

Outline of Benefits and Timelines

2012 Ancillary Benefit Plans

1. Basic Term Life & AD&D (with UNUM) – Effective 4/1/12

- \$10,000 Term Life /AD&D with UNUM, sponsored by the employer at **\$1.98 per employee per month**
- No Forms Needed – Already pre-marked on ICMI Election Form
- Portable at age banded composite rates (This item can be found on the EAM website)
- **All employees can update their beneficiary information through the UNUM Call Center from 02/03/2012 – 03/31/2012, 6 a.m. to 6 p.m. Mountain Time at 1-866-721-5272** *New groups and new hires after 01/01/2012, or anyone having call center issues, contact Marnie Stuart, mstuart@icmont.com, (406)437-6409*
- EAP and Emergency Travel Assistance for all eligible employees

2. Spouse & Dependent Term Life (with UNUM) - Effective 4/1/12

- Optional and can be Employer or Employee paid (**\$2.29 per family unit**)
- If elected, all members with spouse or dependents will have coverage
- \$10,000 Spouse/\$5000 Child
- No Forms Needed – Just mark on ICMI Election Form

3. Voluntary Term Life (with UNUM’s Call Center) - Effective 5/1/12

- ***Guarantee issue up to \$100,000 available to all current and newly hired employees!!!***
- Optional and is Employee Paid
- **All employees can enroll only through the UNUM Call Center from 02/03/2012 – 03/31/2012, 6 a.m. to 6 p.m. Mountain Time at 1-866-721-5272** *New groups and new hires after 01/01/2012, or anyone having call center issues, contact Marnie Stuart, mstuart@icmont.com, (406)437-6409*
- Portable at age banded composite rate
- Amounts available - \$20,000/\$40,000/\$60,000/\$80,000/\$100,000
- \$5.40 per \$20,000 increments
- All amounts are guaranteed without medical questions or physicals
- Though the Voluntary Term Life is Portable, it is not portable if your employer ever leaves the EAM BC/BS Medical Plan
- The employee’s certificate of coverage will be sent to the employer from Insurance Coordinators of Montana

4. Employee Assistance Program (EAP with Ceridian)

- 24 hour Website and Toll-Free hotline for employees AND dependents
- 3 face to face counselor visits for employees AND dependents (per issue/per person)
- Services include: Will Preparation Service, Identity Theft, Legal Advice, and Counseling
- Please contact us if you should need a supply of ID Cards (This item can be found on the EAM website)

5. Travel Assistance Program (with Assist America)

- Available 24 hours a day, 7 days a week for employees AND dependents
- For those travelling at least 100 miles from their residence
- Services include: Emergency Medical Evacuation, Return of Vehicle, and Prescription Assistance
- Please contact us if you should need a supply of ID Cards (This item can be found on the EAM website)

6. Voluntary Accident (with UNUM’s Call Center) - Effective 5/1/12

- Lump Sum benefit based on injury or accident-related expense
- Benefits include: \$100 ambulance, \$150 ER Visit, \$750 for Hospital Admission, etc.
- Your Accident plan is yours and something you can have billed to your home in any event
- **Enrolled through the UNUM Call Center from 02/03/2012 – 03/31/2012, 6 a.m. to 6 p.m. at 1-866-721-5272** *New groups and new hires after 01/01/2012, or anyone having call center issues, contact Marnie Stuart, mstuart@icmont.com, (406)437-6409*
- The confirmation of coverage will be sent directly to the employee from UNUM

