

# Insurance Overview

- ❖ Current benefits offered to employees is health insurance through United Healthcare.
- ❖ Insurance is offered to full time employees only (40hrs weekly)
- ❖ This health care plan is only offered to the employee and does not extend to spouses or children.
- ❖ Insurance for Employees that decide to opt in have to work 90 days for it to become active. Once the insurance is activated it will be deducted from your paycheck every 2 weeks
  - Current rate for associate warehouse/storefront is \$40.00 each paycheck\*
  - \*Rates are subject to change, employees will be given a 30 day notice before change is made
- ❖ Employees that have worked for more than 3 months and then decide to opt in, the start date for insurance starts as soon as all paperwork is completed and turned in.
- ❖ Employees can decide to opt out at any time before or after the 90 day time frame.
- ❖ Employees that have opted in, but then decide to opt out have to wait till end of the year to re-enroll
  - Example: Hire Date: January 16, 2022                      Enrollment: April 14, 2022
  - Opt out: July 5, 2022    re-enroll: December 2022
- ❖ Deductible is \$1,000
- ❖ Copay is \$45.00 for primary care                      \$90.00 for specialist copay
- ❖ You can see a specialist without needing a referral.