



## Medical, Dental, and Vision Insurance Information for Eligible Employees

Once an employee has successfully passed their 90-day probationary period they are eligible for the following:

- 5 Personal days (based on calendar year; resets January 1st)
- 1 week vacation time after a full year of service (anniversary date is considered the same day 90-day period is completed)
- Medical insurance for the Employee Only (EO)
- Dental and Vision insurance available starting at \$10 per month



### Medical Insurance through Cigna

Chayce offers paid coverage **for eligible employees only**. This means the employee has no monthly premium to pay for their medical insurance—any children or spouse coverage *is* available but **the employee must pay the additional premium** is that coverage is desired.

- Current premium for a dependent is approximately \$377 per dependent/per month.
- Current premium for an adult dependent or spouse will vary slightly due to age, lifestyle habits (smoking, alcohol use), or potential health risk factors. The premiums for these individuals can range from \$377 to over \$500 per month/per individual.

Most employees opt for having themselves covered at no monthly cost to them, which is great, we want our employees to be healthy and productive!

However, it is important to know your options and responsibilities under Federal law. Some people, understandably, want to have insurance for their children but find the monthly premium far too expensive. **Federal law does not allow for someone to be covered by a policy at work then to purchase separate coverage through state exchanges for other members of their family.**

This is important for the following reason: if you wish to have you and other family members covered, if you are going to have it done through Cigna everyone must be enrolled at the time the employee is first enrolled.

**Additions cannot be made *after the initial enrollment*** except in the

case of 'life status' changes: a marriage, a newborn child, death of an insured person, etc. **Additions may only be made during the next Open Enrollment period**, which for Chayce is June 1 - June 30.

If you should decide you would prefer to seek health insurance coverage elsewhere we certainly respect your decision. We then need to be sure you sign the *Waiver Of Coverage* affidavit.



### **Dental and Vision Insurance**



Chayce also offers the option for employees to obtain dental and vision insurance starting at \$10 per month for EO. For about \$66 per month an employee can have their entire family covered if they wish. Ask your supervisor if you're interested in covering other family members as they can give you the cost breakdowns.

Dental coverage provides for:

- 2 routine checkups per year
- 2 routine cleanings per year
- Fillings
- Simple extractions
- Endodontics
- And more

Vision coverage includes:

- One eye exam per year
- One new set of lenses and frames per year
- Mail order contact lenses
- And more