



**LASER PRECISION**



# WELCOME TO LASER PRECISION

Plan Year: 2022-2023

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## PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

Laser Precision strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you’re understanding and maximizing your benefits and we have developed this overview for your reference.

This Benefit Guide outlines your benefit portfolio based on current coverage offering through Laser Precision, and provides you with the information necessary to make the proper coverage decisions for you and your dependents.

Benefit Elections are effective on the 1<sup>st</sup> day following 60 days of employment. If you have questions about any of the benefits mentioned in this guide, please don’t hesitate to reach out to HR or our benefit consultants at AssuredPartners.

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## WHO IS ELIGIBLE?

If you are a full-time eligible employee at Laser Precision, you are eligible to enroll in the benefits outlined within this Benefit Guide. Full-time eligible employees are those who work 30 or more hours per week. In addition, the following family members are eligible for medical, dental and vision coverage:

- Spouses
- Dependent Children to age 26

## How to enroll

Are you ready to enroll? You will have an individual meeting with a benefit specialist to review your benefits. At this time, you will be able to ask questions specific to your needs in order to determine which plan(s) are the right fit for you!

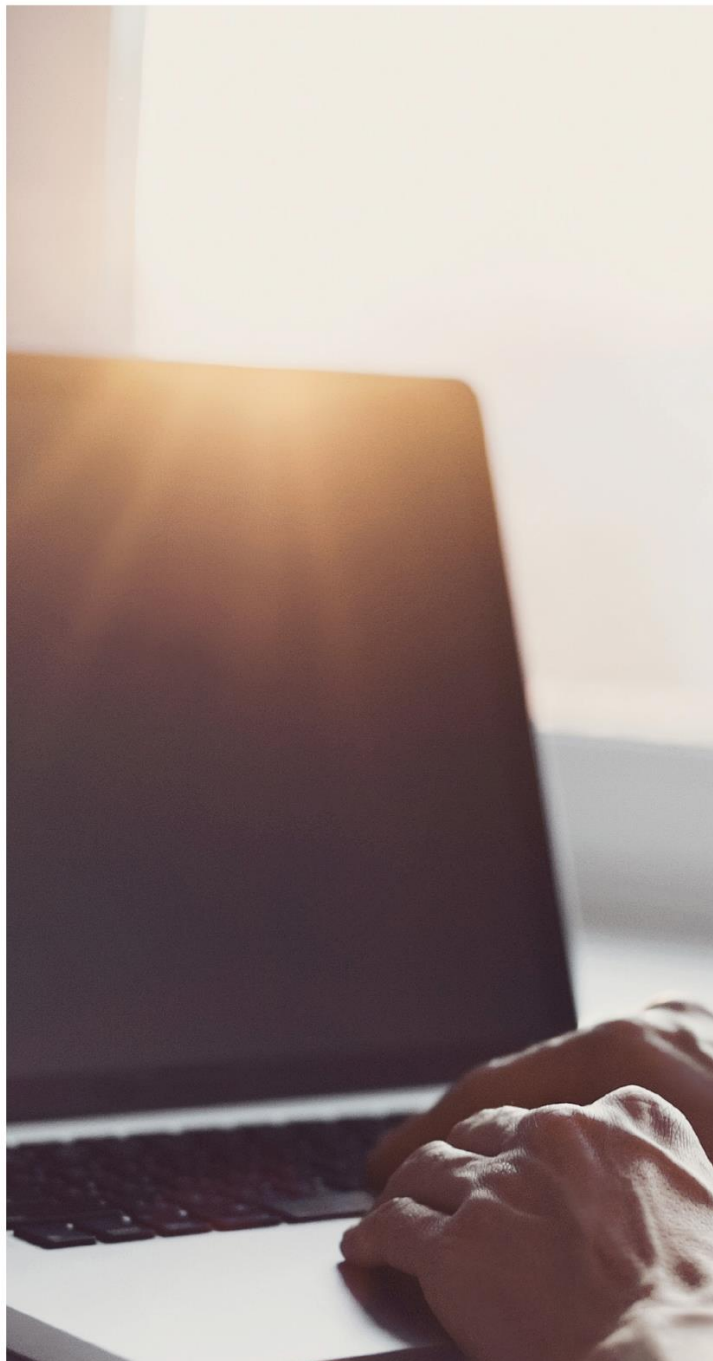
## Documents required

If you would like to enroll your dependents in Laser Precision's Group Employee Benefit plans, please submit your marriage certificate and/or birth certificates for all children to HR. If you would like to add your stepchild, please submit the supporting legal documentation stating that you are financially responsible to cover the child.

## How to make changes

Unless you experience a life-changing qualifying event, you may not make changes to your benefits until the next annual open enrollment period. Qualifying events include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in residence
- Change in employment status or a change in coverage under another employer-sponsored plan



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## HEALTH INSURANCE



Laser Precision offers three Medical plan choices: HMO, Blue Choice Options PPO or PPO

HMO or PPO?	
HMO	PPO
Coverage is provided for In-Network ONLY services, and requires the selection of a Primary Care Physician and referral to providers within the same Medical Group and Network. This plan typically has a lower premium contribution than a PPO Plan.	Coverage is provided for both In-Network and Out-of-Network providers. There is no requirement to select a Primary Care Physician or obtain referrals. This type of plan typically has a higher premium contribution than an HMO Plan.

