



Plan and Benefit Packages

Welcome to Sunshine! We are excited to offer our employees two comprehensive health insurance plans through Polaris Health.

Polaris Health Plus

Polaris Health Plus is a comprehensive plan that provides comprehensive coverage for medical, vision, and dental services. This plan also offers prescription drug coverage, mental health and substance abuse coverage, and coverage for preventive care services. With Polaris Health Plus, you can choose from a variety of in-network providers, including primary care physicians, specialists, hospitals, and pharmacies. This plan also offers coverage for emergency services, both in-network and out-of-network.

Polaris Standard

Polaris Standard is a basic plan that provides coverage for medical, vision, and dental services. This plan also offers coverage for preventive care services, as well as prescription drug coverage. With Polaris Standard, you can choose from a variety of in-network providers, including primary care physicians, specialists, hospitals, and pharmacies. This plan does not offer coverage for emergency services, mental health and substance abuse coverage, or out-of-network services.

Comparison of Plans

Both plans offer coverage for routine physicals, well-child visits, immunizations, and other preventive care services. The plans also cover preventive care services such as mammograms, colonoscopies, and other cancer screenings.

Polaris Health Plus offers more comprehensive coverage than Polaris Standard. This plan offers coverage for emergency services, both in-network and out-of-network, as well as mental health and substance abuse coverage. Polaris Standard does not offer coverage for emergency services, mental health and substance abuse coverage, or out-of-network services.

Both plans offer coverage for prescription drugs. Polaris Health Plus offers a wider range of prescription drug coverage than Polaris Standard. Polaris Health Plus covers generic, brandname, and specialty drugs, while Polaris Standard only covers generic and brand-name drugs.

Both plans offer coverage for vision and dental services. Polaris Health Plus offers coverage for vision exams, glasses, and contact lenses, as well as dental exams, cleanings, and fillings. Polaris Standard only offers coverage for vision exams and glasses.

Both plans offer coverage for medical services. Polaris Health Plus offers coverage for hospital stays, doctor visits, lab tests, and X-rays. Polaris Standard only offers coverage for doctor visits and lab tests.

Polaris Health Plus is a comprehensive plan that offers more coverage than Polaris Standard. Polaris Health Plus offers coverage for emergency services, mental health and substance abuse coverage, and out-of-network services, while Polaris Standard does not. Polaris Health Plus also offers a wider range of

prescription drug coverage than Polaris Standard. Both plans offer coverage for vision and dental services, as well as medical services.

Cost Comparison

Sunshine deducts the employee's portion of the healthcare cost from each paycheck. This means that the cost of the health insurance will be spread out over the course of the year, rather than being paid in one lump sum. The employee's portion of the cost will be calculated based on the selected health plan and the number of people covered by the insurance. The table below shows a cost comparison between the different health plans offered by Sunshine:

	Employee's cost per paycheck	
	Polaris Standard	Polaris Health Plus
Employee Only	\$45.00	\$55.00
Employee + 1	\$65.00	\$71.00
Employee +2 or more	\$78.00	\$89.00

Next Steps

We hope that this information has been helpful in understanding the differences between Polaris Health Plus and Polaris Standard. We are confident that you will find the right plan for you and your family.

Thank you for choosing Sunshine!