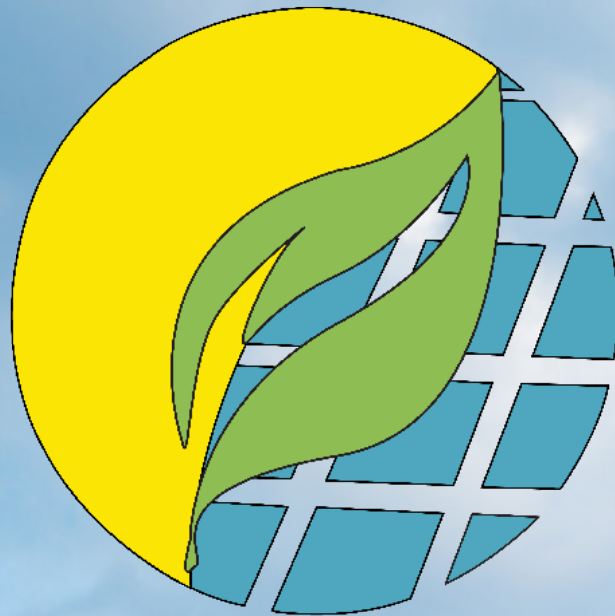


HELIOTECH BENEFIT BOOKLET



2019-2020

HELIOTECH

Welcome Heliotech Employees,

As a employee at HelioTech you are eligible for many different benefits, that include but are not limited to Medical plans, dental plans and vision plans.

Our Benefits program incudes a 3 differnt medical plans, Blue Shield PPO plan, Kiaser Permante HMO plan and the Oscar plan. All plans have different prices to better accomedate you. Each plan covers different areas of emergency and they have different copays. We also have a dental plan and a vision plan that is available to all employees for a lower coast. For eligible employees we have a 401K plan and life insurance.

Once you have reviewed each plan carefully and have made your decision or wish to change your current plan plaese feel free to contact your Human Resource department. For questions or for more detail about a plan please contact anybody on the HR team.

Sincerly,

HelioTech



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How It Works

How our plans work? When you select a company plan you save money. The plans we provide tax savings ways to pay all your plans. The money is directly deducted from your paycheck before income tax is applied, so you don't have to worry about a thing. All you have to do is decide how much money will be set aside for all future eligible expenses.

Ready To enroll

To enroll in any of our plan all you need is to go to your email and look for the email that was emailed to you. You will need to fill out the benefits form and send it back to the Human Resources Department. They will then mark you down and will start deducting from your payroll immediately after. You will need to re-enroll every year.

How to make changes

You are able to make changes to any of your plans up to 2 times. If you wish to change again after your two times you will not be allowed unless of special changes like:

- Change in legal matrimonial status
- Change in number of dependents
- Termination
- Change in residence or worksite that affects eligibility for coverage

Employee Benefits Options

Remember you do not need insurance but if you don't get insurance for the company then you will have to pay full price yourself.

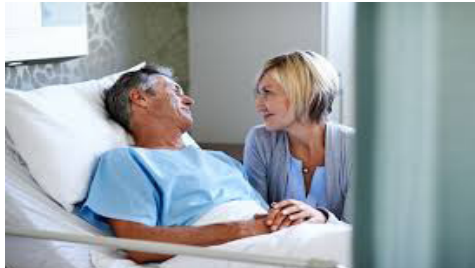
Name

Your answer _____

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Blue Shield PPO

This plan provides 24- hour coverage for accidents on or off the job. We have 3 available plans and the coverage may be extended to your imidiata family.



Features:

- Office Visits
- Proffesional Services
- Maternity and well baby
- Prevention cAre
- Hospital inpatients with \$75 copay
- Tier 1 drugs with \$20 copay
- Tier 2 drugs with \$50 copay
- Tier 3 drugs with a 30% copay

Blue Shield PPO Plan Prices:

- Single Employee; \$252
- Employee and spouse: \$526
- Employee, Spouse and one child: \$1104



All payments are made monthly and if you have any questions regarding any of the information provided please contact the Human Rsources Department.

Kaiser Permanente

The kiaser Permante Plan is a HMO plan which also provides 24- Hour coverage for on and off the job accidents. Plans may be exxtended to imidaite family.

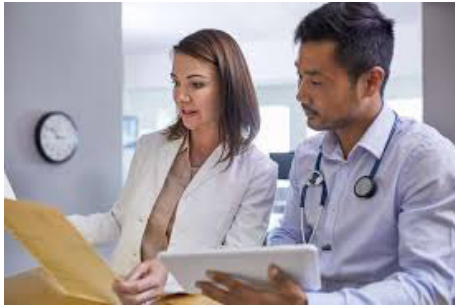
Features:

- Office Visits
- Maternity and well child
- MIR, CT, PET Scans with \$75 copay
- Tier 2 drugs with a \$35 copay
- Outpatient Surgery with 30% copay
- Thearaphy with a \$40 copay

Kaiser Permanente HMO Plan Prices:

- Single Employee; \$228
- Employee and spouse: \$479
- Employee, Spouse and one child: \$1,000

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Delta Dental PPO

This is our only dental we offer. It does provide 24 hour service and cover may be extended to your imidiate family. Children must be younger than 21.

Oscar Plan

This plan provides 24- hour coverage for accidents on or off the job. Coverage may be extended to your imidiate family.

Features:

- 3 free office visits
- prevention Care
- maternal Care
- Home health care
- preternal and posternal care
- well baby

Features:

- Diagnostic services
- Preventative Services
- Basic Servers
- Endodontics
- Oral Surgery
- Cleaning and X-Rays

Delta Denat PPO Plan Prices:

- Single Employee; \$33.91
- Employee and spouse: \$45.24
- Employee, Spouse and one child: \$56.57

Ocar Coverage Plan Prices:

- Single Employee; \$121
- Employee and spouse: \$249
- Employee, Spouse and one child: \$381



VSP Vision Care Plan

This is our only vision plan that we have available for our employees. This plan provides professional services during work their work hours. This plan can also be extended to imidaite family of the employee.

Features:

- Well Vision Exams
- Prescription Contacts
- additional pair of glasses
- basic lens
- Fittings and evaluations
- This plan provides discounts for anything not covered

VSP Vision Care Plan Prices:

- Single Employee; \$17
- Employee and spouse: \$32.33
- Employee, Spouse and one child: \$44.16



401K Plan

A 401(k) is a plan that allows you to defer or, set aside money from your paycheck into a 401(k) account and invest it. The idea is that the value of the stocks and bonds you invest in, hopefully, go up over the years you spend working.






Benefits of a 401K Plan:

- Employees have an opportunity to improve financial security in retirement.
- Contributions are easy to make through payroll deductions.
- Employee contributions can reduce current taxable income.
- Employee contributions can reduce current taxable income.
- Retirement assets can be carried from one employer to another.



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BENEFITS

| | | | | |
|---|---|--------------------------------|---------------------------------|--|
| Blue Shield PPO Plan  BlueCross BlueShield | Prevention Care | Office Visits | Professional Services | Hospital inpatient with \$75 copay |
| | Single Employee \$252 Employee & Spouse \$526 Employee & Family \$1104 | Tier 1 Drugs with a \$20 Copay | Tier 2 Drugs with a \$50 copay | Tier 3 Drugs with a 30% copay |
| Kaiser Permanente HMO  KAISER PERMANENTE® | Outpatient surgery with a 30% Copay | Office Visits | Maternity and well child | MIR, CT, PET scan with a \$50 copay |
| | Single Employee \$228 Employee & Spouse \$479 Employee & Family \$1000 | Tier 2 drugs with a \$35 Copay | Hospital Care | Therapy with a \$40 copay |
| VSP Vision Care Plan  Vision care for life | Choice of Copays | Well Vision Exam | Prescription Contacts | Additional pair of glasses |
| | Single Employee \$17.00 Employee & Spouse \$32.33 Employee & Family \$44.16 | Discounts | Basic Lens | Fitting & Evaluation |
| Oscar Minimum Coverage  | Office Visit for Specialist | 3 free Office Visits | Prevention Care | Maternal Care |
| | Single Employee \$121.00 Employee & Spouse \$249 Employee & Family \$381 | Home Health care | Pretermal and posternal care | Well baby |
| Delta Dental PPO  | Endodontics | Diagnostic Services | Preventative Services | Basic Services |
| | Single Employee \$33.91 Employee & Spouse \$45.24 Employee & Family \$56.57 | Oral Surgery Copay | Children Up to age 21 | Cleaings & X-Rays |



HELIOTECH
BENEFIT OVERVIEW
CHARGE UP WHEN THE SUNS UP

**1401 S. GRAND AVE.
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