

# 2022 Summary of Employee Benefits

This is a summary of the benefits available, open enrollment dates, address for claims, or where to call for more information.

## Allegiant Management and American Personnel

300 Lafayette Road  
Rye, NH 03870-0507

(603) 964-1109 ♦ (800) 525-2901

Fax# 603-964-1484

Email: [Insurance@allegiant-mgmt.com](mailto:Insurance@allegiant-mgmt.com)

### Eligibility:

To be eligible for insurance benefits you must routinely work at least **20 hours per week**. You are eligible to start coverage on the first day of the month following **32** days of employment. To request detailed information; complete the **Request for Benefits** form in your new hire kit or you can request information at [www.mypayrollservice.com/open-enroll/](http://www.mypayrollservice.com/open-enroll/). The information will be mailed to your home address. You must return the enrollment forms prior to your eligibility start date.

**If you do not enroll during your initial eligibility period, you must wait until the next open enrollment to elect coverage.**

### Open Enrollment:

During open enrollment you may elect coverage yourself and your dependents. Once you have selected your coverage, **you may not make changes** (e.g. adding dependents, adding or dropping coverage, etc.) until the next open enrollment period unless you have a documented life status change.

#### Open enrollment periods are:

**JANUARY 1<sup>st</sup>:** Dental, Vision, Life Insurance and Short-term Disability

**December:** Aflac

### Pre-Tax Savings:

The cost(s) of the dental, vision, life, short-term disability benefits are deducted from your paycheck on a pre-tax basis. Some of the Aflac benefits are also deducted on pre-tax basis. Pre-tax benefits lower your taxable pay which saves you taxes and increases your actual take home pay.

### DENTAL BENEFITS:

Dental benefits are provided by GBA - Group Benefits Administrators. You may visit any dentist. There are no claim forms to complete. Your dentist can bill GBA directly. There are two choices of dental plans with single, double (two person), or family coverage.

#### Dental Plan I:

**Maximum benefits (reimbursed expenses) are capped at \$750 per person per calendar year.**

##### Level 1: No Deductible

Exams- Once in a 6-month period	100% R&C*
Cleaning- Once in a 6-month period	100% R&C
Fluoride-Once each 12-months (to age 19)	100% R&C
Space Maintainers	100% R&C
<b>X-Rays</b>	100% R&C
Bitewing - Once in a 12-month period	
Full Mouth\Panoramic - One in a 3-year period	
Individual Teeth - As required by Dentist	

##### Level 2: \$15 Deductible per calendar year, 3 Deductibles per Family Coverage

Fillings- Amalgam, silicate, acrylic	70% R&C
Extractions\certain surgical procedures	70% R&C
Gum Disease Treatment	70% R&C
Root Canal\Pulpal Therapy	
Non-vital teeth	70% R&C
Denture Repair	70% R&C
Palliative (Emergency) Treatment	70% R&C

Scaling 70% R&C

\* R&C means Reasonable & Customary charges

The deductible for level 2 services was reduced to \$15 from \$25 effective 1/1/2005.

### Dental Plan II:

**Maximum benefits (reimbursed expenses) are capped at \$1,300 per person per calendar year.**

**Level 1: Same as Above**

**Level 2: Same as Above**

**Level 3:** Common Deductible with Level II

**There is a 6-month waiting period for Dental Plan II Level 3 coverage to take effect.**

Bridges *	50% of R&C
Crowns (restorative); Onlays	50% of R&C
Dentures - Complete and partial *	50% of R&C
Dentures - Rebase and Reline	50% of R&C
Dental Implants	50% of R&C

\*Full contract benefits will not be provided by the replacement of missing teeth prior to the effective date of coverage.

#### Send Dental Claims To:

**GBA - Group Benefits Administrators**  
300 Lafayette Road  
Rye, NH 03870-0507  
(603) 964-1503 ♦ (800) 447-5820

### VISION BENEFITS:

Vision insurance is provided GBA - Group Benefits Administrators. You may visit any doctor you wish. Coverage provides for reimbursement towards annual exams, glasses\frames or contact lenses up to the maximum allowable benefit. Single or family coverage. Our plan does not cover surgery to correct vision. The plan provides the following reimbursements once every 12 months from date of service.

	Deductible	Maximum Benefit
Annual Eye Exams	N/A	\$50.00
Glasses, Frames or Contact Lenses	N/A	\$125.00

\*The deductibles were eliminated effective 1/1/2005.

#### Send Vision Claims To:

**GBA - Group Benefits Administrators**  
300 Lafayette Road  
Rye, NH 03870-0507  
(603) 964-1503 ♦ (800) 447-5820

### SHORT-TERM DISABILITY INSURANCE:

This coverage provides you with supplemental income (2/3 of your average weekly wages up to

\$370.79 per week) while you are out of work due to illness, pregnancy or a non-work-related injury. Benefits are based on your wages for the month prior to the disability. You are eligible immediately if out of work due to an accident or injury, however there is a seven-day waiting period for illness or pregnancy related claims.

