



# Benefits Brochure

Open enrollment for Medical Mutual of Ohio is in September with the changes going into effect October 1. You will be able to make any changes to the policy, add/drop dependents, etc.

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	PREMIER PLAN		VALUE PLAN	
	Network	Non Network	Network	Non Network
<b>Deductible</b>	\$1,000/\$2,000	\$3,000/\$8,000	\$2,600/\$5,200	\$5,000/\$10,000
<b>Coinsurance after Deductible</b>	20%	60%	0%	40%
<b>Out of Pocket Maximum</b>	\$3,750/\$7,500	\$12,000/\$24,000	\$2,600/\$5,200	\$10,000/\$20,000
<b>Lifetime Maximum</b>	Unlimited		Unlimited	
<b>Physician Office Visit</b>	\$30	60% after deductible	0% after ded	60% after deductible
<b>Specialist Office Visit</b>	\$60	60% after deductible	0% after ded	60% after deductible
<b>Preventive Care</b>	No Copay	60% after deductible	No Copay	60% after deductible
<b>Emergency Room</b>	\$300		0% after ded	
<b>Urgent Care</b>	\$100	60% after deductible	0% after ded	40% after ded
<b>Prescription Drugs</b>				
<b>Tier I</b>	\$20		0% after ded	
<b>Tier II</b>	\$40		0% after ded	
<b>Tier III</b>	\$80		0% after ded	
<b>Tier IV</b>	n/a		n/a	
<b>Mail Order</b>				
<b>Tier I</b>	\$25		0% after ded	
<b>Tier II</b>	\$100		0% after ded	
<b>Tier III</b>	\$200		0% after ded	
<b>Tier IV</b>	n/a		n/a	



### Short Term Disability

The Company provides short term disability insurance for up to 13 weeks per incident at the rate of 60% of their pay. Details concerning the plan are discussed during new employee orientation. Consult Human Resources if you have questions.

### Term Life and AD&D Insurance

The Company provides each employee with a \$10,000 life insurance policy while employed with Young Truck Sales. Voluntary life insurance can also be elected for employees, their spouses and their dependents. Details concerning the plan are discussed during new employee orientation. Consult Human Resources if you have questions.

Dental Care Services		Custom – Value Option	Custom – Premier Option																								
<b>Benefit Year Maximum</b>	\$750 for Class A and B		\$1500 for Class A, B, C. Separate \$1000 Lifetime Maximum for Orthodontic (Class D) Services																								
<b>Deductible</b>	\$50 per benefit year. Maximum 3 per family. Applies to Basic (Class B) Services.		\$50 per benefit year. Maximum 3 per family. Applies to Basic (Class B) and Major (Class C) Services																								
<b>Coinsurance</b>	<table border="1"> <thead> <tr> <th></th> <th>In-Network</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Class A</td> <td>100%</td> <td>100%</td> </tr> <tr> <td>Class B</td> <td>80%</td> <td>80%</td> </tr> </tbody> </table>		In-Network	Non-Network	Class A	100%	100%	Class B	80%	80%	<table border="1"> <thead> <tr> <th></th> <th>In-Network</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Class A</td> <td>100%</td> <td>100%</td> </tr> <tr> <td>Class B</td> <td>80%</td> <td>80%</td> </tr> <tr> <td>Class C</td> <td>50%</td> <td>50%</td> </tr> <tr> <td>Class D</td> <td>50%</td> <td>50%</td> </tr> </tbody> </table>		In-Network	Non-Network	Class A	100%	100%	Class B	80%	80%	Class C	50%	50%	Class D	50%	50%	
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<b>Class A / Preventative Services</b>	<p><u>Waiting Period: None</u></p> <ul style="list-style-type: none"> <li>Routine exams (2 / 12 months)</li> <li>Prophylaxis (2 / 12 months) (1 additional cleaning or periodontal maintenance per 12 months, if member is in 2<sup>nd</sup> or 3<sup>rd</sup> trimester of pregnancy)</li> <li>Bitewing x-rays (max 4 films; 1 / 12 months)</li> <li>Full mouth x-ray (1 / 24 months)</li> <li>Fluoride to age 16 (1 / 12 months)</li> <li>Sealants to age 16 (permanent molars, 1 / 36 months)</li> <li>Adjunctive Pre-Diagnostic Oral Cancer Screening (1 per 12 months for age 40+)</li> <li>Space maintainers to age 16 (1 / 24 months)</li> </ul>	<p><u>Waiting Period: None</u></p> <ul style="list-style-type: none"> <li>Routine exams (2 / 12 months)</li> <li>Prophylaxis (2 / 12 months) (1 additional cleaning or periodontal maintenance per 12 months, if member is in 2<sup>nd</sup> or 3<sup>rd</sup> trimester of pregnancy)</li> <li>Bitewing x-rays (max 4 films; 1 / 12 months)</li> <li>Full mouth x-ray (1 / 24 months)</li> <li>Fluoride to age 16 (1 / 12 months)</li> <li>Sealants to age 16 (permanent molars, 1 / 36 months)</li> <li>Adjunctive Pre-Diagnostic Oral Cancer Screening (1 per 12 months for age 40+)</li> <li>Space maintainers to age 16 (1 / 24 months)</li> </ul>																									
<b>Class B / Basic Services</b>	<p><u>Waiting Period: None</u></p> <ul style="list-style-type: none"> <li>Emergency pain</li> <li>Fillings (Benefit allowed for amalgam restorations on posterior teeth)</li> <li>Anesthesia (subject to review, covered with complex oral surgery)</li> <li>Simple extractions</li> <li>Simple Periodontics</li> <li>Oral surgery (surgical extractions and impactions)</li> </ul>	<p><u>Waiting Period: None</u></p> <ul style="list-style-type: none"> <li>Emergency pain</li> <li>Fillings (Benefit allowed for amalgam restorations on posterior teeth)</li> <li>Anesthesia (subject to review, covered with complex oral surgery)</li> <li>Simple extractions</li> <li>Simple Periodontics</li> <li>Oral surgery (surgical extractions and impactions)</li> <li>Repair of Crown, denture or bridge</li> </ul>																									
<b>Class C / Major Services</b>	N/A	<p><u>Waiting Period: None</u></p> <ul style="list-style-type: none"> <li>Inlays and Onlays</li> <li>Crowns, Bridges, Dentures and Endosteal Implants (in lieu of an approved 3-unit Bridge)</li> <li>Endodontics (root canals)</li> <li>Surgical Periodontics</li> </ul>																									
<b>Class D / Orthodontics</b>	N/A	<p><u>Waiting Period: None, Dependent Children to age 19 only</u></p> <ul style="list-style-type: none"> <li>Separate Lifetime maximum: \$1000</li> <li>Up to 25% of lifetime allowance may be payable to initial banding</li> </ul>																									

Vision Care Services	All Participating Providers	Out-of-Network Allowance
<b>Exam</b>	\$10 Co-pay	Up to \$35
<b>Materials</b>	\$10 Co-pay	
<b>Standard Plastic Lenses</b>		
Single Vision	Covered by Co-pay	Up to \$25
Bifocal	Covered by Co-pay	Up to \$40
Trifocal	Covered by Co-pay	Up to \$50
Lenticular	\$80 allowance	Up to \$50
Progressive	\$70 allowance	Up to \$40
<b>Lens Options:</b>		
Polycarbonate Lenses for children to age 19 only	Covered	N/A
Standard scratch resistant coating	Covered at Wal-Mart	N/A
<b>Frames</b>	\$120 allowance	Up to \$50
Members choose from any frame available at provider locations.		
<b>Contact Lenses**:</b>	\$10 Co-pay	
(Includes fit***, follow-up and materials)		
Elective	Up to \$120 allowance	Up to \$100
Medically Necessary	Up to \$210 allowance	Up to \$210



Open enrollment for AlwaysCare is in September with the changes going into effect October 1. You will be able to make any changes to the policy, add/drop dependents, etc.

## Medical Mutual of Ohio

(health insurance)

Per biweekly pay deduction	Value Plan		Premier Plan	
	YTS	EE	YTS	EE
Single	\$ 164.67	\$47.63	\$ 159.57	\$52.73
Employee + Spouse	\$ 342.90	\$100.03	\$ 332.20	\$110.73
Employee + Child(ren)	\$ 310.25	\$90.50	\$ 300.56	\$100.19
Family	\$ 489.86	\$142.90	\$ 474.57	\$158.19

## AlwaysCare

(dental)

Per biweekly pay deduction	Value Plan	Premier Plan
Single	\$ 10.14	\$ 11.39
Employee + Spouse	\$ 22.80	\$ 25.60
Employee + Child(ren)	\$ 22.51	\$ 25.28
Family	\$ 35.54	\$ 39.91

## AlwaysCare

(vision)

Per biweekly pay deduction	
Single	\$ 2.63
Employee + Spouse	\$ 5.27
Employee + Child(ren)	\$ 6.03
Family	\$ 9.29



Employees are eligible the first of the month following 30 days of employment.

