

## Employer Paid Benefits

### Dental Arkansas Blue Cross Blue Shield

- Pays 100% for Diagnostic and Preventative Services with no deductible.
- Pays 80% after deductible for Basic Services such as fillings, root canals, oral surgery, and simple extractions.
- Pays 50% after deductible for Major Services such as crowns, inlays, and surgical periodontics.
- Pays 50% for Orthodontics up to \$1,500 lifetime maximum after deductible.
- \$50 deductible per calendar year with \$1,500 annual maximum.

Employee Only	\$0.00/month
Employee & Spouse	\$34.72/month
Employee & Child(ren)	\$32.19/month
Employee & Family	\$59.27/month

### Hospital Confinement Plan USABLE Life

- Covers all full-time employees for overnight hospital stay due to accident or illness.
- No pre-existing clause.
- Pays regardless of existing health plan or other coverage.
- Pays \$100/day first day, \$62 day 2-10 days, \$31/day after 10 days. Maximum payment period is 365 days.
- Provides an intensive care benefit up to 30 days.
- Extra buy up benefits available for employees and employees' family.
- Premiums are payroll deducted.

### Group Life/Accidental Death & Dismemberment USABLE Life

- Covers all full-time employees for \$25,000/\$25,000 AD&D. An optional buy up of \$10,000 spouse coverage and \$5,000 dependent coverage is available.
- All full-time employees are covered regardless of health status or age.
- Provides a free Online Will Preparation Service for employees.
- Identity Theft Protection information made available to employees.
- An insured employee who terminated employment can convert the group term life to an individual policy without evidence of insurability.

### Long Term Disability USABLE Life

- Employees may elect up to 60% of his/her income, to a maximum benefit amount of \$5,000 per month.
- Plan pays for 24-hour coverage, including on-the-job injuries.
- Benefits are paid after the 180 day elimination period.
- Plan pays benefits up to 24 months if you can not perform your own occupation.
- 3/6/12 pre-existing conditions: Those for which an employee received medical treatment, took prescribed drugs or medicines or consulted a doctor during the 3 months immediately prior to his/her most recent effective date of insurance. If a disability, due or contributed to by that condition, begins before the employee has been insured for 12 months, the disability will not be covered unless no treatment was received for 6 months consecutively after the effective date.

## General Information

Arkansas Blue Cross Blue Shield	USABLE Life
Call 888-223-4999 or visit <a href="http://www.blueadvantagearkansas.com">www.blueadvantagearkansas.com</a>	Call 800-370-5658 or visit <a href="http://www.usablelife.com">www.usablelife.com</a>

**Important Note:** This benefit summary provides a very brief description of insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. The policies set forth the rights and obligations of covered persons and insurers. Please be aware that certain limitations and exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility.