



# 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 document for details. If this contradicts with the plan summaries the summaries, SBC, SPD, and Contracts will prevail.



# Today's Agenda

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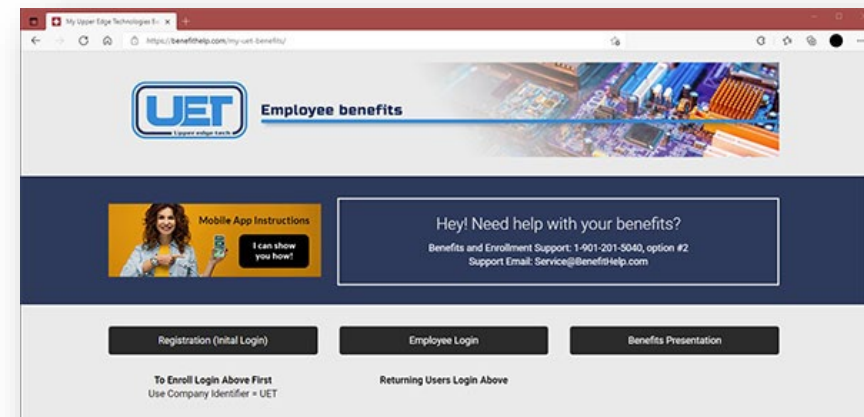
Review your entire benefits package

Highlight what's new and/or changing

Learn how to identify your individual benefit needs

Discuss your enrollment process

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





# H

## HEALTH COVERAGE

*Paying Medical Expenses*



# E

## EARNINGS PROTECTION DISABILITY

*Protecting Your Income & Lifestyle*



# L

## LIFE COVERAGE

*Securing Financial Future*



# P

## PLANNING

*Saving for the Future*



# Open Enrollment Information

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PLAN YEAR  
SEPT 1 - AUG 31

Your enrollment will take place here at the UET office, or you can complete enrollment by logging into your online portal at [www.MyUETBenefits.com](http://www.MyUETBenefits.com). 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](http://www.MyUETBenefits.com)



# How To Enroll

Visit [MyUETBenefits.com](https://MyUETBenefits.com) !



## Employee benefits

 Video Benefits Presentation

Start Here...Watch a Video about your Benefits!

Registration (Initial Login)

To Enroll, Login Above  
Use Company Identifier = UET

Employee Login

Returning Users...Login Above



Coverage	Carrier	Carrier Change?	Plans
Medical Plans	Benefits Indemnity Corporation - Sisco	No	Option 1 - Stripes HSA Plan Option 2 –Fleet 5000/80 Plan Option 3 – Navy Plan Option 4 – Red Plan
Flexible Spending Account(s)	Ameriflex	No	Healthcare FSA Dependent Care FSA
Dental Plan	Guardian	No	Dental Guard Preferred
Vision Plan	Guardian	No	VSP – Enhanced Choice
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



