



2021 Employee Benefit Guide


Plan Year

January 1, 2021- December 31, 2021



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Medical Plan

	BVDF Choice HSA	BU5K Navigate HMO with HSA	BU25 Choice Direct HRA (65+ Plan)
Medical Plan Benefits	In-Network	In-Network	In-Network
Plan Year Deductible (Non-Embedded)	\$5,000 Individual \$10,000 Family	\$5,000 Individual \$10,000 Family	\$5,000 Individual \$10,000 Family
Out-of-Pocket Maximum (includes deductible and all copays) Once the out-of-pocket maximums is met, all covered expenses are paid at 100%	\$6,750 Individual \$13,500 Family	\$6,750 Individual \$13,500 Family	\$7,900 Individual \$15,800 Family
Preventive Care	100% No Deductible	100% No Deductible	100% No Deductible
Referrals Required for Specialist	No	No	No
Primary Physician Office Visit	80% After Deductible	80% After Deductible	\$20 Copay
Specialist Office Visit	80% After Deductible	80% After Deductible	\$35 Copay
Virtual Visit	100% After Deductible	100% After Deductible	100% after Deductible
Diagnostic Lab & X-Ray	80% After Deductible	80% After Deductible	80% After Deductible
Major Diagnostics Freestanding Major Diagnostics Hospital	80% After Deductible 60% After Deductible	80% After Deductible 60% After Deductible	80% After Deductible
Urgent Care	80% After Deductible	80% After Deductible	\$60 Copay
Emergency Room Care	80% After Deductible (Waived if admitted)	80% After Deductible (Waived if admitted)	\$150 Copay (Waived if admitted)
Inpatient Hospital Stay Outpatient Surgery Freestanding Facility	80% After Deductible	80% After Deductible	80% After Deductible
Outpatient Surgery Hospital Facility	60% after deductible	60% after deductible	60% after deductible
Prescription Drugs	3 Tier Advantage PDL	4 Tier Essential PDL	3 Tier Advantage PDL
Tier 1	\$10 After Deductible	\$10 After Deductible	\$10
Tier 2	\$30 After Deductible	\$35 After Deductible	\$35
Tier 3	\$50 After Deductible	\$70 After Deductible	\$70
Tier 4	NA	\$200 after deductible	NA
Mail Order (90-day Supply) Tier 1, 2, 3, 4	2.5x retail After Deductible	2.5x retail After Deductible	2.5x retail

Medical Plan

Terre Hill offers a choice of three comprehensive medical programs through United Healthcare:

- Choice HSA
- Navigate HMO with HSA
- Choice HRA for those age 65 and older

UHC plans cover in network services only. The medical plan deductible resets each year on January 1st. Below is a plan comparison chart with plan features.

	No referrals required	Nationwide network	No PCP required	Pharmacy benefits
Choice HSA	•	•	•	Advantage Formulary
Navigate HMO		•		Essential Formulary (CVS and Target excluded)
Choice HRA (available to employees over age 65)	•	•	•	Advantage Formulary

UHC Navigate HMO plan features:

- Requires you and enrolled dependent(s) to select a participating UHC Primary Care Physician
- Referrals are required from your Primary Care Physician for you to see a network specialist

Referrals are submitted by your provider through the UHC online portal

To look up participating HMO doctors go to welcometouhc.com/navigate to Find your PCP.

To look up participating UHC Choice HSA or Choice HRA providers go to <https://www.uhc.com/find-a-physician>

Prescription Drug Coverage: The UnitedHealthcare **Prescription Drug List (PDL)** is a list of commonly prescribed medications covered by the plans. Medications are placed into tiers that represent the cost you pay out of pocket. To look up prescriptions on the UHC website go to www.WelcometoUHC.com.

- For Navigate HMO PDL: Under BENEFITS, select PHARMACY Benefits, then select Search Essential PDL.
- For Choice HSA or HRA PDL: select 3 Tier Advantage PDL (CVS and Target are not in network with the Essential PDL)

Health Savings Account (HSA)

An HSA is a personal savings account that can be used to pay for medical, dental, vision, prescriptions, and other qualified medical expenses. If you contribute on a pretax basis, you will save money by reducing your taxable gross income, spending pre-tax dollars for medical care, and growing your HSA tax free.

Terre Hill Concrete will contribute up to \$1,000 to the HSA for members who are not eligible for the HRA. Contributions will be deposited into your HSA in four (4) quarterly installments of \$250.00 for each eligible employee under the health plan in 2021. Employees who participate in the plan may elect to contribute additional money to their HSA on an individual pretax basis via bi-weekly payroll deductions. For additional questions please contact Human Resources.

Contributing to your HSA

The IRS sets limits on how much you can contribute each year. If you are 55 or older, you can add an extra amount each year. This is called a “catch-up” deposit.

- In 2021, you can contribute \$3,600 for an individual and \$7,200 for a family.
- The “catch up” contribution for 2020 is \$1,000.
- Maximums include Terre Hill Concrete’s \$1,000 contribution.

HSA’s Offer Tax Advantages

Money can go in tax-free.

Any contributions you make through a pre-tax payroll deduction program may reduce your taxable income. Money you contribute on your own is tax deductible, subject to annual contribution limits. Interest and earnings are tax-free.

You won’t be taxed on interest and earnings on your account, your money grows tax free.

