

2023-2024 Benefits Booklet



Prepared by Endeavor Risk Advisors for
Knight Waste Services



Introduction

As an employee of Knight Waste Services enjoying your work and making valuable contributions to business are equally vital. The health, satisfaction and security of you and your family are important, not only to your well-being, but ultimately, in terms of achieving the goals of our organization.

For the 2023 - 2024 plan year, Knight Waste Services has worked hard to offer a competitive total rewards package that includes valuable and competitive benefits plans. These programs reflect our commitment to keeping our staff healthy and secure. We understand that your situation is unique, and Knight Waste Services is offering an overall benefits package that can be shaped and molded by you to fit your needs.

This benefits booklet is a summary description of your Knight Waste Services benefit plans. If there is a discrepancy between these summaries and the written legal plan documents, the plan documents shall prevail. This booklet and plan summaries do not constitute a contract of employment.

We hope this benefits booklet, along with our additional communication and decision-making tools, will help you make the best health care choices for you and your family.



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Medical plan info



Annual Deductible

The amount you have to pay each year before the plan starts paying a portion of medical expenses. All family members’ expenses that count toward a health plan deductible accumulate together in the aggregate; however, each person also has a limit on their own individual accumulated expenses (the amount varies by plan).



Out-of-Pocket Maximum

This is the total amount you can pay out of pocket each calendar year before the plan pays 100 percent of covered expenses for the rest of the calendar year. Most expenses that meet provider network requirements count toward the annual out-of-pocket maximum, including expenses paid to the annual deductible, copays and coinsurance.



Copays and Coinsurance

These expenses are your share of cost paid for covered health care services. Copays are a fixed dollar amount, and are usually due at the time you receive care. Coinsurance is your share of the allowed amount charged for a service, and is generally billed to you after the health insurance company reconciles the bill with the provider.



Plan Types

- EPO/PPO – A network of doctors, hospitals and other health care providers
- HMO - A network that requires you to select a Primary Care Physician (PCP) who coordinates your health care.
- POS - Combines aspects of a PPO and HMO
- HDHP - A plan that has higher annual deductibles in exchange for lower premiums

Medical



Summary of Coverage

UnitedHealthcare AllSavers P6000I100LX21

	In Network	Out of Network
Individual Deductible	\$6,000	\$12,000
Family Deductible	\$12,000	\$24,000
Individual Max Out of Pocket	\$8,150	\$16,300
Family Max Out of Pocket	\$16,300	\$32,600
Co-Insurance	100%	50%
Primary Care Office Visit	\$25 copay	50% after deductible
Specialist Office Visit	\$75 copay	50% after deductible
Urgent Care	\$50 copay	50% after deductible
Emergency Room	\$300 copay	50% after deductible
Inpatient Services	20% after deductible	50% after deductible
Outpatient Services	20% after deductible	50% after deductible
Prescription Drugs	\$10/\$35/\$75/\$250	50% after deductible
Specialty Drugs	\$500	50% after deductible

	Per Pay Period Pricing
Employee	\$18.12
Employee & Spouse	\$59.01
Employee & Child(ren)	\$51.57
Employee & Family	\$96.18



Preventative Care

Wellness and Health Management

Understanding the full value of covered benefits allows you to take responsibility for maintaining good health and incorporating healthy habits into your lifestyle. Some examples include getting regular physical examinations, mammograms and immunizations. Through the plans offered by Knight Waste, all covered individuals and family members are **eligible to receive routine wellness services like these, at no cost; all copays, coinsurance, and deductibles are waived.**

Which preventative care services are covered?

