

2015 BENEFITS SUMMARY



MEDICAL INSURANCE

Our insurance provider is **Harvard Pilgrim Health Care/United Health Care**

Plan for: **New York/Chicago Employees – Best Buy PPO 2000**

Plans for: **New England Region Employees – Best Buy PPO 2000 or Best Buy HMO**

Payroll deductions:

	PPO	HMO
• Employee only per pay period will be:	\$51.16	\$43.13
• Employee plus Family per pay period will be:	\$134.84	\$113.65

Annual Deductible:

- Individual only will be **\$250.00** annually*
- Family will be **\$500.00** annually*

Office Visit:

- **\$20** – copay per office visit

Emergency Room and Outpatient Day Surgery:

- Emergency Room and Outpatient Surgery are **Subject to Deductible****
- **\$100** ER copayment, after the deductible has been met
- **No copayment** for Outpatient Day Surgery, after the deductible has been met

* Employee is responsible for the first \$250/\$500 of medical eligible expenses applied towards the \$2000.00/\$4000.00 deductible. BlueMetal, through **HRC Total Solutions (HRCTS)**, will pay the \$1750/\$3500 balance of medical eligible expenses applied towards the \$2000/\$4000 Deductible.

PLEASE NOTE: After you receive medical services, **YOU** are responsible to pay for the service directly to the Medical Provider. If you have met your deductible for 2015, HRCTS will send you funds (either via direct deposit or paper check – whichever option to select) that you will send to the provider.

**Harvard Pilgrim Health Care Plan Emergency Room and Outpatient Surgery fees are subject to Deductible. After the full Deductible has been met, there will be \$100 copay for Emergency Room visits and no copay for Outpatient Day Surgery. The ER copayment is waived if admitted to the hospital directly from the emergency room.

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DENTAL INSURANCE

Our insurance provider and plan are [Delta Dental – PPO Premier Plus](#)

Benefits Summary:

- Annual deductible is **\$50** per individual and **\$150** per family in network
- Preventive Service – 100% covered, after Deductible
- Basic Restorative – 100% covered, after Deductible
- Major Restorative – 40% Coinsurance, after Deductible
- Calendar year maximum - \$1,500
- Orthodontia – 100%, \$1,500 Lifetime Maximum (Dependents through age 19)

VISION INSURANCE

Our insurance provider is [EyeMed Vision Care](#)

Benefits Summary:

- No payroll deductions, Premium is covered by BlueMetal
- No annual deductible
- Well Vision Exam – 100% covered in network and up to **\$35** out of network
- Copays – Eye Exam **\$10** and Materials **\$25**
- Spectacle Lenses – 100% covered in network, variable reimbursements out of network
- Frames or Contact Lens – Covered up to \$150 in network, up to \$105 or \$120 out of network
- Vision Services
 - Eye Exam – Every 12 months
 - Lenses – Every 12 months
 - Frames – Every 24 months

FLEXIBLE SPENDING ACCOUNTS

Our provider is [Northeast Retirement Services](#) for Flexible Spending Accounts

Benefits Summary:

- Pre-tax dollars set aside annually through payroll deductions and applied toward qualifying expenses
 - Eligible expenses include copays, deductibles, eyeglasses, dental expenses, and most over-the-counter medicines
- Four types of FSA reimbursement:
 - **Medical** - **\$2,550** annual maximum
 - **Dependent Care** - **\$5,000** annual maximum
 - **Transportation** - **\$130** per month, **\$1,560** annual maximum
 - **Parking** - **\$250** per month, **\$3,000** annual maximum
- Continuation of the FSA carryover feature. Unused funds up to \$500 remaining will be able to carry over into the next FSA plan year. Funds will cover claims incurred from January 1st through December 31st of the 2015 plan year
- “Use it or Lose It Rule” – IRS Regulations require that employee contributions to FSA’s that are not spent by year-end will be forfeited

2015 BENEFITS SUMMARY



DEFINED CONTRIBUTION PLAN – 401K

Our 401k retirement saving plan provider is [Fidelity Investments](#)

Benefits Summary:

- All BlueMetal active employees are eligible to participate
- Ability to direct or diversify investments, take withdrawals or request other types of transactions
- Two contribution options are available to choose from:
 - Standard 401k – pre-tax contributions
 - ROTH 401k – post tax contributions
- Over 30 investment options available to contribute to in your 401k
- BlueMetal will match 50% on the first \$5,000 of employee 401k contributions (maximum company contribution will be \$2,500) in 2015

LIFE, LONG TERM DISABILITY AND AD&D INSURANCE

Our insurance carrier is [Mutual of Omaha](#)

Short Term Disability:

- 90 Day period of 100% salary continuation

Long Term Disability:

- 90 Day Elimination period
- 60% to \$15,000 monthly maximum
- 3/12 Pre-Existing Limitation

Life and Accidental Death and Dismemberment:

- 2x Salary up to \$400K; Guaranteed Issuance - \$400K

Voluntary Life and Accidental Death and Dismemberment:

- 5x Salary up to \$300K; Guaranteed Issuance - \$100K
- 2x Salary up to \$400K; Guaranteed Issuance - \$400K
- Spousal Coverage - 50% of Employee benefit to \$100K, Guaranteed Issuance - \$25K
- Dependent Coverage - Increments of \$1K up to \$10K, Guaranteed Issuance – 100%

ADDITIONAL VOLUNTARY BENEFIT OPTIONS

Additional benefit options are offered to employees from [Colonial Life Insurance](#) (Optional Insurance policies that are Employee paid)

College Tuition Benefit Plan (Earn SAGE Scholarship Tuitions Rewards)

BlueMetal does not endorse or require participation and will only act as administrator for these plans, if you elect to enroll.

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COLONIAL LIFE INSURANCE:

Colonial Insurance offers optional insurance policies to BlueMetal employees. Employees are responsible for all costs. BlueMetal will administer payroll deductions and make payments to Colonial on behalf of the employees who elect to purchase any of the policies.

Changes to these policies are not restricted to the “open enrollment” period. You can modify them at any time.

Colonial Life provides the following Insurance policies:

- **Accident Insurance** – Offset unexpected medical expenses resulting for an accidental injury.
- **Universal Life Insurance** – Provides death benefits coverage, Long Term Care Rider and flexible premium payments and coverage amounts.
- **Cancer/Critical Illness Insurance** – Offset out-of-pocket medical and non-medical expenses related to cancer, heart attack, stroke, renal failure, major organ transplant and bypass surgery that most medical plans may not cover.
- **WellCard® Savings Program**
 - The WellCard® could save you money on Doctor's Office Visits, Prescription Drugs, Vision & Hearing products/services, Lab work, MRI and X-rays.
 - Discount on vitamins and daily living products.
 - PLUS Gain access to the following: Talk to a Doctor 24/7/365 through telephone or email, Medical bill help, free online health library and much more!

COLLEGE TUITION BENEFIT PROGRAM:

The College Tuition Benefit Program uses your BlueMetal 401(k) balance with INGDirect/Fidelity to accrue points that can be used to reduce college tuition at participating private colleges around the US, by up to 25%.

There is no cost to participate. This benefit is funded by Colonial Insurance in exchange for being given the opportunity to offer several different optional insurance policies.

Learn more at The College Tuition Benefit website: www.collegetuitionbenefit.com.