

**Overview of Benefits Effective 5/1/10**

**Medical - United Healthcare**

		Employee Contribution	TPCA Portion	Total Premium	10 Month Employee
\$25 PCP Copay	Employee Only	\$ 51.94	\$ 346.50	\$ 398.44	\$ 62.33
\$50 Specialist Copay	Employee/Spouse	\$ 606.16	\$ 346.50	\$ 952.66	\$ 727.39
\$1,000 Individual In-Network Deductible	Employee/Children	\$ 426.77	\$ 346.50	\$ 773.27	\$ 512.12
70% In-Network Coinsurance	Family	\$ 878.72	\$ 346.50	\$ 1,225.22	\$ 1,054.46
OOP Max: \$2K/\$4K Including Deductible					
Prescriptions: \$10/\$35/\$60					

\$25 Office Visit Copay	Employee Only	\$ 34.49	\$ 310.00	\$ 344.49	\$ 41.39
\$50 Specialist Copay	Employee/Spouse	\$ 513.65	\$ 310.00	\$ 823.65	\$ 616.38
\$2,000 Individual In-Network Deductible	Employee/Children	\$ 358.56	\$ 310.00	\$ 668.56	\$ 430.27
70% In-Network Coinsurance	Family	\$ 749.31	\$ 310.00	\$ 1,059.31	\$ 899.17
OOP Max: \$4K/8K Including Deductible					
Prescriptions: \$15/\$45/\$85					

**Dental - MetLife**

<b>MetLife PPO</b>		Employee Only	Employee/Spouse	Employee/Children	Family
Annual Maximum	Year 1 \$ 1,000.00	\$ 5.40	\$ 25.03	\$ 30.43	\$ 6.48
	Year 2 \$ 1,250.00	\$ 31.79	\$ 27.80	\$ 59.59	\$ 38.15
	Year 3 \$ 1,500.00	\$ 37.11	\$ 27.83	\$ 64.94	\$ 44.53
		\$ 68.20	\$ 32.25	\$ 100.45	\$ 81.84

\$50 Individual annual deductible      Preventive Services: 100%  
 \$150 Family annual deductible      Basic Services: 80%  
    Major Services: 50%  
    Orthodontia: 50%  
    Orthodontia lifetime max: \$1000

**Bridge Plan**

\$500 Hospital Confinement Bridge Plan for enrolled employees and their enrolled dependents paid by TPCA

**Life Insurance**

\$40,000 Basic Term Life Insurance per Employee paid by Twin Peaks

**Voluntary Life Insurance**

Employees can purchase additional Term Life Insurance  
 Employees are eligible for up to \$100,000 of coverage with no underwriting requirement

**Short and Long Term Disability**

Example: Monthly cost for a \$40,000 salary employee: \$5.27  
 Employees's salary is protected at 60% (untaxed) to a weekly maximum of \$1000  
 Benefit begins after 7 day waiting period

**Insurance premiums are payroll deducted in the month prior to effective coverage date.**