



## **Health Insurance Policy of Dice IT Solutions d/b/a TechProjects**

**Our Company's current Health Insurance is provided by United Healthcare.**

**Our current Policy's plan name is Oxford – Liberty Network Plan.**

**Our current health insurance Policy period is from June 2021 to May 31, 2022.**

### **Important things to know more about the plan:**

The Oxford plan allows members to see any provider that participates in the Liberty Network in NJ/NY/CT. For Service outside the Tri-State area, the provider would need to participate with United's National Choice Plus Network.

- When you go to a network physician or hospital; simply show your Medical ID card to the provider. If they have any questions, they can call the Customer Service number on the back of your card.
- You will receive an Explanation of Benefits (EOB) showing your Patient Responsibility. This includes copays, coinsurance, charges for non-covered services and deductible amounts.
- Your provider will send you a bill for any amounts due to them. This bill should not exceed the Patient Responsibility as shown on your EOB.
- If your bill shows an amount that exceeds the Patient Responsibility on your EOB, call Member Service Team on the back of your card.

### **Health Insurance deductions per biweekly paycheck**

Health care costs have been increasing substantially over the years, and though we have been able to maintain consistent levels of employee contributions for many years, currently we have no other option but to share some of these costs with employees to allow TechProjects to continue offering health insurance benefits to our employees. Having said that TechProjects will contribute on employee benefits per employee this year." As a result, employees participating in TechProjects's health insurance plan will experience a slight cost increase in the employee contribution requirement beginning June 1st, 2021. TechProjects will continue to offer the medical benefits plans as we have in the past with the employer/employee contribution schedule outlined in the attached document. Below information regarding plan options and cost sharing.

TechProjects deduct following deductions for the Health insurance premium company pays on behalf of employees on Bi-weekly Basis:

TechProjects Contribution towards Medical Insurance plan: 65%

Employee Contribution towards Medical Insurance Plan: 35%



Per Paycheck deductions calculation will be evaluated based on the contribution details listed above and will be segregated in equal amount for each pay check.

## Dental & Vision Insurance through United Health Care (UHC)

Our employees are eligible for Dental and Vision Insurance through The United Health Care (UHC) which is administrated by FNA Insurance Services Inc.

Policy Number 08U4208.

Important things to know more about the plan:

### Dental Insurance

Flexible plans to fit your budget and employee needs. With Dental:

- Oral cancer screening benefit.
- Prenatal dental care benefit.
- Orthodontia benefits.<sup>4</sup>
- Option to add extra cleanings, white fillings, and dental implants.
- Growing national network of more than 104,000 dentists.

Reward healthy habits.

Add plan features that help keep costs down, while rewarding employees who get their routine dental care.

- Consumer MaxMultiplier.
- Preventive MaxMultiplier

### Dental Insurance deduction costs Per biweekly Paycheck

TechProjects deduct following deductions for the Dental insurance premium company pays on behalf of employees on Bi-weekly Basis:

Coverage	By-Weekly Cost of Dental Insurance from December 2020 - Renewable every December.
Full Family Dental Coverage Only	\$39.85
Employee + Spouse Dental coverage Only	\$25.62
Employee + Child Dental coverage Only	\$25.86
Employee Dental coverage Only	\$12.80

### Vision Insurance

Choice and savings, with flexible options for funding, design and copays, frequency and custom benefit solutions. With Vision:



- Generous frame allowances.
- Standard scratch-resistant coating.
- Polycarbonate lenses for children.
- Optional covered-in-full contact lens.
- Network of 85,000+ private and retail vision providers, including Costco Optical, Target Optical and Warby Parker.

Competitive discounts on:

- Popular contact lens brands.
- LASIK at Laser Vision Network of America.<sup>2</sup>
- Hearing aids from hi HealthInnovations.
- Non-prescription sunglasses.

### Vision Insurance deduction costs Per biweekly Paycheck

TechProjects deduct following deductions for the Vision insurance premium company pays on behalf of employees on Bi-weekly Basis:

Coverage	Bi-weekly Cost of Vision Insurance from December 2020 – Renewable every December.
Full Family Vision Coverage Only	\$8.91
Employee + Spouse Vision coverage Only	\$5.40
Employee + Child Vision coverage Only	\$6.32
Employee Vision coverage Only	\$2.84