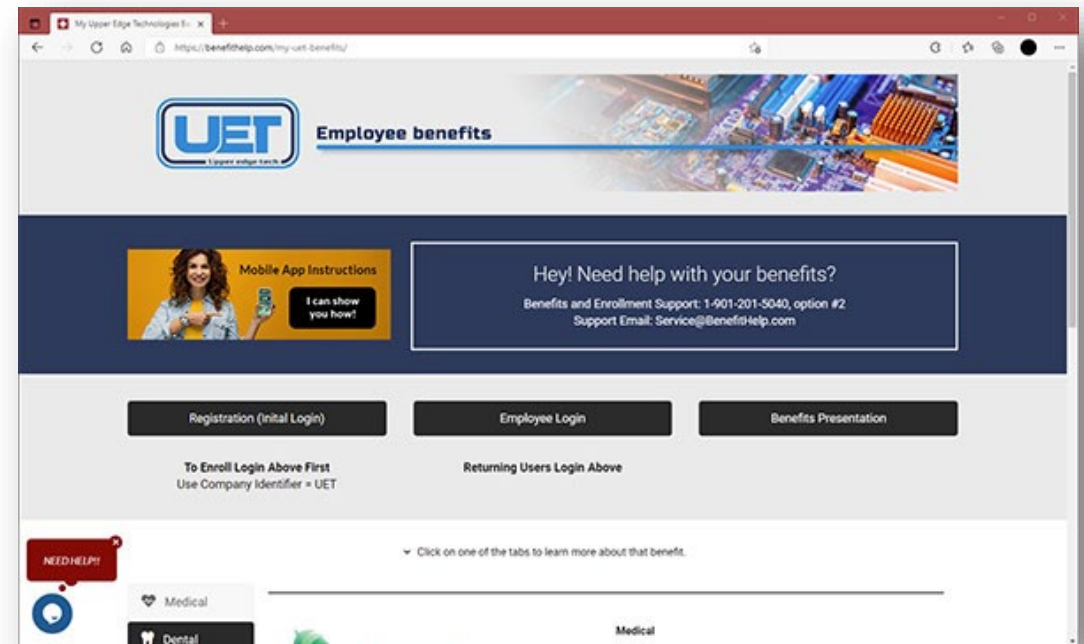
# www.MyUETBenefits.com

## 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](mailto: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**

**Vision**

**Flexible Spending Accounts**

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

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



# Medical



Plan Features	Option 1 – Stripes HSA Qualified	Option 2 – Fleet 5000/80 PPO	Option 3 – Navy Copay PPO	Option 4 – Red Copay PPO
In Network	You Pay	You Pay	You Pay	You Pay
Network	CIGNA	CIGNA	CIGNA	<b>CIGNA</b>
Plan Year Deductible (Individual / Family)	\$6,650 / \$13,300	\$5,000 / \$10,000	\$2,500 / \$5,000	\$250 / \$500
Coinsurance	0% after the Deductible	20%	30%	10%
Out of Pocket Maximum (Individual / Family)	\$6,650 / \$13,300	\$8,000 / \$16,000	\$7,000 / \$14,000	\$7,000 / \$14,000
Urgent Care	0% after the Deductible	\$30 Copay	\$20 Copay	\$20 Copay
Emergency Room	0% after the Deductible	20% after the Deductible	\$200 Copay	\$200 Copay
Advanced Imaging (CT/PET)	0% after the Deductible	20% after the Deductible	\$60 Copay	\$60 Copay
Hospitalization	0% after the Deductible	20% after the Deductible	30% after the Deductible	10% after the Deductible
Primary Care Physician	0% after the Deductible	\$30 Copay	\$20 Copay	\$20 Copay
Specialist	0% after the Deductible	\$50 Copay	\$40 Copay	\$40 Copay
Rx	0% after the Deductible	\$10 / \$30 / \$75 / 50% up to \$400 Max Copay \$150 Copay	\$0 / \$20 / \$75 / \$150 Copay	\$0 / \$20 / \$75 / \$150 Copay

This information is for **in network only** – see the SBC and Plan Summary located at [www.MyUETBenefits.com](http://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](http://www.MyUETBenefits.com) and click on the Medical Tab.

Plan	Option 1 - Stripes	Option 2 - Fleet	Option 3 - Navy	Option 4 - Red
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](http://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.*

# Vision



Plan Features	In-Network (VSP)	Frequency
In / Out of Network	You Pay	
Routine Exam	\$10	Once Every Calendar Year
Lenses	\$25	Once Every Calendar Year
Frames (up to \$130 allowance, then 20% off the balance)		Once Every Other Calendar Year
Contact Lenses (in lieu of Lenses & Frames)		Once Every Calendar Year



- VSP Premier Edge locations, where employees can maximize their benefits, include both private practice doctors, and more than 700 Visionworks® retail locations nationwide
- Largest network of independent doctors
- 24-hour access to emergency care



# Flexible Spending Accounts

Flexible Spending Accounts (FSAs) enable you to put aside money for important expenses and help you reduce your income taxes at the same time. UET offers two types of Flexible Spending Accounts, a Healthcare FSA and a Dependent Care FSA.

## How Flexible Spending Accounts Work

1. Each year during the FSA Open Enrollment, you decide on how much to set aside for healthcare and/or dependent care expenses.
2. Your contributions are deducted from your paycheck on a pre-tax basis in equal installments throughout the plan year.
3. When you incur eligible healthcare or dependent care expenses, funds may be deducted from your account through a debit card. Or you may submit a claim form for reimbursement.



**Please note that these accounts are separate, and you may choose to participate in one, both or neither. You cannot use money from the Healthcare FSA to cover expenses eligible under the Dependent Care FSA or vice versa. IRS regulations require that you forfeit any money left in your account at the end of the year.**

The plan year for the Flexible Spending Account runs from September 1 through August 31. Open enrollment for the Flexible Spending Accounts is offered during the month of August. Remember to calculate your expenses conservatively when making your FSA elections.

