THE AMERICAN CHESTNUT FOUNDATION®

Benefit Solutions Powered by
FULL HR
From recruitment to retirement

Open Enrollment November 8th-19th, 2021

Coverage Begins December 1st, 2021

$25,000 Life and Accidental Death Insurance are available for all employees

Bi-weekly Insurance Costs (26/year)

	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Medical Insurance:				
Choice HSA I64 /2V ($3,500 deductible, $35 copay PCP after ded., Rx $10/$30/$60 after ded.)	$20.00	$237.56	$170.63	$438.36
Choice Plus EDGE Hospital 5Y3 /DS ($2,000 deductible, $30 copay PCP, Rx $15/$45/$85/$200)	$20.00	$347.94	$265.95	$593.89
Dental and Vision Insurance:				
UHC Dental PPO P4880 ($50 ded. waived for exams/ cleanings/preventive, $1,000 max per person, covers orthodontia for children to age 19)	$3.00	$27.98	$30.30	$57.82
UHC Vision Plan S1004 ($10 exam, $25 materials copay, frames every 24 months, exam and lenses or contacts every 12 months)	$2.00	$4.53	$4.72	$7.43

Login to your FullHR e-Navigator to self-enroll **(CLICK HERE for How to VIDEO)**

Schedule a one-on-one virtual meeting with a licensed benefit specialist at https://calendly.com/tacf/2021.

Employees can contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA), depending on which medical plan they choose, to pay their medical costs with pre-tax dollars.

Options for Term Life Insurance, Accident Protection, Cancer Coverage, and Short-Term Disability Insurance are available. For questions, call your FullHR Licensed Professionals at (828) 919-6555.

Voluntary Benefits from Colonial Life

Individual Accident
Colonial Life's Accident insurance is an indemnity plan providing employees and their families with injury, hospital, doctor, accidental death and catastrophic accident benefits in the event of a covered accident. These benefits can help with the out-of-pocket medical and non-medical expenses associated with an accident. Benefits are paid directly to the insured unless specified otherwise and there is no coordination of benefits—benefits are paid in addition to other insurance you may have.

Cancer Assist
Colonial Life's individual cancer insurance product helps to provide valuable financial protection for America's workers and their families in times of need, when medical bills and other expenses related to cancer diagnosis and treatment may limit their ability to focus on what's most important – getting well. Employees can choose from four Benefit Levels. Features include:
• Guaranteed Renewability - Employees can keep the coverage for life as long as they pay premiums.
• Portability - Employees can keep the same coverage at the same rates if they change jobs or retire.
• Waiver of Premium - Premium payment is waived if the named insured is disabled due to cancer for longer than 90 consecutive days and the date of diagnosis is after the waiting period and while the policy is in force.
• Direct Benefit Payment - Benefits are paid directly to the insured unless they specify otherwise.
• No Coordination of Benefits - Benefits are paid in addition to other insurance your employees may have with other insurance companies.
• Health Savings Account (HSA) Compatibility - This cancer insurance is HSA-compatible and allows employers to provide coverage that can be used alongside employees' Health Savings Accounts.
• Indemnity Benefits – Pays exactly what is listed for selected plan level.

Individual Disability
Colonial Life's voluntary short-term disability insurance policy is an individual plan that is sold via payroll deduction at the workplace. It insures your paycheck by replacing a portion of your income if you become disabled because of a covered accidental injury or covered sickness. Features include:
• Total Disability and Partial Disability Benefits - Partial disability pays 50% of the total disability benefit and for up to 3 months.
• Renewability - This policy is guaranteed renewable to age 75. Premiums can be changed only if we change them on all policies of this kind in the state where the policy is issued.
• No Integration - There is no coordination of benefits at claim with other coverages. Benefits are paid regardless of benefits received from other sources. For benefit amounts over $4,000 per month, offsetting occurs during the application process.

Term Life
Colonial Life's Term Life insurance plan offers life insurance protection where the benefit remains the same through the life of the policy. At the end of the term period selected by the employee (10-, 15-, 20-, or 30-years), the policy may be continued on a yearly renewable basis, without proof of good health. Features include:
• Living benefits – options for a Chronic Care Accelerated Death Benefit Rider and Critical Illness Accelerated Death Benefit Rider gives access to the death benefit while the insured is still living.
• Option to convert all or a portion of term benefit amount to a cash value life policy (through age 75) without proof of good health.
• Guaranteed renewable to age 95, as long as premiums are paid when due.
• Spouse and Children's Term Riders are available

Accident and Cancer Assist include a $50 annual wellness benefit when you receive one of several dozen routine medical tests.