A summary of Plan Components for each Medical Plan is provided below. These plans are effective October 1, 2022.

	HMO	Blue Choice Options PPO			PPO	
Services	In-Network	Blue Choice Opt PPO In-Network Tier 1	PPO In-Network Tier 2	Out-of-Network	In-Network	Out-of-Network
Physician Visit Copay	\$40 primary, \$60 specialist	\$20 primary, \$40 specialist	\$50 primary \$100 specialist	50% Coinsurance	\$20 doctor \$40 specialist	40% after deductible
Deductible (Individual/Family)	\$0	\$500/\$1,500	\$1,500/\$4,500	\$3,000/\$9,000	\$1,000/\$3,000	\$2,000/\$6,000
Hospitalization	\$500 per day; 1st 3 days	\$250 + 10% Coinsurance	\$500 + 30% Coinsurance	\$600 + 50%Coinsurance	20% Coinsurance	\$300 + 40% Coinsurance
Preventive Care	0%	0%	0%	50% Coinsurance	0%	0%
Emergency Room Copay	\$250	\$400 + 10% oinsurance	\$400 + 10% Coinsurance	\$400 + 10% Coinsurance	\$150	\$150
Out-of-pocket Maximum (Individual/Family)	\$3,000/\$6,000	\$4,000/\$10,200	\$5,600/\$10,200	\$12,000/\$26,400	\$3,000/\$9,000	\$6,000/\$18,000
Prescription Drug Expense Limit	\$1,000/\$3,000	\$1,000/\$3,000	\$1,000/\$3,000	\$1,000/\$3,000	\$1,000/\$3,000	\$1,000/\$3,000
Prescription Drugs						
Generic Formulary	\$10	\$0	\$0	\$5 + 25%	\$10	\$10 + 25%
Generic Non-Formulary	\$10	\$10	\$10	\$15 + 25%	\$10	\$10 + 25%
Brand Formulary	\$40	\$35	\$35	\$45 + 25%	\$40	\$40 + 25%
Brand Non-Formulary	\$60	\$75	\$75	\$85 + 25%	\$60	\$60 + 25%
Specialty	Included	\$150	\$150	50%	Included	Covered

Register through [www.bcbsil.com](http://www.bcbsil.com) in the "Blue Access for Members" program offering detailed benefit, eligibility and secured historical claims data. In addition, available tools, resources, wellness programs and discounts.

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Employee premium contribution deductions are provided below and are effective October 1, 2022.

Laser Precision, LLC contributes 70% of employee-only rate on all plans. In addition, Laser Precision pays 70% for dependents on HMO, and 50% on Blue Choice Options and PPO plans.

EMPLOYEE BI-WEEKLY DEDUCTIONS 2022 - 2023				
	Employee Only (Employer Portion)	Employee & Spouse (Employer Portion)	Employee & Children (Employer Portion)	Employee & Family (Employer Portion)
HMO	\$67.81 (\$158.23)	\$157.91 (\$367.56)	\$132.11 (\$308.25)	\$221.93 (\$517.85)
Options PPO	\$70.58 (\$164.71)	\$261.70 (\$285.25)	\$217.41 (\$240.95)	\$373.24 (\$396.79)
PPO	\$82.69 (\$192.96)	\$265.26 (\$375.52)	\$213.37 (\$323.63)	\$395.93 (\$506.20)

EMPLOYEE SEMI-MONTHLY DEDUCTIONS 2022 - 2023				
	Employee Only (Employer Portion)	Employee & Spouse (Employer Portion)	Employee & Children (Employer Portion)	Employee & Family (Employer Portion)
HMO	\$73.46 (\$171.42)	\$171.07 (\$398.19)	\$143.12 (\$333.94)	\$240.43 (\$561.00)
Options PPO	\$76.46 (\$178.44)	\$283.51 (\$309.02)	\$235.53 (\$261.03)	\$404.35 (\$429.85)
PPO	\$89.58 (\$209.04)	\$287.37 (\$406.81)	\$231.15 (\$350.60)	\$428.93 (\$548.38)

# WELCOME TO LASER PRECISION

## DENTAL INSURANCE



In addition to protecting your smile, dental insurance helps pay for dental care and includes regular exams, cleanings and x-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

A summary of Plan Components for the Dental Plan is provided below. This plans is effective October 1, 2022.

TYPE OF SERVICE	AMOUNT YOU PAY
Preventive Services	Exams, cleanings, x-rays, fluoride \$0 deductible, 100% coinsurance
Deductible	Applies to major services only \$50 individual \$150 family
Basic Services	Fillings, simple extractions, periodontal maintenance 80% in-network, 80% *out-of-network coinsurance
Major Services	Oral surgery, root canal, crown, endodontics 50% in-network, 50% *out-of-network coinsurance
Annual Maximum**	\$2,000 Orthodontia - Children only up to age 19 = 50%/\$1,200 lifetime maximum
Bi-Weekly Pay Deductions	Employee only - \$15.28/Family - \$50.08
Semi-Monthly Pay Deductions	Employee only - \$16.55/Family - \$54.26

*\*When you receive care from an out-of-network provider, benefits will be based on the 99th percentile of usual and customary charges*

*\*\*A portion of unused annual maximum amount is available to roll-over to the following benefit year - see Benefit Summary for further detail*



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## VISION INSURANCE

Driving to work, reading a news article, watching TV, and cell phone, computer or tablet use are normal daily activities. Your ability to perform these activities, depends on your vision and eye health. Vision insurance can help you maintain your vision health as well as detect various health problems.

Laser Precision's vision insurance entitles you to specific eye care benefits. Our policy through Principal covers routine eye exams, visual testing/measurement, and provides specified dollar amounts or discounts for the purchase of vision materials (eyeglasses and contact lenses).

If you seek the services from an in-network provider, your benefits include the following:

- Routine vision exams (every 12 months)
  - \$10 copay
- Prescription Glasses (every 12 months)
  - \$25 copay
  - \$130 allowance on frames with 20% discount off amount over allowance
- Elective Contacts (every 12 months instead of glasses)
  - Up to \$60 copay for exam
  - \$130 allowance on elective lenses
- Extra savings on Glasses and Sunglasses
- Average 15% discount on laser vision correction

Bi-Weekly Payroll Ded	Employee only - \$3.07 Employee + Family - \$7.20
Semi-Monthly Payroll Ded	Employee only - \$3.33 Employee + Family - \$7.80





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## BASIC LIFE/AD&D INSURANCE



Life insurance can help provide for your loved ones if something were to happen to you.

Laser Precision offers enrollment in a \$25,000 Group Life/Accidental Death and Dismemberment benefit.

Bi-Weekly payroll deduction \$3.16 / Semi-Monthly payroll deduction \$3.42

Please make sure your updated Beneficiary information is on file with HR. You may update your Beneficiary designation at any time.





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## ADDITIONAL BENEFIT OFFERINGS

Our benefit carriers offer additional discounts and benefit programs as inclusive of your membership and plan participation! Please be aware of these additional programs and keep the information readily available for yourself and your enrolled dependents. The following programs are offered through Principal. These discounts are NOT insurance.

### LASER VISION CORRECTION DISCOUNT - Imagine your life free from glasses and contacts.

- 15% off standard pricing or 5% off promotional pricing on Lasik through the National Lasik Network, administered by LCA-Vision, Inc.
- [www.principallaski.com](http://www.principallaski.com)
- 888-647-3937

### WORLDWIDE TRAVEL ASSISTANCE

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

- Pre-Trip Assistance – Minimize travel hassles by calling pre-departure for assistance
- Immediate Attention for Emergencies While Traveling - While traveling more than 100 miles from home you may access Travel Assistance services 24/7
- Emergency Travel Support Services – Assistance with interpreters, baggage, document replacement, and more
- Medical Assistance – assistance locating, communicating, and coordinating with medical providers
- Identity Theft
  - Education and Prevention – guides and tips
  - Recovery Information – instructions and guidelines
  - Assistance - case managers are available 24 hours a day, seven days a week
- [www.principal.com/travelassistance](http://www.principal.com/travelassistance)

### WILL & LEGAL DOCUMENT CENTER

Consider creating your simple legal documents online. These online resources and tools, provided by ARAG, are easy to use.

You and your spouse can create, print and store essential legal documents – such as a will, living will, healthcare power of attorney, durable power of attorney, and medical treatment authorization for minors. In addition, you can access estate planning tools and a personal information organizer.

[www.ARAGwills.com/Principal](http://www.ARAGwills.com/Principal), group number #1115078

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## IDENTITY THEFT KIT

Be proactive in protecting one of your most important assets – your identity. If your identity is stolen, despite your best efforts, you'll get valuable tips on how to restore it.

[www.ARAGwills.com/Principal](http://www.ARAGwills.com/Principal), group number # 1115078

## BENEFICIARY SUPPORT

Get help coping with the death of a loved one. Beneficiaries receive help coping with the emotions and financial decisions that surface when a loved one dies. Services include grief support from Magellan Healthcare and financial review from Principal.



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## CONTACT INFORMATION

<b>AssuredPartners - Account Manager</b>	630-433-3017	emilio.martinez@assuredpartners.com
<b>Medical</b> HMO Customer Service Blue Options Customer Service PPO Customer Service Prime Therapeutics – Prescription Drug	800-892-2803 800-541-2768 800-541-2768 800-423-1973	BlueCross BlueShield of Illinois www.bcbsil.com   www.myprime.com
<b>Dental</b>	800-247-4695 Prompt 3 = Member	Principal www.principal.com/dentist
<b>Vision Service Plan (VSP) Choice PPO Vision Provider Network</b>	800-877-7195	VSP www.vsp.com PO Box 997105 Sacramento, CA 95899-7105
<b>Life &amp; AD&amp;D</b>		Principal www.principal.com

*The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the carriers and your employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.*