

Cubby's Group Health Insurance Plan administered by Benefit Management

Plan one (1) is a traditional plan with doctor office copays and deductible and co-insurance.

Cost per week Employee	\$47.50
Employee plus Spouse	\$101
Employee plus Child(ren)	\$101
Employee plus Family	\$116

You pay a \$30 copay when you go to the doctor (\$50 for specialist) then the next \$300 is paid 100% for covered services.

Covered services in over \$300 apply to deductible and co-insurance. Note the most out of pocket for deductible and co-insurance is \$3500.

Prescriptions are covered with copays depending on type of prescription.

Generics \$1 to \$15

You may go to any doctor of your choice since this is an open network plan. Doctors can call the phone number on your insurance card, to verify that you don't have to be in a network to have coverage.

For hospital or major medical services, you are responsible for the deductible of \$3000 and then 20% of the next \$2500 for a maximum co-insurance plus deductible of \$3500. Maximum deductible amount for family is \$6000 and co-insurance plus deductible of \$7000. You will also be responsible for copays on prescriptions after the deductible. Maximum out of pocket expenses for all expenses is \$8550 per individual and \$17,100 for a family

Teledoc consultations are available for with no copay for up to 10 visits per calendar year per individual.

Diabetic supply may be available at no cost from preferred vendors.

Not available for variable hour employees