

# Benefits Plan Overview 2017

## WELCOME

## Level 1

Frank Recruitment Group takes pride in offering a comprehensive and competitive benefits package to our employees, one that provides both choice and flexibility. Through this program you can choose the benefits that are best for you and your family.

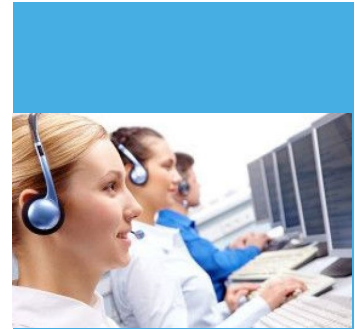
Please take the time to review all of the plan options available to you prior to making your selections. Consider each benefit and the associated cost carefully and choose the benefits package that will best meet you and your family's needs throughout the year.

Options selected during open enrollment remain in place for the full calendar year. Options selected upon hire remain in place through the end of the calendar year in which you are hired.

The Internal Revenue Service (*IRS*) states that the eligible employees may only make elections to the plan at time of hire and once a year at open enrollment. Medical and dental benefit choices are binding through December 31<sup>st</sup> of each year. The following circumstances are the **ONLY** reasons you may change your benefits during the year:

<b>Marriage</b>	<b>Death of a Spouse</b>
<b>Divorce</b>	<b>Death of a Dependent</b>
<b>Birth &amp; Adoption</b>	<b>Loss of Dependent Status</b>
<b>Loss of Spouse's job where coverage is maintained through a spouse's plan</b>	

These special circumstances, often referred to as life event changes, will allow you to make plan changes at any time during the year in which they occur. For any allowable changes, you must inform Human Resources within 30 days of the event to avoid lapse in coverage. All other changes are deferred to open enrollment.



Our culture is built on opportunity. Over 90% of our management is home grown. In every office we recruit graduates, give them the very best training in sales & management and offer a competitive, meritocratic, fun and motivational environment to work in.

## Employee Call Center



**Benefits Questions?  
Call the Employee  
Services Call Center:  
(800) 820-5090**

The Employee Services Call Center is available to answer general employee benefit questions you may have pertaining to your group insurance plans, as well as assist you in resolving claim issues. You and your dependents are invited to call 1-800-820-5090 or email [pabenefits@cbiz.com](mailto:pabenefits@cbiz.com) and a person familiar with Frank Recruitment Group benefit plans can help. The call center is open 8:30 AM to 5:00 PM EST Monday through Friday.

*This benefits summary describes the highlights of our benefits in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official documents and not the information in this summary. If there is any discrepancy between the descriptions of the programs as contained in this brochure and the official plan documents, the language of the official plan document shall prevail as accurate. Please refer to the plan-specific documents for detailed plan information. Any plan benefits may be modified in the future to meet Internal Revenue Service rules or otherwise as decided by Frank Recruitment Group.*

## Medical Benefits Description



Frank Recruitment Group's medical plan options are designed to provide you and your family with access to high quality healthcare. We are offering three plans, OAMC \$5,000, OAMC \$1,500 & OAMC \$100, which are available through Aetna.

The medical plan options cover a broad range of healthcare services and supplies, including prescriptions, office visits and hospitalizations. The plans differ when it comes to how they share costs with you.

**Eligibility:** First of the month following 60 days.  
[www.aetna.com](http://www.aetna.com).

In-Network	OAMC \$100	OAMC - \$1,500	OAMC - \$5,000
	No Referrals Required	No Referrals Required	No Referrals Required
Deductible	None	\$1,500/\$3,000	\$5,000/\$10,000
Coinsurance	100% Plan Pays	90% Plan Pays	100% Plan Pays
Annual Out-of-Pocket Max	\$4,000/\$8,000	\$4,500/\$9,000	\$6,050/\$12,100
Office Visit to PCP	\$15 copay	\$25 copay	100% after deductible
Specialist Office Visit	\$15 copay	\$40 copay	100% after deductible
Preventive Care	Covered 100%	Covered 100%	Covered 100%
Diagnostic Laboratory	100%	100%	100% after deductible
Diagnostic X-ray	100%	90% after deductible	100% after deductible
Complex Imaging (MRI/MRA, CAT Scan)	100%	90% after deductible	100% after deductible
Emergency Room	\$150 copay	\$200 copay; Ded. Waived	100% after deductible
Inpatient Hospitalization	100%	90% after deductible	100% after deductible
Outpatient Surgery	100%	90% after deductible	100% after deductible
<b>Prescription Drug</b>			
Preferred Generic	\$10	\$20	\$10
Preferred Brand	\$25	\$35	\$25
Non-Preferred Brand	\$40	\$50	\$40
	Mail Order 2x copays	Mail Order 2x copays	Mail Order 2x copays
<b>Out-of-Network</b>			
Coinsurance	80% Plan Pays	70% Plan Pays	70% Plan Pays
Deductible	\$500/\$1,000	\$3,000/\$6,000	\$6,000/\$12,000
Out-of-Pocket Max	\$4,000/\$8,000	\$8,000/\$16,000	\$12,000/\$24,000

*\*\*Should there be any discrepancies between the above summary and the actual plan contract(s), the Plan contract (s) supersedes this summary.*

***2017 Medical & Prescription Monthly Employee Contributions***

Level 1	Monthly Costs			
Plan	Employee Only	Employee & Child	Employee & Spouse	Family
OAMC - \$5,000	\$141.57	\$532.53	\$592.47	\$965.72
OAMC- \$1,500	\$261.45	\$798.17	\$881.26	\$1,392.10
OAMC- \$100	\$404.47	\$1,112.82	\$1,221.80	\$1,897.45

