

Insurance Benefit Summary

5/1/2021 Plan Year



Medical

Benefit	Plan 1	Plan 2	Plan 3
Deductible ¹	\$7,000	\$5,500	\$6,500
Out of Pocket Max ¹	\$7,000	\$5,500	\$6,500
Coinsurance	100%	100%	100%
Primary Care Physician	\$50	Ded/Coins	Ded/Coins
Specialist Physician	\$100	Ded/Coins	Ded/Coins
Dr. on Demand 24/7 TeleDoc	\$25	\$10	\$10
Urgent Care	\$75	Ded/Coins	Ded/Coins
Preventive Services	100%	100%	100%
Generic Drugs <i>Level 1</i>	\$10	\$10 Preventive	Ded/Coins
Pref. Brand Drugs <i>Level 2</i>	\$45	\$35 Preventive	Ded/Coins
Non-Pref. Brand Drugs <i>Level 3</i>	\$90	\$60 Preventive	Ded/Coins
Per-Paycheck Cost	Plan 1	Plan 2	Plan 3
Employee	\$67.62	\$32.83	\$25.94
Employee + Spouse	\$173.88	\$98.72	\$83.00
Employee + Child(ren)	\$148.70	\$83.62	\$68.77
Family	\$259.21	\$151.27	\$132.55

Humana

Humana offers a great network of healthcare providers, at affordable rates, with an extensive list of benefits & supplemental perks. See the comparison of the three Medical plans offered to LPI employees to the left.

Vision

Vision Insurance	
Comp. Eye Exam (once/yr.)	\$10
Rx Lenses (once/yr.)	\$25
Frames (once/2 yrs.)	\$120 allowance, then 20% off
Contact Lenses (once/yr.)	\$120 allowance, then 15% off
Comp. Diabetic Eye Care Testing (twice/yr.)	\$0
Per-Paycheck Cost	
Employee	\$0.50
Employee + Spouse	\$1.59
Employee + Child(ren)	\$1.77
Family	\$2.95

1Employee + Spouse, Employee + Child(ren), & Family Plans have x2 Deductible/OOP Max

2Family annual dental deductible is \$75.

3For those with Periodontal disease.

Dental

Dental Insurance	
Deductible ²	\$25
Routine Oral Exam	\$0 (three per year)
Periodontal Cleanings	\$0 (four per year) ³
Preventive Services	100%
Basic Services	80%
Major Services	50%
Annual Benefit Max.	\$1,500
Extended Annual Max.	30% off services over \$1,500
Per-Paycheck Cost	
Employee	\$2.70
Employee + Spouse	\$9.23
Employee + Child(ren)	\$7.05
Family	\$15.11



LPI, Inc. Enrollment Support Call Center: 855-520-6769

Available to employees during business hours (8am-5pm EST) for any benefits or EmployeeNavigator.com related questions.

Life Insurance |



Each new employee has an opportunity to purchase life insurance with no medical exam or health questions (Guarantee Issue). These life policies are issued individually (owned by the employee), and accordingly, this life insurance is 100% portable (*meaning you can elect to take the life policy with you if your LPI employment ends*). Employees can cover their children (*any number of children*) through Cincinnati Life for \$10,000 coverage each for an additional \$1 per week. Enrollment in life insurance is handled by paper application (*handled outside of EmpNav.com*).

Guarantee Issue Limits for Employees	
Ages 18 - 50	\$100,000
Ages 51 - 60	\$75,000
Ages 61 - 70	\$25,000

Ancillary Coverage | Guardian®

Short-Term Disability: This policy protects your ability to earn an income in the event of an illness or accident that prevents you from working (*disability insurance is also referred to as paycheck protection*). Disability payments pay out weekly and you can purchase up to 60% of your income in increments of \$100.

Accident Insurance: Provides coverage for you and your family for any off the job accident. Dislocations, Fractures, Cuts, Burns & more (*see full benefit schedule on brochure*): accident insurance pays you money directly to help pay your medical bills. Coverage is affordable and provides financial assistance when/if an accident happens.

Critical Illness Insurance: Gives peace of mind in the event of a critical illness. This coverage pays up to a \$30,000 lump sum benefit upon the diagnosis of a critical illness, including things like Heart Attack, Stroke or Cancer (*full listing on brochure*). Employees can get \$30,000 in coverage and Spouses can get \$15,000 in coverage, both guaranteed approval with no health questions. Children are covered (*if elected*) at 50% of the employee benefit amount, at no additional cost to the employee.

Hospital Indemnity: Provides a lump sum payout and daily payout to you in the case you are admitted to the hospital. Only plan that truly provides hospital benefits (*see full benefit schedule on brochure*). This coverage does not have a pre-existing benefit clause so you may enroll and receive a benefit if you have a planned hospital admission upcoming (*this plan even pays you for admission to the hospital for a pregnancy, for example*).

Mobile App Assistance |

Employees are encouraged to download the **MyHumana**, **Doctor on Demand**, and **Accolade** mobile apps (*this also available at Humana.com*). **MyHumana** app gives you a digital Member ID Card, claims tracking, wellness and customer service resources, allows you to find a provider near you & more. **Doctor on Demand** allows you to connect with a board-certified doctor 24/7 for everyday health concerns such as the cold, flu, sore throat, UTIs, prescriptions and refills, & more. With the **Accolade** app, members can be assigned a Health Assistant free of charge to help with anything Humana related; this app also allows for cost estimates of health care expenses and more.



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