

2025 Benefits Highlights

KC Trailer Proz

October 30, 2024

Benefits Overview

At KC Trailer Proz, we are committed to the health and prosperity of our team. All full-time employees are eligible to participate in the health, dental, and vision coverage provided by BlueKC.

For Health insurance, the company will contribute \$150 monthly for all enrolled employees. Employees may also enroll eligible family members in the health and dental plans at full monthly costs associated for the plan.

This document highlights key features only. It is important that you review the plan summaries and related resources.

[Annual Enrollment Deadline: November 22](#)

New Employees and Changes

New employees will be eligible to participate in the plans:

- *For Health, Dental, and Vision:* First day of the month following 60 days after date of hire.

Existing employees will be eligible to alter plan selection at annual enrollment or mid-year due to a special enrollment period.

- “Life Events” alter eligibility changes. Typical life events include losing or gaining other qualified coverage (for example, when a spouse change jobs), or marriage or birth of a child. If an employee believes they may be eligible for a change mid-year, contact your manager or Premier Network promptly.
- There is a 30-day change window, and once that has passed, coverage changes cannot be made.

Health Insurance Plans

Employees have a choice of three health insurance plans insured by Blue Cross of Kansas City (“BlueKC”). All plans cover preventive services at no cost to participants and emergency coverage nationwide. In addition, all plans provide comprehensive coverage after reaching the out-of-pocket maximum. There are several key differences between the plans. We encourage employees to carefully consider the coverage and provider network differences before enrolling.

	Spira Care 8000	First Spira 5000	PCB Saver 6000
Company	BlueKC	BlueKC	BlueKC
Network	BlueSelect Plus (BSP) + Spira Care Clinics	BlueSelect Plus (BSP) + Spira Care Clinics	Preferred Care Blue (PCB)
First Dollar Coverage (coverage before the deductible is met)	Spira Centers - \$0 Non-Spira Providers— Ded/Coins <i>Prescriptions</i> \$5 low-cost generic \$30 generic D+\$120 preferred D+30% non-preferred	\$0 @ Spira clinics 4 @ \$25 PCP 4 @ \$25 specialist <i>Prescriptions</i> \$5 low-cost generic \$20 generic \$75 preferred D+30% non-preferred	Deductible + Coinsurance <i>Prescriptions</i> Deductible + Coinsurance
Deductible (Ind.)	\$8,000	\$5,000	\$6,000
Co-Ins (member %)	20%	20%	50%
OOP Max (Ind.)	\$9,200	\$7,200	\$7,500
HSA eligible?	No	No	Yes
Out-of-Network?	No	No	Yes

For employees adding their spouse and/or children, there are individual deductibles and out-of-pocket (“OOP”) maximums, plus family limits. The family limits are 2x the individual limits.

For more plan details:

www.premier.network/blue25/spira-care-8000

www.premier.network/blue25/first-spira-5000

www.premier.network/blue25/saver-pcb-6000



Health Insurance Provider Networks

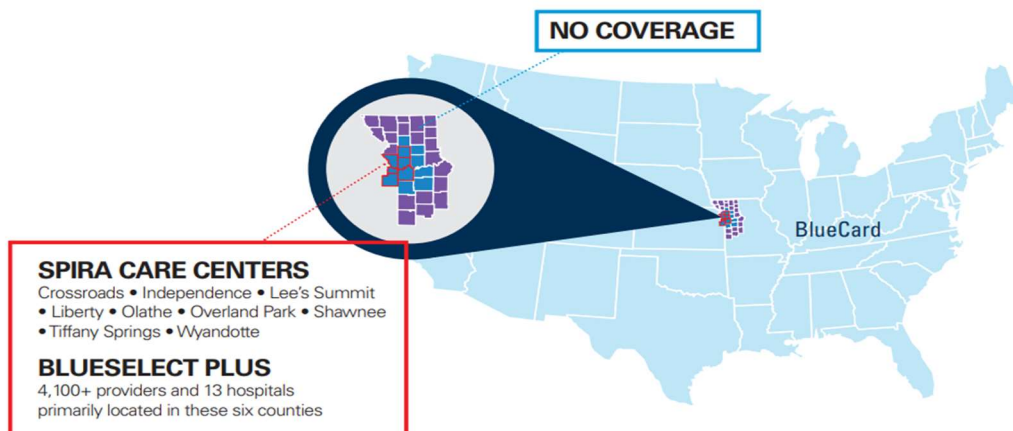
We strongly encourage everyone to review the doctors and hospitals carefully, before enrolling, to select the best-fit plan, and be aware of which providers will be available, before an appointment is needed.

To compare Providers in the Networks:

- Select the [Find a Provider](#) page, scroll down and select *Find Care As a Guest*.
- Select the following option: *I have or might get a Blue KC health plan through my employer*.
- In the Medical Network dropdown box, select *BlueSelect Plus with Spira Care* OR *Preferred-Care Blue (PCB)*, select *Find Care As a Guest* again.
- Enter your Zip Code to search or criteria will be available to narrow down your search.