Qualified Health Expenses

Money in your HSA can be used to pay for qualified medical expenses such as:

- Medical deductibles
- Prescriptions
- Over-the-counter products
- Dental Care
- Laser Eye Surgery
- Orthodontia

Health Tools & Resources

Take Advantage of The Many Tools and Resources Available to You

Start by visiting the member website at www.uhc.com. Take a few minutes to register online. Then you can log on from your computer, tablet or mobile device. Set up your account today at

www.myuhc.com > Register Now

Online Health Tool Put Healthcare in Your Hands

Download the UnitedHealthcare App to:

- Find nearby care options in your network
- See your claim details and view progress towards your deductible
- View and share your health plan ID card
- Video Chat with a doctor – without leaving the app.

Simple ways to Save

Stay in the network. Doctors and facilities in the network have agreed to provide services at a discount, staying in network makes sense.

Sign in to myuhc.com > Find Care & Costs to locate

- Labs
- Hospitals
- Mental Health professionals
- Network doctors Pharmacies
- And much more

Health and Wellness

Sign up for Rally on myuhc.com. It's a program to help you move more and eat better. It even rewards you for your progress.

- Take your health survey
- Pick your focus
- Earn rewards

Get Care 24/7 by video Virtual Visits

Virtual visits allow you to chat with a doctor 24/7 from your computer or mobile device for everyday conditions like the flu, colds, infections and more.

Doctors can diagnose and treat a wide range of non-emergency medical conditions including without an appointment. The doctor can provide a diagnosis and if appropriate, send a prescription to your local pharmacy. Doctors can diagnose and treat a wide range of non-emergency medical conditions including: Sore throats, Allergies, eye infections, common rashes and more.

Dental Plan

Benefit eligible employees and their dependents may enroll in dental benefits through Ameritas. Although you may go to any dentist you wish, your plan maximum will stretch further when you go to Preferred Provider who offers discounts on their usual fees.

A pre-treatment estimate is recommended for any service estimated to cost over \$300. Please consult with your dentist for further information.

Dental Plan Benefits		
Plan Type	Plan 1 Low PPO	Plan 2 High PPO
Plan Year Deductible	\$50 Individual \$0 Family *No Family Maximum	\$50 Individual \$150 Family
Annual Maximum Benefit Per Person	\$1,000	\$1,500
Type I Services Preventive Care	Maximum Covered Expense	100% Deductible Waived
Type II Services Basic Care	Maximum Covered Expense	90%
Type III Services	Maximum Covered Expense	60%
Orthodontic Services	Not Covered	Not Covered

**To find an In-Network provider in your area, you may visit <https://dentalnetwork.ameritas.com/>



Life and Disability Benefits

Terre Hill Concrete provides Life and Accidental Death & Dismemberment (AD&D), Short- and Long-Term Disability Insurance for full-time employees through Mutual of Omaha (MOO).

These benefits are 100% Employer Paid and offered to all eligible employees.

Group Life and AD&D	
Life and AD&D Benefit Amount	\$10,000
Age Restrictions	Age 65, amounts reduce to 65% Age 70, amounts reduce to 40% Age 75, amounts reduce to 25%
Short Term Disability	
Weekly Benefit %	66 2/3%
Maximum Weekly Benefit	\$2,500
Elimination Period	8 days
Benefit Period	Up to 26 weeks
Long Term Disability	
Monthly Benefit %	Class I: 60% Class II: 50% Class III: 50%
Maximum Monthly Benefit	\$5,000
Elimination Period	180 days
Benefit Period	SSNRA

Voluntary Life/ADD

As a Terre Hill Concrete employee, you are eligible to enroll yourself, your spouse and your dependent children in Mutual of Omaha (MOO) Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance. There are different benefit levels available for you, your spouse and your dependent children (please see the chart below for more details). This benefit is paid by you with post-tax dollars and you may be required to submit Evidence of Insurability for review before benefits are approved by MOO.

Voluntary Life and AD&D	
Employee Benefit Maximum	Increments of \$10,000 to a maximum of \$300,000 but not to exceed more than 5 times employees' annual salary.
Guarantee Issue	5 times annual salary, up to \$150,000. The "Guarantee" means you are not required to answer health questions to qualify for coverage up to the specified amount.
Spousal Coverage	\$5,000 Minimum not to exceed \$150,000
Child Coverage	\$2,000 Minimum not to exceed \$10,000

**For individual rates please see your Human Resources Administrator.

USI Benefit Resource Center

Welcome to the Benefit Resource Center

Terre Hill provides access to the USI Benefit Resource Center (BRC), designed to provide you with assistance with all your benefit and claims issues. Let our experienced Personal Benefit Advocates assist you and your family with researching escalated claims, eligibility problems and any other benefit related assistance you may need.



USI Benefit Resource Center

1 (855) USI – 6699 (Toll Free)

BRCEast@usi.com

Monday – Friday 8:00 AM – 5:00 PM EST



Plan Contact Information

Have Questions? Need Help?

Carrier	Telephone	Website
Personal Benefits Advocate		
USI Benefit Resource Center	1-855-874-6699	Email: BRCEast@usi.com
Health Benefits		
United Healthcare	866.314.0335 H.S.A 866.633.2446 Non-H.S.A.	www.myuhc.com
Dental Benefits		
Ameritas	1-800-487-5553	www.ameritas.com
Life AD&D/STD/LTD		
Mutual of Omaha (MOO)	1-800-769-7159	phillyservice@mutualofomaha.com

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