



## Health Insurance Policy of Dice IT Solutions d/b/a TechProjects

**Our company's current Health Insurance policy is provided by National General Benefit Solutions - Level Funded Self-Insured Program,**

**Our current Policy's plan name is "Core Value RBP"**

**Pharmacy benefit Manager is provided by "CIGNA".**

**Our current health insurance Policy period is from June 2020 to this May 2021**

### **Important things to know more about the plan:**

The Core Value plan allows members to see any provider of their choice; there is no network. This plan uses a multiple of the Medicare allowable amount as the basis for reimbursement of providers and facilities. Here's how it works:

- With the NGBS Core Value plan, there is no participating provider network, except for purposes of pharmacy benefits and transplant services. The appropriate level of payment for covered charges is determined in accordance with a multiple of the applicable Medicare reimbursement rate or other derived equivalent, as set forth in the plan.
- You can go to any doctor or hospital; simply show your Medical ID card to the provider. If they have any questions, they can call the Customer Service number on the back of your card.
- You will receive an Explanation of Benefits (EOB) showing your Patient Responsibility. This includes copays, coinsurance, charges for non-covered services and deductible amounts.
- Your provider will send you a bill for any amounts due to them. This bill should not exceed the Patient Responsibility as shown on your EOB.
- If your bill shows an amount that exceeds the Patient Responsibility on your EOB, call the MAP Team immediately. MAP will work with your provider to resolve any inconsistencies on your bill. Afterward, you'll receive a letter explaining the resolution.

### **Health Insurance deductions per biweekly paycheck**

TechProjects deduct following deductions for the Health insurance premium company pays on behalf of employees on Bi-weekly Basis:

Coverage	Employee Contribution (Deduction per Paycheck-Biweekly)
Full Family Medical Coverage Only	\$145.00
Employee + Spouse Medical coverage Only	\$97.00
Employee + Child Medical coverage Only	\$95.00
Employee Medical coverage Only	\$45.00



## Dental & Vision Insurance through United Health Care (UHC)

Our employees are eligible for Dental and Vision Insurance through The United Health Care (UHC) which is administrated by FNA Insurance Services Inc.

Policy Number 08U4208.

Important things to know more about the plan:

### Dental Insurance

Flexible plans to fit your budget and employee needs. With Dental:

- Oral cancer screening benefit.
- Prenatal dental care benefit.
- Orthodontia benefits.4
- Option to add extra cleanings, white fillings, and dental implants.
- Growing national network of more than 104,000 dentists.

Reward healthy habits.

Add plan features that help keep costs down, while rewarding employees who get their routine dental care.

- Consumer MaxMultiplier.
- Preventive MaxMultiplier

### Dental Insurance deduction costs Per biweekly Paycheck

TechProjects deduct following deductions for the Dental insurance premium company pays on behalf of employees on Bi-weekly Basis:

Coverage	By-Weekly Cost of Dental Insurance from December 2019 – Renewable every December.
Full Family Dental Coverage Only	\$39.85
Employee + Spouse Dental coverage Only	\$25.62
Employee + Child Dental coverage Only	\$25.86
Employee Dental coverage Only	\$12.80

### Vision Insurance

Choice and savings, with flexible options for funding, design and copays, frequency and custom benefit solutions. With Vision:

- Generous frame allowances.



- Standard scratch-resistant coating.
- Polycarbonate lenses for children.
- Optional covered-in-full contact lens.
- Network of 85,000+ private and retail vision providers, including Costco Optical, Target Optical and Warby Parker.

Competitive discounts on:

- Popular contact lens brands.
- LASIK at Laser Vision Network of America.<sup>2</sup>
- Hearing aids from hi HealthInnovations.
- Non-prescription sunglasses.

### Vision Insurance deduction costs Per biweekly Paycheck

TechProjects deduct following deductions for the Vision insurance premium company pays on behalf of employees on Bi-weekly Basis:

Coverage	Bi-weekly Cost of Vision Insurance from December 2019 – Renewable every December.
Full Family Vision Coverage Only	\$8.91
Employee + Spouse Vision coverage Only	\$5.40
Employee + Child Vision coverage Only	\$6.32
Employee Vision coverage Only	\$2.84