



BENEFITS SUMMARY

Expresso Building Services’ benefit program allows choices that will help you obtain the Health plans suited best for you and your family. Careful benefit planning will help ensure that you and your family get the most out of your benefit plan throughout the year. Expresso Building Services offers 2 Medical plan options and two Dental plan options; Kaiser- 5000 deductible Medical, Kaiser- 2000 Deductible Medical, both plans include Vision. Kaiser- Regular Dental and Kaiser- PPO Dental. Expresso also offers three Voluntary plans through UNUM; Life, Disability and Accident. You can come on the Medical and Dental plans or make changes to your current plan option one time per year at Open Enrollment provided you have met the 60 day FT status (30 hr per week or more) requirement prior to Open Enrollment. All Voluntary plans you must work at least 20hrs per week and meet the 60 day employment requirement before being offered this optional coverage.

ELIGIBILITY

Eligibility Criteria	Benefit Plan	What you need to do:
All full-time employees normally scheduled to work at least 30 hours per week on a regular basis.	Medical(Vision included), Dental, UNUM Voluntary Benefits	✓ Complete enrollment for your selected benefits
Dependents include: spouse, domestic partner – regardless of gender, child(ren) to age 26 (including. adopted, natural, step, foster, court appointed, domestic partner’s child(ren)).	Medical (Vision Included), Dental , UNUM Voluntary Benefits	✓ Complete, sign & return a Non-Registered Domestic Partner Affidavit to Human Resources, if applicable.

- Coverage is effective the 1st day of the month following 60 days of employment if enrollment is completed within 30 days. Your enrollment is effective for the current plan year (June 1 – May 31), unless you have a Qualifying Event Status Change.
- No coverage will take effect until you have completed your enrollment.
- If you do not complete enrollment within 30 days after 60 days of Full-time employment, **you will default to “Waiving off” benefits.**
- **2018 Open Enrollment will be accessed online and you will have from 5-5-2018-5-18-2018 to enroll or make changes to your benefits.**

COST OF KAISER BENEFITS (Per Pay Check)

The table below illustrates the cost of benefits to you as an employee of Expresso Building Services.

2017-2018 EMPLOYEE COST* PER PAYCHECK FOR BENEFITS COVERAGE								
Coverage Type	\$5000 Med Deduct & Vision	\$2000 Med Deduct Buy-Up & Vision	Dental Only	PPO Dental Buy-Up	\$5000 Med Deduct & Dental Combined	\$5000 Med Deduct & PPO Dental Buy Up Combined	\$2000 Med Deduct Buy-up & Dental Combined	\$2000 Deduct Buy Up and PPO Dental Buy Up Combined
Employee Only	\$85.64	\$110.86	\$10.87	\$17.04	\$96.51	\$102.68	\$121.73	\$127.90
Employee + Spouse	\$299.75	\$350.17	\$32.60	\$44.94	\$332.35	\$344.69	\$382.77	\$395.11
Employee + Child(ren)	\$205.54	\$244.87	\$23.04	\$32.66	\$228.58	\$328.20	\$267.91	\$277.55
Employee + Family	\$481.71	\$553.59	\$51.07	\$68.65	\$550.36	\$550.36	\$604.66	\$622.24

*Medical, Vision and Dental premiums are deducted from your paycheck on a PRE-Tax basis.

If you have additional questions, please contact your supervisor and/or Human Resources Department for assistance.