Both 401k and Roth 401k are available.

YTS offers to match 100% of the first 1% of your pay that you contribute to the plan and 50% of the next 5% you contribute, for a total of up to 3.5%.

Employees can rollover any 401k options immediately to Voya.



**Flexible Spending Account**—Employees who work 25 hours per week or more are eligible to contribute to a Flexible Spending Account (FSA) through Basic NEO. Each employee may defer up to \$2,650 from their salary to pay for qualified medical expenses. Employees are provided with a debit card to access their account and avoid reimbursement delays. Young Truck Sales will match, dollar for dollar, the first \$500 an employee contributes. Money deferred to your FSA card must be spent by September 30th of each plan year. A roll-over of up to \$500 of un-used funds remaining at the end of the plan year may be applied to qualified medical expenses incurred in the following plan year; this is a carry-over provision.



**Healthcare Savings Account**—Young Truck Sales offers a Healthcare Savings Account (HSA) through Farmer's National Bank. The HSA is only available with the Value Plan or another qualifying high-deductible medical plan. Employees with single coverage may defer up to \$3,450 of their salary and with family coverage may defer up to \$6,900 of their salary to pay for qualified medical expenses. Employees are provided with a debit card and checks to access their account and avoid reimbursement delays. Young Truck Sales will match, dollar for dollar, the first \$1,000 an employee contributes. There is no deadline for using money contributed to an HSA. Employees eligible for Medicare are not eligible to participate and employees who can be claimed as a dependent are not eligible to participate.



**Employee Assistance Program**— Employee Assistance Program (EAP) services are available to any employee or immediate members (qualified dependents) of any employee's family, at no cost as an employee benefit. EAP services are provided by Matrix. You may contact them at (800) 886-1171.

## Safety Shoe Program

The Young Truck Sales Safety Shoe Program provides a \$100 voucher toward the purchase of safety shoes. The remaining balance can be deducted from your paycheck. This is offered by anniversary date for employees.

## Holidays

New Year's Day—One paid day's standard hours

Memorial Day—One paid day's standard hours

4th of July—One paid day's standard hours

Labor Day—One paid day's standard hours

Thanksgiving—One paid day's standard hours

Christmas—One paid day's standard hours

## Paid Time Off Policy (PTO)

PTO is available on an anniversary year basis. PTO not taken within the anniversary year is forfeited unless written approval is obtained by the employee's Supervisor, Department Head, and Human Resource Manager.

All full-time employees are eligible for PTO benefits according to the following schedule:

Year 1 40 hours of paid time off after 6 months of employment.

More than 1 year 64 hours of paid time off

More than 5 years 80 hours of paid time off

More than 10 years 120 hours of paid time off

More than 20 years 160 hours of paid time off

Part-time employees should consult the Employee Handbook for additional PTO and holiday policies.

## CDL Sponsor Program

Occasionally it is necessary for our employees to obtain their Commercial Driver's License (CDL). If your supervisor decides it would be beneficial then Young Truck Sales, Inc. will sponsor you to take the licensing exam as well as providing practice sessions to help you prepare.

## Technician Referral Program

Employees who refer Service Technicians who are hired at any Young Truck Sales location may receive up to \$500! Here's how it works:

- Employee informs Human Resources in writing including the technician's name, city and phone number and their own name
- Service Managers will consider the technician and make all hiring decisions.
- If the technician is hired, the referring employee will receive a \$100 bill within one week of the technician's start date
- If the technician successfully completes 6 months of service, the referring employee will receive an additional \$100 bill
- And, if the technician successfully completes one year of service with Young Truck Sales, the referring employee will receive THREE \$100 bills.

There is no limit to the number of referrals anyone can make. If two employees refer the same person, the employee who submitted the name first will receive the cash award.

## Safety Committee and Wellness Committee

Young Truck Sales has a Safety Committee as well as a Wellness Committee. If you are interested in joining either groups, please speak with your supervisor. Safety Committee is dedicated to reviewing safety policies and implementing safety improvements. Wellness Committee works to arrange activities and contests to help employees improve their health and wellness.