The US Preventive Services Task Force maintains a regular list of recommended services that all Affordable Care Act (i.e. Health Care Reform) compliant insurance plans should cover at 100% for in-network providers. Below is a list of common services that are included in the plans offered this year:

- Routine physical exam
- Well baby and child care
- Well women visits
- Immunizations
- Routine bone density test
- Routine breast exam
- Routine gynecological exam
- Screening for Gestational diabetes
- Obesity screening and counseling
- Routine digital rectal exam
- Routine colonoscopy
- Routine colorectal cancer screening
- Routine prostate test
- Routine lab procedures
- Routine mammograms
- Routine pap smear
- Smoking cessation
- Health education/counseling services
- Health counseling for STDs and HIV
- Testing for HPV and HIV
- Screening and counseling for domestic violence



Telemedicine

Virtual care is available on your plan participants' app, web or phone



What is HealthiestYou?

HealthiestYou is a health care service that offers convenient, confidential access to quality doctors 24/7, anytime, anywhere. By scheduling a phone or video visit with one of our U.S. board-certified and licensed medical doctors, plan participants can be diagnosed, treated and prescribed medication, if necessary, for conditions like the flu, sinus infections, rashes and more. With HealthiestYou, plan participants can also price prescriptions in their area, search for providers, get an expert medical opinion on an existing condition and more.



How do I access HealthiestYou?

Plan participants can download the HealthiestYou app, visit the website at member.healthiestyou.com or call **1-866-703-1259** to set up their account. Once their account is set up, they can access all of the HealthiestYou services through the HealthiestYou app or website, and visits with a doctor by calling the number above.



What is Expert Medical Services?

In addition to the general medical services that HealthiestYou provides, plan participants also have access to Expert Medical Services through HealthiestYou. When dealing with a difficult diagnosis or questioning a treatment plan or upcoming surgery, plan participants can have their medical case reviewed at no additional cost by a leading expert who specializes in their condition. Access these services through the HealthiestYou app or by calling **1-866-904-0910**.



Dental plan info

Summary of coverage

Dental coverage is similar to regular medical insurance—you pay a premium and then your insurance will cover part or all of the cost for many dental services.

Preventative care

Professional dental care can diagnose or help prevent common dental problems, including toothaches, inflamed gums, tooth decay, bad breath and dry mouth. If conditions like these remain untreated, they can worsen into painful and expensive problems, such as gum disease or even tooth loss.

Diagnostic care

Additionally, dental health professionals are able to spot more serious health issues, including some types of cancer. That makes it even more important to see a dentist regularly.

Great for families

This coverage is also great for families. Since dental work can be very expensive, proactive dental care, such as routine cleanings, can help save children from costly issues as they age.

Specialized treatments

With dental insurance, you're investing in your smile and overall health. Beyond cleanings and routine care, dental coverage may also help pay for more specialized treatments, such as root canals or fillings.

Routine care

Dental coverage allows you to visit a dentist whenever you need to inexpensively receive preventive and diagnostic care.

See everything your plan covers by reviewing the benefits statement and overview. Reach out to HR with any questions.

UHC Dental



Summary of Coverage

	In Network	Out Of Network
Out of Network Reimbursement		90% of U&C
Annual Deductible Indiviudal	\$50	\$50
Annual Deductible Family	\$150	\$150
Annual Maximum	\$1,000	\$1,000
Preventive Services -Routine exams, X-rays, Cleanings. Sealants & Space Maintainers - under the age of 16.	100%	100%
Basic Services - Restorations, simple extractions, oral surgery, Endo/Perio, general services, anesthesia	80%	80%
Major Services- Inlays/ Onlys, Crowns, Dentures, Implants	50%	50%
Orthodontics	N/A	N/A

	Per Pay Period Pricing
Employee	\$.80
Employee & Spouse	\$2.72
Employee & Child(ren)	\$3.54
Employee & Family	\$6.73



Vision plan info

Summary of coverage

Similar to other forms of insurance, with vision care you pay a premium and the insurance company will cover part or all of your vision costs.

Preventative care

Vision coverage is important because an eye doctor can catch eye issues before they worsen. A visit with your eye doctor can determine whether you need corrective lenses and, if so, the correct prescription. Other eye concerns that will be addressed in an eye exam include checking for conditions or diseases—such as glaucoma and cataracts—which can lead to vision loss.

Plans

Vision plans typically cover things like eyeglass frames, lenses, contacts and annual eye exams. In most cases, plans have a set dollar amount that they will pay for certain items. For instance, a plan may pay up to \$130 for frames, and anything over that amount is covered by you. Although, your plan specifics may vary.

Coverage

Vision coverage does not usually cover surgeries or experimental vision services. However, vision insurance may help lower the costs of some procedures, such as laser eye surgery, even if it's not 100% covered. This will depend on the plan.

Diagnostic care

Eye doctors can even help detect some types of cancer, making regular visits even more important.

Review your benefits statement to see everything your vision plan covers. Reach out to HR with any questions.

UHC Vision



Summary of Coverage

	In Network	Out Of Network
Exams (Every 12 months)	\$10 Co-pay	Up to \$40
Standard Plastic Lenses (Every 12 months)		
Single Vision	\$25 Co-pay	Up to \$40
Bifocal	\$25 Co-pay	Up to \$60
Frames (Every 24 months)	\$150 allowance	Up to \$45
Contact Lenses (in lieu of glasses)	\$150 allowance	Up to \$125
Contact Lense Fitting	\$40	N/A

	Per Pay Period Pricing
Employee	\$1.84
Employee & Spouse	\$3.40
Employee & Child(ren)	\$3.43
Employee & Family	\$5.31



Group Life Insurance

Summary of Coverage

Plan Features		Basic Life - Group	
Employee benefit amount		\$50,000	
Maximum benefit amount		\$50,000	
AD&D benefit		\$50,000	
The following shows how much benefits are reduced at certain ages.			
Age band		Benefit reduction	
Age 65	Age 70	65% of coverage	50% of coverage

Group life is 100% covered by the employer with the option of employees adding voluntary life.

Life insurance isn’t a fun thing to think about, but, if you have people who depend on you for financial support, then life insurance is really about protecting them in case something happens to you—your designated beneficiary would collect a financial benefit upon your death.

Group life insurance coverage is a employer-sponsored safety net in case the worst happens, with no out-of-pocket costs to you. If you believe you need additional coverage, you may wish to enroll in voluntary life insurance as well.



Voluntary Life Insurance

Summary of Coverage

Plan Features		Basic Life - Voluntary	
Employee guarantee issue amount		\$50,000	
Minimum benefit amount		\$10,000	
Maximum benefit amount		The lesser of 5 x annual earnings or \$500,000	
AD&D benefit		1 x Life Insurance amount	
Spouse guarantee issue amount		\$25,000	
Dependent guarantee issue amount		\$10,000	
The following shows how much benefits are reduced at certain ages.			
Age band		Benefit reduction	
Age 65	Age 70	65% of coverage	50% of coverage

Employees must fill out an EOI form if they exceed the guaranteed issue amount.

Voluntary life insurance is similar to group life insurance, except it is paid for by you. It can provide additional financial security to you family in case the worst happens.

With voluntary life insurance, you pay a monthly premium and then your beneficiaries receive a guaranteed amount in the event of your death. Plans are typically flexible and allow you to set your contribution and payment amounts, allowing you more control.

While this type of insurance isn't fun to think about, it can be a vital lifeline for your family.

	Monthly Cost for Every \$1,000 of Employee and Spouse Life Insurance Coverage										
Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
Life	\$.10	\$.11	\$.12	\$.14	\$.20	\$.31	\$.48	\$.75	\$1.01	\$1.64	\$2.72
Dependent Children		\$5,000 - \$.60 OR \$10,000 - \$1.20									

- To cover dependents, Employee must enroll in Voluntary Life.
- Spouse rates is based on Employees age.
- All coverages term at retirement.
- There is no open enrollment for voluntary life, you must complete Evidence of Insurability for any enrollment or changes outside of being a new hire.
- Guarantee issue only applies to new hires.

Knight Waste Services

2023 - 2024 Employee Benefits Guide



Prepared by Endeavor Risk Advisors for Panoramic Doors, LLC

