficult situation.

Disability insurance safeguards both sides by providing income protection in the event an employee is unable to work due to a common condition, such as:

- Pregnancy and childbirth
- Cancer
- Heart attacks and strokes
- Back and joint disorders
- Accidents and fractures

With a financial safety net, disability insurance can help your employees and company focus on success rather than worry about "what-ifs."

www.MyUETBenefits.com



Short-Term Disability



Max. Amount:
\$2,500 Monthly

Elimination Period:
14 Days
(the period of time
before benefits are available)

Max. Benefit Period:
3 Months



www.MyUETBenefits.com





Life Insurance

Basic Life and AD&D
Voluntary Life and AD&D
Whole Life

**Don't forget the enhanced benefits
in this area too...**

- **Critical Illness**
- **Accident**



Basic Life and AD&D

**100% Paid by
Upper Edge Technologies**

Each employee is provided \$25,000 of Basic Life Insurance and Accidental Death & Dismemberment Insurance (AD&D) and \$10,000 for Spouse and/or Child(ren)

All benefits payable under this policy will be payable immediately upon receipt of written proof of such loss.

www.MyUETBenefits.com



Voluntary Term Life and AD&D

Employee, Spouse, and/or Child(ren)

- Employees can choose different amounts of coverage between \$10,000 to \$250,000 on themselves and their spouses. Child coverage is available in the amounts of \$5,000 and \$10,000. See plan documentation for more details.
- Maximum of \$250,000
- Guaranteed Issue (initial offer) coverage:
 - Employee - \$50,000
 - Spouse - \$25,000
 - Child(ren) - \$10,000
- Portable up to age 70



www.MyUETBenefits.com





Whole Life

**Guarantees you can count on.
Benefits that add up.**

Whole life insurance offers valuable benefits you can use to help pay for retirement, finance education, or just make life easier.

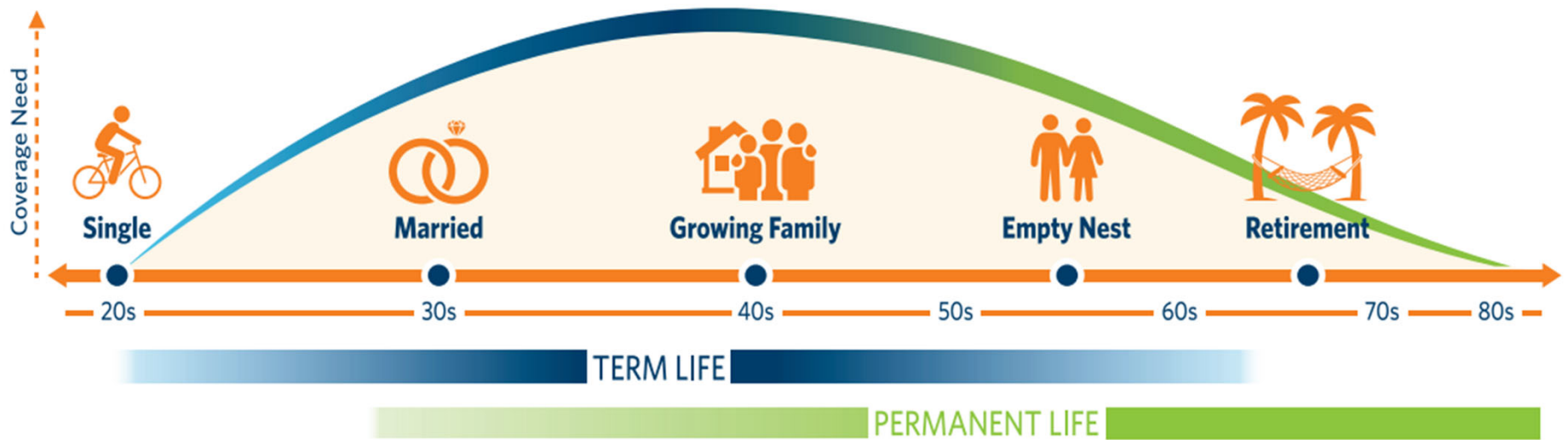
Reasons to buy whole life insurance:

- Long-term protection
- Cash value you can use in retirement
- Premiums guaranteed not to increase

www.MyUETBenefits.com



Voluntary Term Life OR Whole Life?



The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.



Benefit Enrollment



- Enroll in our Benefits System
- Review and Answer your specific questions about ALL your Benefits
- List any new Dependents and Beneficiaries (bring SSN and DOB)
- Receive a personalized Enrollment Statement



Meet with a BenefitHelp Benefits Advisor to enroll.



Thank You

**Don't Forget to Visit
www.MyUETBenefits.com**

Attend Your Benefits Meeting!

Service@BenefitHelp.com | www.BenefitHelp.com | [901-201-5040](tel:901-201-5040)

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