The maximum benefit period is 26 weeks. The premium is based on your weekly rate of pay with a maximum deduction of \$9.60 per week. The short-term disability benefit is available for employees only and is not offered under COBRA. To apply for benefits you must call American Personnel at 800-525-2901 to request a claim form that needs to be completed by you and your doctor.

### **TERM LIFE INSURANCE:**

This benefit is provided by GBA – Group Benefits Administrators for employees up to age 70 years. It is a death benefit policy that will pay your named beneficiary 1(x) your annual salary in the event of your death up to a maximum benefit of \$50,000. In the case of accidental death, the benefit becomes 2(x) your annual salary up to a maximum of \$100,000. Premiums are based on the weekly rate of pay. This is available to employees only and is not available under COBRA. You should contact GBA or American Personnel if you have any questions or need to change your beneficiary.

### **COBRA Coverage:**

Upon termination of employment, an extended leave of absence, or if your hours are reduced to less than 20 hours per week, you may continue your insurance coverage for medical, dental and vision through COBRA at your own expense. Benefits under COBRA are identical to your existing coverage. You will receive written notice sent by certified mail explaining how to continue your benefits coverage, if a qualifying event occurs. To accept COBRA, you must respond to the notice within the required time frame.

During the COBRA decision-making period, your claims will be put in a hold status, until you either accept COBRA or the time allowed for decision-making expires. **During this period, frame your pharmacy benefit will cease.** You will have to pay for your prescriptions in full and seek reimbursement from the Anthem after your COBRA coverage has been reinstated. If you accept COBRA your claims will be paid as if

there was no break in your coverage. If you decline COBRA coverage you will be responsible for any bills for service that occurred after your coverage end date. Your coverage will normally terminate on the date of your last paycheck.

### **State Disability Programs:**

California, Hawaii, **Massachusetts**, New Jersey, New York and Rhode Island have state run short-term disability plans. If you work in these states you must contribute to the state disability fund. These programs will allow you to receive disability benefits based upon your earnings if you are out of work for a non-work-related illness, injury or due to pregnancy. You should contact the State Disability office to file a claim.

Mass Family & Medical Leave: [www.mass.gov/DFML](http://www.mass.gov/DFML)

### **Aflac Insurance Benefits:**

Most benefits pay you cash instead of paying the doctor or hospital. Single or family coverage is available. These benefits can be paid out of your paycheck, some on a pre-tax basis. Your coverage is portable if you leave employment. Products may vary based on state of residence.

**Accident** – On and off the job protection for out-of-pocket expenses for individuals and families that may not be covered by medical insurance. Aflac pays cash benefits directly to you, so you can use the cash for anything you want.

**Critical Illness** – Pays you cash that can be used on medical or personal bills if you suffer a critical illness such as a heart attack, stroke, end-stage renal failure or need an organ transplant.

**Cancer** – Cash payments are made for virtually all cancer related treatments and care including experimental that can be used to help pay medical bills, deductibles, travel expenses or every day living expenses.

**Hospital** – Covers hospital stays, invasive diagnostic exams, ambulance services, surgical benefits and outpatient surgical room charges

**Disability** – Pays a cash benefit to help with living expenses for partial or full disability due to illness or an injury for 6, 12, 18 or 24 months. Monthly benefit to \$6,000. You must be covered for nine months for Maternity benefits which covers up to (6) weeks for non-cesarean or (8) weeks for

cesarean birth or longer for complications. Requires you work at least 19 hours per week.

**Life**- Whole life, term (10, 20 & 30 year), or juvenile policies available. Rates are based on age and smoke/non-smoker.

If you have questions or wish to enroll, please contact our **Aflac agent, Tay Krause at 603.818.1359, or [tay\\_krause@us.aflac.com](mailto:tay_krause@us.aflac.com).**



Or, visit your benefits page at:  
[aflacenrollment.com/AllegiantManagementCorp/U7892NH1111713](http://aflacenrollment.com/AllegiantManagementCorp/U7892NH1111713)

### **Payroll & Banking Services:**

#### **Direct deposit of payroll funds:**

We can deposit your paycheck or portion of your check into any bank in the country. It can take up to two weeks for a new deposit to take effect. We need your bank routing and account numbers. Let us know the amount or a percentage of your check to be deposited.

**For Checking:** Send or fax a voided check that shows the routing numbers along the bottom edge.

**For Savings:** Send or fax the bank routing number; account number; bank name; address and phone number.

### **Northeast Credit Union Membership:**

You may enroll on line at [www.NECU.org](http://www.NECU.org).

- Checking & Savings Accounts
- Certificates of Deposits & IRAs
- Visa Credit Cards
- Loans: Automotive, Personal, Educational, Home Mortgages and Equity loans.

**This brochure is designed to be a general summary of plan features and benefits. This is not a legal document. In all instances, the actual plan documents take precedence over information provided in this summary. Any questions should be directed to the appropriate plan administrator.**

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