



## 2020 Health Insurance Benefit Summary

FoxHire offers employees health insurance through Aultcare/Cigna, and Dental/Vision coverage through Guardian. Employees working an average of 30 hours or more per week will have the opportunity to participate in one of the following three (3) medical plans.

### HSA 6550/13100\* (Base Plan)

<u>Type of Coverage</u>	<u>Employee Monthly Premium</u>	<u>Weekly Payroll Deduction</u>
Employee Only	\$ 125.48	\$ 28.96
Employee and Spouse	\$ 489.55	\$ 112.97
Employee and Child(ren)	\$ 346.43	\$ 79.94
Family	\$ 739.31	\$ 170.61

### HSA 3000/6000

<u>Type of Coverage</u>	<u>Employee Monthly Premium</u>	<u>Weekly Payroll Deduction</u>
Employee Only	\$ 215.01	\$ 49.62
Employee and Spouse	\$ 641.95	\$ 148.14
Employee and Child(ren)	\$ 565.80	\$ 130.57
Family	\$ 991.87	\$ 228.89

### PPO 1000/2000

<u>Type of Coverage</u>	<u>Employee Monthly Premium</u>	<u>Weekly Payroll Deduction</u>
Employee Only	\$ 401.12	\$ 92.57
Employee and Spouse	\$ 838.70	\$ 193.55
Employee and Child(ren)	\$ 739.22	\$ 170.59
Family	\$1,296.11	\$ 299.10

If you elect health insurance coverage, the employee premium for the health insurance will be deducted from your pay on a pre-tax basis unless you direct otherwise. Each paycheck will have a benefit deduction. The above "Employee Monthly Premium" reflects an employer contribution of up to 50% of the "Employee Only" single coverage for the Base plan.

If you do not turn in a timesheet, no deductions can be made for that week and the deduction will be added to the next pay. For example, if your monthly premium is \$125.48, you would have a \$28.96 pre-tax deduction from each week's pay. If you do not turn in a timesheet one week, \$57.92 will be deducted from your next pay.

If you have any questions, please feel free to contact: HR at (330) 454-3508 or email at [hr@foxhire.com](mailto:hr@foxhire.com).

## Additional Benefits

### **Health Savings Account**

A health savings account (HSA) is a great resource that enables employees to save money by putting tax free dollars away for current and future medical expenses. Our HSA is administered by Health Equity who provides 24/7 customer support and an online portal. Employees who elect, will receive a debit card in the mail, and can immediately begin using it (Note: Employees are eligible to contribute to an HSA only if they participate in a High Deductible healthcare plan).

### **Dental Insurance**

Employees who work at least an average of 30 hours per week have the option to elect dental insurance. This is a voluntary plan that immediately covers 100% of the usual and customary cost for preventive procedures, 100% for restorative procedures, and 60% for major procedures. The cost to the employee is based on individual, employee + one or family coverage.

<b><u>Type of Coverage</u></b>	<b><u>Monthly Payroll Deduction</u></b>	<b><u>Employee Weekly Premium</u></b>
Single	\$ 27.30	\$ 6.30
Employee + one	\$ 52.32	\$ 12.07
Family	\$ 78.00	\$ 18.00

### **Vision Insurance**

This voluntary vision plan is available to contractors who work at least an average of 30 hours per week. The vision plan includes savings on vision exams, frames, lenses, and contact lenses. A laser vision correction benefit is also included.

<b><u>Type of Coverage</u></b>	<b><u>Monthly Payroll Deduction</u></b>	<b><u>Employee Weekly Premium</u></b>
Single	\$ 8.10	\$ 1.87
Employee + Spouse	\$ 15.66	\$ 3.61
Family	\$ 21.36	\$ 4.93

### **401(k) Savings Plan**

All eligible employees, 21 years and older, have the option to join our 401(k) Savings Plan at the end of six months of employment. You have the option to elect either a traditional 401(k) that is pre-taxed or a Roth 401(k) that is post-tax. Employees can contribute up to 90% of your weekly gross pay up to the 2020 maximum of \$19,500. If you reach age 50 or older in 2020 you may contribute an additional \$6,500 to the plan. You may rollover previous employer's 401(k) money into FoxHire's 401(k) immediately. Please refer to Empower for additional plan details.

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