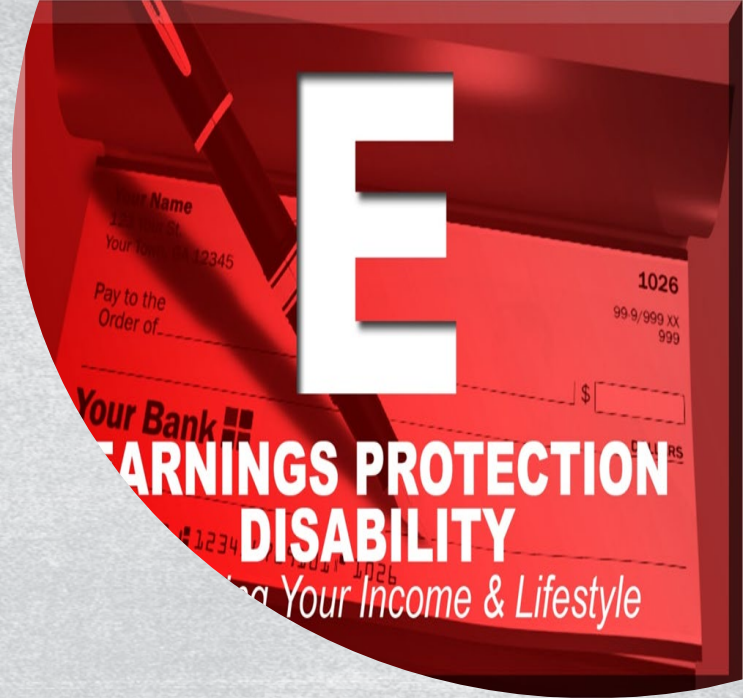


See the SBC and Plan Summary located at [MyUETBenefits.com](https://MyUETBenefits.com) for details.





**HEALTH COVERAGE**  
*Paying Medical Expenses*



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



**Enhanced Benefits**



**LIFE COVERAGE**  
*Securing Financial Future*



**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](http://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](http://www.MyUETBenefits.com) for More Details and Coverages of Your Accident Plan Benefit



BASE POLICY BENEFITS	PLAN 1	PLAN 2
<b>Accidental Death</b>		
Employee	\$40,000	\$60,000
Spouse	\$20,000	\$30,000
Children	\$10,000	\$15,000
<b>Common Carrier Accidental Death</b>		
Employee	\$200,000	\$300,000
Spouse	\$100,000	\$150,000
Children	\$50,000	\$75,000
<b>Dismemberment</b>		
Employee	\$40,000	\$60,000
Spouse	\$20,000	\$30,000
Children	\$10,000	\$15,000
<b>Dislocation or Fracture</b>		
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
	<b>\$5,715</b>

*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](http://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](http://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**







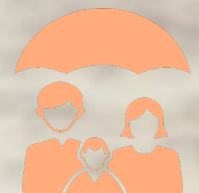
# Basic Life and AD&D

**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](http://www.MyUETBenefits.com)



# Voluntary Term Life and AD&D

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## 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](http://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.

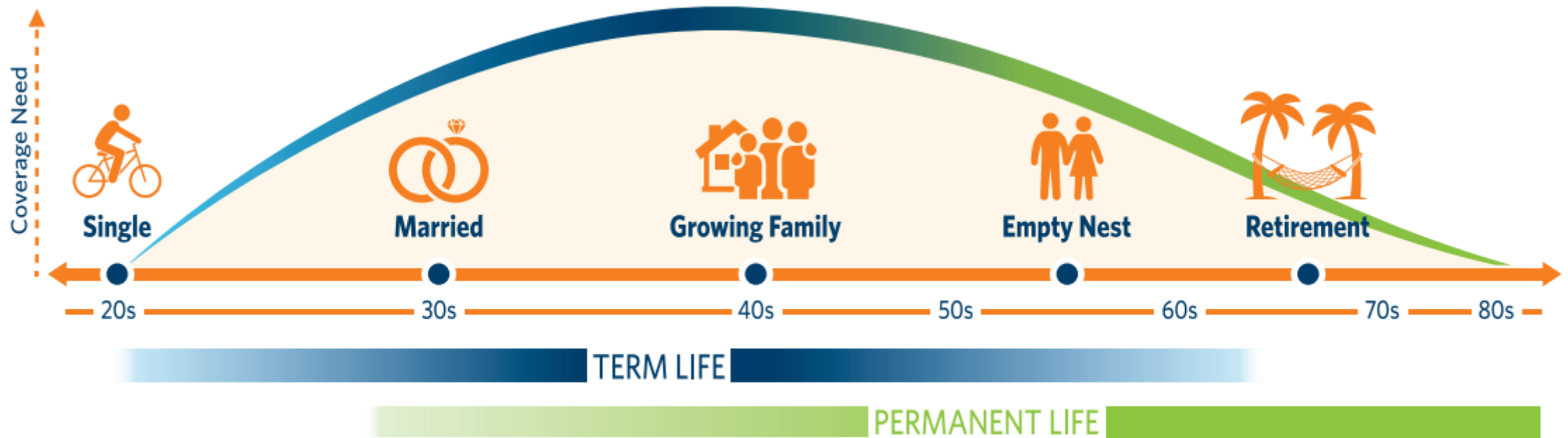
**Reasons to buy whole life insurance:**

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

[www.MyUETBenefits.com](http://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



**You May Meet with a BenefitHelp Benefits Advisor to enroll.**



# Thank You

**Don't Forget to Visit  
[www.MyUETBenefits.com](http://www.MyUETBenefits.com)**

**To Enroll Online And View Your Coverage**

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

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