UnitedHealthcare

Your Medical Insurance Options

	UHC Choice HSA I64 /2V	UHC Choice Plus EDGE Hospital 5Y3 /DS
In-Network Plan Deductibles (ind/fam)	$3,500 / $7,000	$2,000 / $6,000
In-Network Max Out of Pocket (ind/fam)	$5,950 / $11,900	$6,000 / $12,000
Out-of-Network Plan Deductibles (ind/fam)	N/A, out-of-network not covered	$4,000 / $12,000
Out-of-Network Max Out of Pocket (ind/fam)	N/A, out-of-network not covered	$12,000 / $24,000
PCP Copay (In-Network)	$35 copay per visit, after deductible	$30 copay per visit
Specialist Copay (In-Network)	$50 copay per visit, after deductible	Designated Network*: $30 copay per visit; Network*: 20% coinsurance, after deductible
Bloodwork and X-Rays (In-Network)	0% coinsurance, after deductible	no charge
Imaging (CT scans, MRIs) (In-Network)	$300 copay per service, after deductible	20% coinsurance, after deductible
Urgent Care (In-Network)	$100 copay per visit, after deductible	$100 copay per visit
Inpatient Hospitalization (In-Network)	Facility fee: $500 copay per admission, after deductible. Physician/surgeon fees: 0% coinsurance, after deductible.	Designated Network*: $500 deductible plus 0% coinsurance, after deductible, for facility and physician/surgeon fees. Network*: $1,000 deductible plus 0% coinsurance, after deductible, for facility and 20% coinsurance, after deductible, for physician/surgeon fees.
Retail Pharmacy Tiers (In-Network, up to a 31 day supply)	$10 / $35 / $60, after deductible	$15 / $45 / $85 / $200
Mail-Order Pharmacy Tiers (In-Network, up to a 90 day supply)	$25 / $87.50 / $150, after deductible	$45 / $135 / $255 / $600

*UHC EDGE medical insurance plans include a preferred provider tier within the network: the Designated Network consists of providers and facilities chosen for the quality and cost effectiveness of their care.

For more information, log in to https://www.fullhr.com/HRIS, Click on the FullHR eNavigator link to review the Summary of Benefits and Coverage for your health insurance plan.

Disclaimer notice: Information communicated and contained within this document is based on the current group census and carrier information provided. Full^{HR}, Inc., the insurance carriers represented, and employer reserve the right to update or correct the information at any time without recourse.

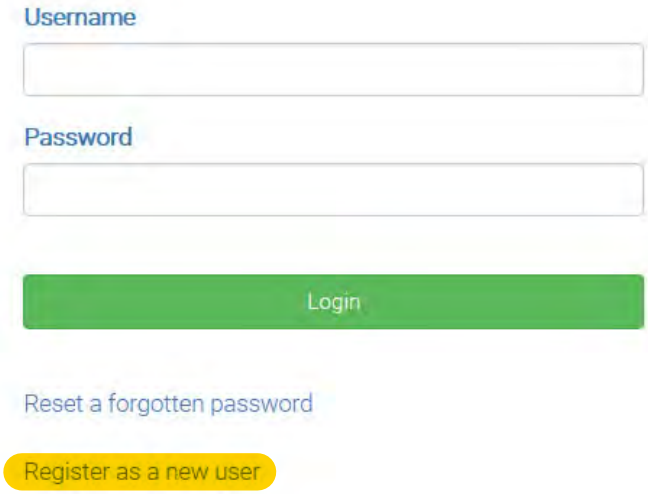
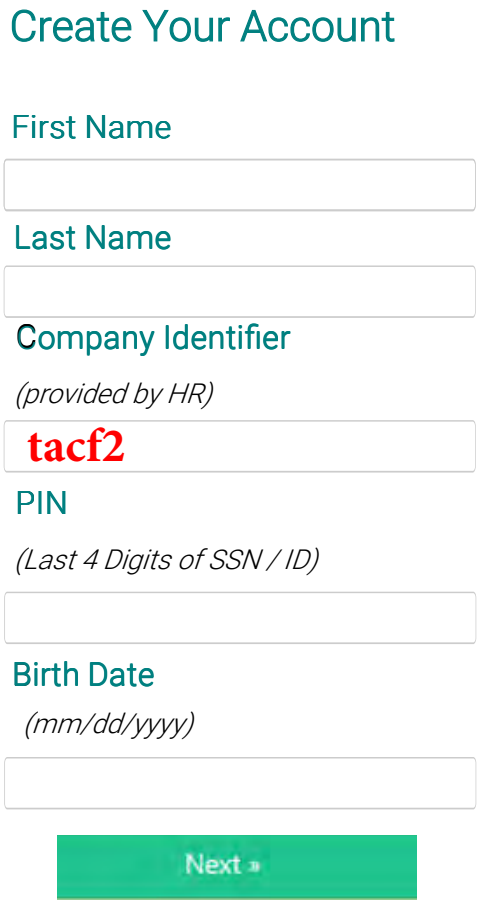
Decline/Waiver: Employees waiving coverage acknowledge, Employee may not elect coverage until 12/1/2022, unless experiencing a life event.

FULL HR
From recruitment to retirement

LOGIN/REGISTRATION

Visit FullHR e-Navigator at:
https://fullhr.com/HRIS

Click the login button if you have already created an account. Otherwise, select the link to register as a new user. Create your account by completing the required fields:

- **First Name**
- **Last Name**
- **Company Identifier**
- **PIN- last 4 digits of your SSN**
- **Birth Date**

Select Next at the bottom of the page to setup your USERNAME and PASSWORD (Step 2).