

# THE MCGRAW GROUP

OF AFFILIATED COMPANIES



## Benefits Overview

We are committed to your success! Our goal is to support you in reaching your fullest potential by providing a comprehensive benefits plan to care for you and your family. These benefits include medical, dental, vision, life, disability, and retirement for employees working 30 hours or more.



# Medical and Prescription Drug Plans

We offer the following medical plan options:



Anthem Blue Cross	PPO		HMO
	In Network	Out of Network	In Network
Website	<a href="http://www.anthem.com/ca">www.anthem.com/ca</a>		<a href="http://www.anthem.com/ca">www.anthem.com/ca</a>
Individual Deductible	\$250		None
Family Deductible	\$750		None
Individual OOP Max	\$2,500	\$6,500	\$2,500
Family OOP Max	\$5,000	\$13,000	\$5,000
Co-insurance	20%	40%	None
Office Visit Copay	\$20/visit	40%	\$30/visit
Specialist Office Visit Copay	\$20/visit	40%	\$30/visit
Inpatient Hospital	20%	40% (\$1,000 benefit limit/day)	None
Emergency Room (Copay waived if admitted)	20% + \$150 Copay	20% + \$150 Copay	\$100/visit
Inpatient Surgery	20%	40% (\$1,000 benefit limit/day)	\$500/admit
Outpatient Surgery	20%	40% (\$350 benefit limit/admit)	\$250/admit
Physical Therapy	20%	40%	\$30/visit
Lab/X-Ray	20%	40%	None
Rx Deductible - Individual	None	None	None
Rx Deductible - Family	None	None	None
Prescription (RX) Drug 30-Day Supply	Tier 1: \$10 Tier 2: \$30 Tier 3: \$50	Copay + 50%	Tier 1: \$10 Tier 2: \$30 Tier 3: \$50
Mail-Order RX (90-100 Day Supply)	Tier 1: \$10 Tier 2: \$60 Tier 3: \$100	Copay + 50%	Tier 1: \$10 Tier 2: \$60 Tier 3: \$100

## Dental Plan



Guardian Dental Benefits	In Network	Out of Network
Benefit Website	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>	
Annual Maximum	\$1500 (Combined)	\$1000 (Combined)
Individual Deductible	\$50	\$50
Family Deductible	\$50 x 3 per family	\$50 x 3 per family
Deductible Waived for Preventive?	Yes	Yes
Preventive Coinsurance	100%	100%
Basic Coinsurance	100%	80%
Endodontics/Periodontics Coinsurance	100%	80%
Major Coinsurance	60%	50%
Child Orthodontia Coinsurance	50%	50%
Child Orthodontia Max Lifetime Benefit	\$1,000	\$1,000
Child Orthodontia Coverage	Up to age 26	Up to age 26

## Vision Plan



VSP Vision Plan	In Network	Out of Network
Website	<a href="http://www.vsp.com">www.vsp.com</a>	
Exam	\$20	Up to \$45
Materials	\$20	Up to \$70
Eye Exam - Frequency	Every Plan Year	
Lenses - Frequency	Every Other Plan Year	
Frames - Frequency	Every Other Plan Year	
Frame Allowance	Up to \$130	Up to \$70
Contacts (instead of glasses)	Up to \$130	Up to \$105

# Your Benefits Costs



Providing our employees with quality employee benefits at an affordable cost is important to us, so we subsidize a substantial portion of the costs of your benefits.

Your portion of the costs are shown below.



Employee Monthly Costs					
	Employee Only	Employee + Spouse/DP	Employee + Child	Employee + Children	Employee + Family
Anthem Blue Cross Classic HMO	\$50.00	\$202.17	\$151.45	\$151.45	\$305.00
Anthem Blue Cross Classic PPO	\$86.04	\$261.00	\$216.31	\$216.31	\$400.00
Guardian Dental	\$20.00	\$30.00	\$30.00	\$40.00	\$40.00
VSP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\*Domestic partner income: Employers offering domestic partner benefits must abide by federal tax regulations. In most instances, this will require employees to receive imputed income equal to the fair market value of the coverage, reduced by any post-tax premiums the employee pays for this coverage. Contact a qualified accountant for tax details and/or see the following resource for more information: [www.irs.gov/irb/2004-49\\_IRB/ar10.html](http://www.irs.gov/irb/2004-49_IRB/ar10.html).



## Life/AD&D Insurance Coverage

We provide you with Life insurance coverage of \$50,000, at no cost to you.

## Long-Term Disability

We provide LTD coverage at no cost to you. LTD coverage helps provide income protection if you're unable to work due to a disabling condition. The benefit will pay you 60% of your monthly earnings, to a maximum of \$10,000 per month, after you have exhausted a 90 day waiting period.

## 401(k) Plan

You are eligible to make salary deferrals in the plan once you have attained the age of 21 and have completed 30 days of service. You may begin deferring on the first of the month after these requirements are met.

You are eligible to receive the employer match after you have attained the age of 21 and completed one year (1,000 hours) of service. You will begin receiving the match beginning on January 1 or July 1 coinciding with or next following the date on which you met the eligibility requirements.

The McGraw Group of Affiliated Companies will match your contribution dollar for dollar up to 60% of your salary deferral.

## Flexible Spending Account

Our Flexible Spending Account (FSA) allows you to pay for certain out-of-pocket health and dependent care expenses with pre-tax dollars through a flexible spending account (FSA). FSA plans have two components:

1. Healthcare Account: Money you contribute into this account can be used to reimburse out-of-pocket healthcare expenses incurred by you and your dependents including qualified medical, dental, orthodontia, and vision expenses. The maximum annual amount that you can contribute to the healthcare FSA is **\$2550**.
2. Dependent Care Account: Money you contribute into this account can be used for expenses related to the care of eligible dependents. The maximum annual amount that you can contribute to the dependent care FSA is \$5,000 if you are a single employee or married filing jointly. If you are married and filing separately, the maximum annual contribution is \$2,500.

## Additional Benefits:

### Employee Assistance Plan (EAP)

This plan offers assistance with counseling, as well as referrals for problems that may affect your personal life or job performance. Examples of situations needing assistance include troubles with marriage, relationships, alcohol, emotional turmoil/stress, finances, legal concerns and child care

### Paid Time Off (PTO) / Company Holidays

We provide full-time employees with PTO as a way to enjoy paid time off! It includes time off for vacations, illness and personal errands and appointments. Your first year, you accrue at a rate of 10 days per year, and it bumps to accruing at a rate of 15 days in your second year. We also observe 9 company holidays a year!

## Voluntary Group Term Life Insurance

You choose the coverage that's right for you and your family. With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. With Allstate Benefits, you gain peace of mind knowing your loved ones will receive a financial safety net when you die - think of it as your final gift of love.

## Voluntary Group Accident Insurance

Group voluntary accident coverage from Allstate Benefits pays cash benefits for expenses associated with an accidental injury and can help protect hard-earned savings should an on-or-off-the-job accidental injury occur.

## Voluntary Group Critical Illness Insurance

Group voluntary critical illness from Allstate Benefits pays a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness.