

	<b>MEC Plan</b> (Preventative Only Coverage)	<b>Standard Indemnity Plan</b>	<b>Both MEC Plan AND Standard Indemnity Plan</b>	<b>Major Medical (Blue Cross/Blue Shield-Statewide Network)</b>
<b>Plan Description:</b> A full Summary of Coverage is available via the Company's Employee Service Center	<ul style="list-style-type: none"> <li>Provides only preventative services as described in the ACA.</li> <li>Does not provide hospitalization or emergency room benefits</li> <li>Only doctor visits scheduled for preventative services are covered.</li> <li>No deductible before services can be used</li> </ul>	<ul style="list-style-type: none"> <li>Provides up to 6 routine doctor visits per year with a maximum of \$90 per visit</li> <li>Provides no copay phone/video/mobile app visits with a doctor 24/7/365 who can diagnose, treat and prescribe medication.</li> <li>Hospital Stays, Emergency Room access and Surgical Procedures</li> <li>Key features include no deductibles, pre-existing condition limitations, waiting periods and is guarantee issue.</li> <li>Discounted Prescription Drugs</li> </ul>	<ul style="list-style-type: none"> <li>Provides ALL benefits from MEC Plan <b>and</b> Standard Indemnity Plan</li> </ul>	<ul style="list-style-type: none"> <li><b>You must pay the first \$7,050 dollars per member as a calendar year deductible before insurance begins to pay benefits</b></li> <li>Your maximum out of pocket limit per year is \$7,050 for individual coverage, and \$14,000 for Employee + Child(ren)</li> <li>Premiums, Prescription drugs, and balance billed charges are not included in the out of pocket limit.</li> <li><b>You are required to contact the benefits department and fill out a separate application prior to being accepted into the plan</b></li> </ul>
<b>Weekly Premiums</b>	<p><b>Employee =</b> \$ 15.23/week</p> <p><b>Employee + Child(ren) =</b> \$ 23.31/week</p> <p>These premiums will be deducted pre-tax from your weekly paycheck</p>	<p><b>Employee=</b> \$ 17.81/week</p> <p><b>Employee + Child(ren) =</b> \$ 30.06/week</p> <p>These premiums will be deducted pre-tax from your weekly paycheck</p>	<p><b>Employee=</b> \$ 33.04/week</p> <p><b>Employee + Child(ren) =</b> \$ 53.37/week</p> <p>These premiums will be deducted pre-tax from your weekly paycheck</p>	<ul style="list-style-type: none"> <li>You will pay 9.61% of all wages earned, towards premium. Kimco will contribute remainder of premium for employee only coverage.</li> <li>You are solely liable for dependent coverage amounts</li> </ul> <p><b>Employee Only Coverage:</b> \$482.49/month <b>Employee + Child(ren) Coverage:</b> \$940.86/month</p>
<b>Effective Date</b>	<b><u>Effective the Friday of your first payroll deduction. Coverage is on a weekly basis (begins on Friday to Thursday)</u></b>			<ul style="list-style-type: none"> <li>Effective the 1st day of the month following 59 days of employment (we consider your first day of employment as your first day of work)</li> <li><b>If you are interested in this plan, please contact the Benefits department at 949-331-1155 and we will send you the required enrollment information.</b></li> </ul>
<b>Additional Benefits</b>		<b>Employee Only Coverage (deducted weekly)</b>		<b>Employee + Child(ren) (deducted weekly)</b>
Dental		\$4.75		\$8.55
Vision		\$2.02		\$3.72
Short Term Disability <i>(pays up to \$125/week for up to 26 weeks)</i>		\$3.50		Not Available
Life Insurance <i>Employee coverage= \$20,000 Children coverage (6 mos to 26 yrs)= \$1,250 Infant (10 days to 6 mos) = \$200</i>		\$2.25		\$2.53

**To Enroll In MEC, Fixed Indemnity, Dental, Vision, STD and Life Insurance:** Complete the enrollment forms following this document.

**To Enroll In Major Medical Only:** Please contact the Benefits Department at 949-331-1155 and we will send you the required enrollment information.

**\*\* If you enroll, your elections CANNOT be changed during the plan year (the plan ends on 12/31 of each calendar year), unless a qualifying event occurs. A qualified life event is defined as: A change in life such as marriage, divorce, death, birth of a child or loss of other insurance coverage, etc. In any of these cases, you will only have 30 days from the date of the qualified event to enroll/cancel coverage.**

Full plan summaries are available at the Company's Employee Service Center