7. Voluntary Interest-Sensitive Whole Life (with UNUM's Call Center) - Effective 5/1/12

- Money Purchase up to \$200,000 for employees or Volume Purchase up to \$150,000 for employees
- Money Purchase = How much the employee wants to spend (budget dollar amount)
- Volume Purchase = Increments the employee wants to buy (\$10K, \$20K, etc...)
- Some options include: Long Term Care Rider, Waiver of Premium, and Children Life Policy
- Your Whole Life plan is yours and something you can have billed to your home in any event
- **Enrolled through the UNUM Call Center from 02/03/2012 – 03/31/2012, 6 a.m. – 6 p.m. at 1-866-721-5272. *New groups and new hires after 01/01/2012, or anyone having call center issues, contact Marnie Stuart, mstuart@icmont.com, (406)437-6409***
- The confirmation of coverage will be sent directly to the employee from UNUM

8. Dental Coverage (with Delta Dental) (min of 2 primary enrollees) – Effective 4/1/12

- **The composite rate is \$24.79 per month per employee (includes employee and all dependents)**
- Employee can buy-up at the following rates: **EO: \$11.99 / ES: \$39.23 / EC: \$51.11 / EF: \$86.26**
- Send all forms to ICMI **New enrollment and change paperwork will be due by 3/31/12**
- **12 month guarantee issue and each group will have their own individual anniversary date.**
- Employee Enrollment forms and Employer Participation Agreement submit with the ICMI Election Form
- Delta Dental ID cards will be sent from ICMI to all groups to distribute to their employee, along with a Delta Dental contact sheet for customer service issues and a web site directory
- Clients with more than 10% of its employees outside the state of Montana are not eligible to participate in the EAM Delta Dental. These clients must be submitted to ICMI to quote individually
- Minimum participation per client is 2 primary enrollees
- EAM Delta Dental plan deductibles and annual maximums are based on a calendar year
- EAM Delta Dental rates have a 12 month guarantee issue and each group will have their own individual anniversary date.
- The **base (core) plan** has no waiting periods. The **buy-up plan** has no waiting periods.

9. Vision Coverage (with VSP) (min of 2 primary enrollees) – Effective 4/1/12

- **Rates are the same regardless if the premiums are paid by the employer or the employees.**
- Rates: **EO: \$14.19 / ES: \$22.70 / EC: \$23.18 / EF: \$37.36**
- Send all forms to ICMI **New enrollment and paperwork will be due by 3/31/12**
- **12 month guarantee issue. Each group will have their own individual anniversary date.**
- Employee Enrollment forms and mark on the ICMI Election Form (no employer form required)
- Eye exam has a \$10 co-pay for employees and their dependents. \$20 copay for lenses and frames.

10. Flex and Health Reimbursement Plans (with FlexConnect)

- Premium Only Plan (POP) allows employees to pay for eligible benefits on a pre-tax basis
- Full Flex (FSA) allows employees to pay for co-pays and deductibles on a pre-tax basis
- Health Reimbursement Agreements (HRA) allows an employer to fund an account for qualified medical expenses that are not covered by the group health plan.
- Health Savings Accounts (HSA) are available for those qualified high deductible health plans
- Group will need to complete the EAM ER Application
- POP Plan set up fee: \$250 and annual fee: \$0
- FSA Plan set up fee: \$550 (waived for EAM groups) and annual fee: \$500
- FSA Plan monthly processing fees: \$5.25 per member per month (\$50 monthly minimum)
- HRA Plan set up fee: \$450 and annual fee: \$450
- HRA Plan monthly processing fees: \$4.50 per employee per month (\$50 monthly minimum)
- Combined FSA & HRA set up fee: \$450 and annual fee of \$850
- Combined FSA & HRA monthly processing fee - \$8.50 per member per month (\$50 monthly minimum)
- HSA – please contact ICMI for additional information and fees.

11. Combine Billing (with ICMI)

- One invoice for all the above products
- One contact for all changes, add-ons, terminations, and administration for all the above products
- **\$0.25 per employee per month**
- Mark on ICMI Election Form
- 1st bill by 4/20/2012, following bills by the 25th of the month

12. COBRA Administration (with ICMI)

- COBRA available for all ICMI products and BCBSMT health plan
- **\$1.65 per employee per month**
- Mark on ICMI Election Form and complete the EAM TPA Form