

Medical Benefits Overview

OK, here's the deal on medical... it's a cafeteria plan in that you have to make a selection based on the needs of you and your family.

You can choose to have the benefits cover, you, your spouse, and/or your children. Once you choose who you want covered there are **three** plans available(only one plan for warehouse associates). The primary differences between the three plans are;

- Annual Deductibles-Amount you have to pay before the insurance company begins paying a portion of your bills
- Annual Out of Pocket Maximums-The most you will spend in a year(excluding co-pays and deductibles).
- Co-pay for office visits.-The amount you pay each time you visit a primary care physician or specialist(non-hospital visits).



Here's an example:

A married couple who are young, healthy and do not have children might opt for the plan where the monthly premium is lower, but they have higher co-pays, annual deductibles, and out of pocket maximums.

A married couple who may be experiencing some health issues& have several children may opt for the plan that is more expensive on a monthly basis but has smaller co-pays and deductibles.

KEY ITEMS

1) You and your covered family members should choose a primary care physician to serve as your personal physician. Your relationship with your personal physician is a key to maintaining good health.

2) The absolute best thing you can do both for yourself and members of your family is for everyone to get an annual physical. An annual physical can provide you with valuable information as to your health. If there are issues, the earlier they're discovered and treated the better.

