



2011-2012 Union Open Enrollment

It is time for open enrollment for the benefit Plans— Premera Medical and Dental and VSP Vision — for plan year December 1, 2011—November 30, 2012. Open enrollment signifies the time where you are allowed to authorize a change of plan, enroll/re-enroll, or cancel your participation without the need for a qualifying event.

ANNOUNCEMENTS

Some highlights of your **Medical Plan** include:

- The in-network/out-of-network deductible: individual \$3,000/\$6,000 (family deductible 3X individual)
- The in-network co-insurance: 30%
- The office visit co-payment: \$25
- The prescription drugs 2-tier program of \$15/\$35
- **The HRA was eliminated for this year's plan**

Some highlights of your **Dental Plan** include:

- The in-network/out-of-network deductible is \$50/\$150 (waived for preventative services)
- The in-network co-insurance levels are 80% for Preventative and Basic and 50% for Major.
- The calendar year maximum is \$1,500 per person. Orthodontics have a separate limit and are covered up to a \$1,000 life-time maximum for Children up to age 19.

Note: The Benefit Summaries for both the Medical and Prescription Plans are attached

Horizon Coach Lines will continue to offer employees the opportunity to participate in a full feature **Vision Plan** through VSP. The Vision Plan provides the following benefits when access in-network providers*:

- A vision exam every 12 months (\$20 co-payment)
- New Lenses (either contacts or for glasses) every 12 months (up to the \$130 Plan Allowance)
- New Frames every 24 months (up to the \$130 Plan Allowance)

Horizon Coach Lines provides you an employer paid **Life & Accidental Death and Dismemberment** Benefit of 2 times your salary up to \$250,000. Additional Life Insurance is available through LifeWise, but applications are subject to a Statement of Health and possible Medical Exam. If you are interested, please see Jon Ownbey for an application.

Completed enrollment forms should be submitted between November 10, 2011 and November 23, 2011 to Jon Ownbey in

PLAN RATES for Premera Medical & Dental and VSP Vision

Pricing includes Employer's contribution as provided in the Collective bargaining agreement

	\$3,000 Deductible Plan by Premera	Premera Dental	VSP Vision
Employee Only	\$223.63	\$48.24	\$7.99
Employee/Spouse	\$903.14	\$103.72	\$12.78
Employee/Child(ren)	\$631.32	\$152.72	\$13.05
Employee/Family	\$1,310.85	\$205.80	\$21.04

* If you choose dental only, you will be covered 100% by the company