Here are some of the basic differences:

	BlueSelect Plus (BSP)	Preferred Care Blue (PCB)
12 Metro Counties <i>(Clay, Jackson, Platte, Cass, Clinton, DeKalb, Johnson, Lafayette, Ray, Caldwell. Kansas: Johnson and Wyandotte)</i>	Strong selection (Children’s Mercy, KU Med, North Kansas City, Liberty, AdventHealth, Olathe, University Health)	Expanded selection. (In addition, St. Luke’s, OP Regional, Menorah Research, CenterPoint)
20 “Non-KC” Missouri Counties	No Providers in Network	Good selection
Rest of United States	Good (through BlueCard)	Good (through BlueCard)
Out-of-Network	PPO- Yes, but expensive EPO- No out of Network	Yes, but expensive



Health Premiums - Contribution applied (Weekly)

Age	Employee Rates			Dependent Rates		
	Spira 8000	First Spira 5000	PCB 6000	Spira 8000	First Spira 5000	PCB 6000
0	29.42	39.37	41.44	64.04	73.99	76.06
15	35.12	45.95	48.20	69.74	80.57	82.82
16	37.29	48.46	50.79	71.91	83.08	85.41
17	39.47	50.98	53.37	74.09	85.60	87.99
18	41.81	53.68	56.16	76.43	88.30	90.78
19	44.16	56.39	58.94	78.78	91.01	93.56
20	46.59	59.20	61.82	81.21	93.82	96.44
21	49.09	62.10	64.80	83.71	96.72	99.42
22	49.09	62.10	64.80	83.71	96.72	99.42
23	49.09	62.10	64.80	83.71	96.72	99.42
24	49.09	62.10	64.80	83.71	96.72	99.42
25	49.43	62.49	65.21	84.05	97.11	99.83
26	51.11	64.42	67.19	85.73	99.04	101.81
27	53.11	66.74	69.58	87.73	101.36	104.20
28	56.38	70.52	73.46	91.00	105.14	108.08
29	59.06	73.61	76.64	93.68	108.23	111.26
30	60.40	75.16	78.23	95.02	109.78	112.85
31	62.41	77.48	80.62	97.03	112.10	115.24
32	64.41	79.80	83.00	99.03	114.42	117.62
33	65.67	81.25	84.49	100.29	115.87	119.11
34	67.01	82.80	86.08	101.63	117.42	120.70
35	67.68	83.57	86.88	102.30	118.19	121.50
36	68.35	84.35	87.67	102.97	118.97	122.29
37	69.02	85.12	88.47	103.64	119.74	123.09
38	69.69	85.89	89.26	104.31	120.51	123.88
39	71.03	87.44	90.86	105.65	122.06	125.48
40	72.37	88.99	92.45	106.99	123.61	127.07
41	74.38	91.31	94.83	109.00	125.93	129.45
42	76.30	93.54	97.12	110.92	128.16	131.74
43	78.98	96.63	100.30	113.60	131.25	134.92
44	82.33	100.50	104.28	116.95	135.12	138.90
45	86.27	105.04	108.95	120.89	139.66	143.57
46	90.95	110.46	114.52	125.57	145.08	149.14
47	96.23	116.55	120.78	130.85	151.17	155.40
48	102.25	123.52	127.94	136.87	158.14	162.56
49	108.20	130.38	135.00	142.82	165.00	169.62
50	114.90	138.12	142.95	149.52	172.74	177.57
51	121.51	145.76	150.81	156.13	180.38	185.43
52	128.79	154.18	159.46	163.41	188.80	194.08
53	136.16	162.69	168.21	170.78	197.31	202.83
54	144.11	171.88	177.66	178.73	206.50	212.28
55	152.07	181.07	187.10	186.69	215.69	221.72
56	160.69	191.03	197.34	195.31	225.65	231.96
57	169.40	201.09	207.68	204.02	235.71	242.30
58	178.69	211.82	218.72	213.31	246.44	253.34
59	183.29	217.14	224.19	217.91	251.76	258.81
60	192.58	227.88	235.22	227.20	262.50	269.84
61	200.62	237.16	244.77	235.24	271.78	279.39
62	205.90	243.26	251.03	240.52	277.88	285.65
63	212.51	250.90	258.88	247.13	285.52	293.50
64+	216.52	255.54	263.65	251.14	290.16	298.27



Dental and Vision Plans

The dental and vision plans provide coverage that complements the health insurance plans. In addition to providing basic dental and eye care benefits, they provide discounts that make additional services and hardware more affordable.

Dental Highlights

- Preventive services covered at 100%
- \$50 individual/\$150 family deductible for other services
- Basic services covered at 80% after deductible.
- Major services covered at 50% after deductible.
- Discounts available on additional services
- Calendar-year annual maximum: \$1,000 per person

Vision Highlights

- Eye exam copay \$10 (once every 12 months)
- Materials copay \$25 in Network
- Frame allowances at \$100. Additional 20% above \$100 allowance.
- Contact allowances at \$115. Additional 15% above \$115 allowance.

Dental and Vision Premiums- (Weekly)

Coverage	Dental	Vision
	Employee Premium	Employee Premium
Employee Only	7.56	1.19
Employee + Spouse	15.13	2.14
Employee + Child(ren)	16.63	2.20
Empl. + Spouse + Child(ren)	25.22	4.19

Important Facts

According to the IRS, individuals who are eligible for affordable employer-based coverage are not eligible for tax credits to help reduce the cost of health insurance through the Marketplace.

For those employees who the healthcare plan is outside of the affordability threshold, a premium tax credit may be awarded through the health insurance Marketplace. For 2025 the affordability threshold has been lowered to 9.02% of the annual household income.

Both employer and employee contributions to the cost of insurance will be pre-tax for both employee and dependent coverages.

KC Trailer Proz expects to continue to provide a group health plan. However, there is substantial uncertainty surrounding the available plans and options. KC Trailer Proz will review and update the options each year and will work to keep employees informed of changes.

This document is intended as an overview. The actual plan documents should be referenced for complete and accurate details regarding the benefits, exclusions, and costs.

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