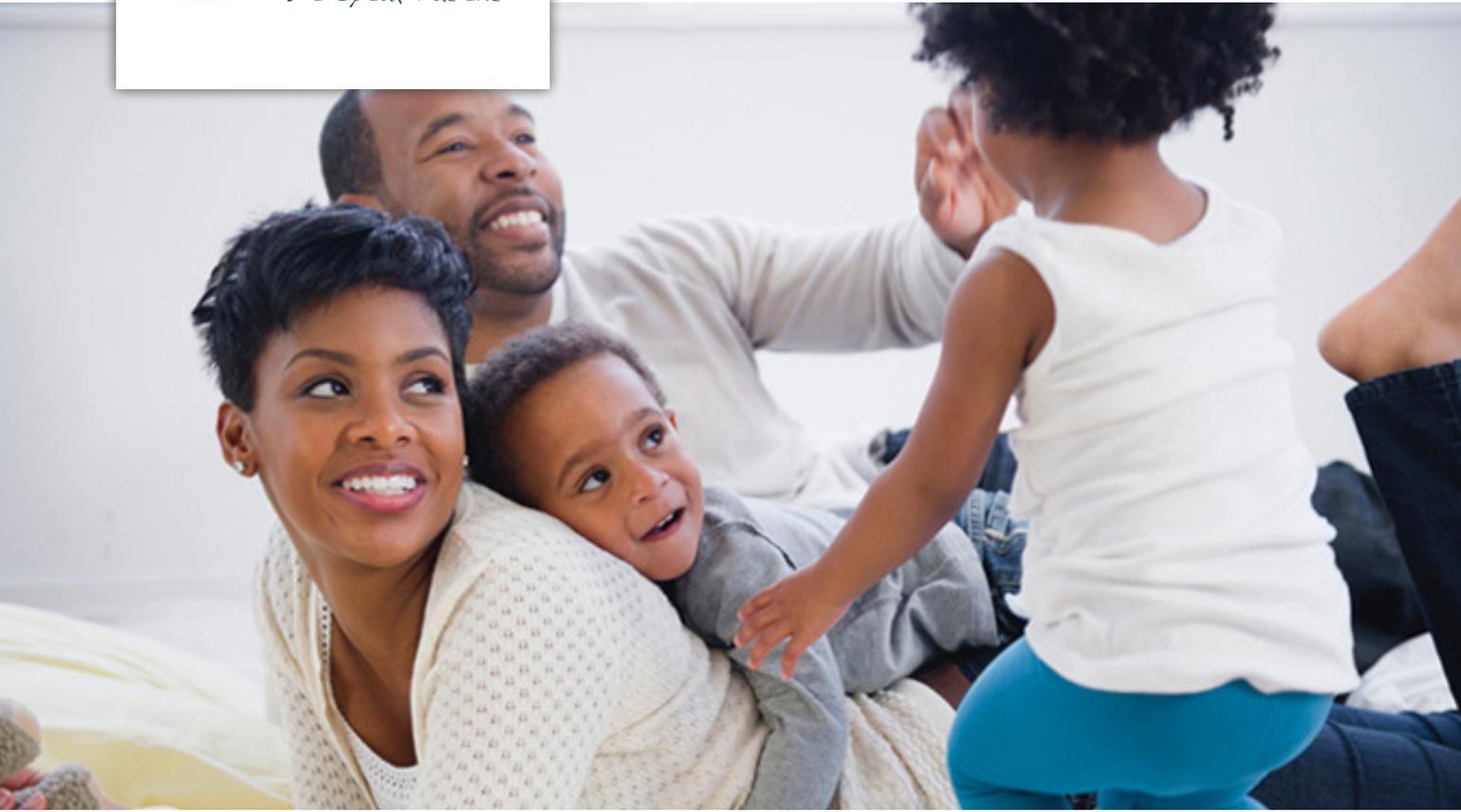




risas
dental • braces
We Speak Patient™

YOUR

2016



Employee Benefits Guide



Important Benefit Information Enclosed

Welcome to the 2016 Benefit Program

Overview

Risas Dental and Braces recognizes the importance of being able to provide our employees and their families with quality benefits as part of their overall compensation package. Therefore, we have developed a comprehensive benefits package that delivers quality and value while satisfying the diverse needs of our workforce. This summary is specifically designed to help full-time hourly employees further understand the highlights of the benefit options offered to you by Risas Dental and Braces for the coming plan year.

Benefits Offered To You

- » Medical Coverage
- » Basic Life and Accidental Death & Dismemberment (AD&D) Coverage
- » Long-Term Disability (LTD)
- » Flexible Spending Accounts (FSAs)
- » Life Assistance Plan
- » Additional Benefits

Eligibility

If you are a full-time employee working 30 hours per week or more, you are eligible for all benefits outlined in this summary. Medical eligible employees may elect to cover a spouse and/or dependents up to age 26. Unless otherwise noted, benefits begin on the first day of the month following one month of continuous full-time employment.

Change in Family Status

All benefit selections are binding except in the event you have a “change in family status.” If one of these situations occurs, you have 31 days to notify the group administrator and complete the appropriate paperwork. If you do not make the change within the 31 days following the event, your next opportunity to make a change will occur during the plan’s open enrollment period.

Examples of status changes include:

- » Marriage or divorce
- » Birth or death of dependent
- » Adoption
- » Loss of eligibility for insurance
- » Spouse’s employment or termination of employment
- » Unpaid leave of absence of employee or spouse
- » Reduction or increase in hours worked from part-time to full-time

Please contact your Human Resources Representative for additional information.



Medical Benefits

Risas Dental and Braces medical plans offer great flexibility in managing care for you and your family. You are covered at the highest level if you receive care through the UHC Network. These plans are administered by United Healthcare. No referrals are needed to see a specialist.

Please log onto www.myuhc.com to find out more about plan costs and participating providers.

Benefits	UHC HSA Plan		UHC Choice Plus Plan	
	In-Network	Non-Network	In-Network	Non-Network
Calendar year Deductible <i>Single / Family</i>	\$2,500/\$5,000	\$4,000/\$8,000	\$750/\$1,500	\$1,500/\$3,000
Calendar year Out-of-Pocket Max <i>Single / Family</i>	\$2,500/\$5,000	\$12,000/\$24,000	\$3,250/\$6,500	\$4,500/\$9,000
Coinsurance	100%	50%	80%	50%
Preventive Care	100% covered	50% after deductible is met	100% covered	50% after deductible is met
Physician Office Visit Specialist Office Visit	100% after deductible is met	50% after deductible is met	\$25 copay \$50 copay	50% after deductible is met
Urgent Care	100% after deductible is met	50% after deductible is met	\$75 copay	50% after deductible is met
Emergency Room	100% after deductible is met	50% after deductible is met	\$300 copay	50% after deductible is met
Inpatient Hospital	100% after deductible is met	50% after deductible is met	80% after deductible is met	50% after deductible is met
Outpatient Hospital	100% after deductible is met	50% after deductible is met	80% after deductible is met	50% after deductible is met
Lab, X-Ray and Diagnostics <i>(CT, PET, MRI, and Nuclear Medicine)</i>	100% after deductible is met	50% after deductible is met	80% after deductible is met	50% after deductible is met
Mental Health Services <i>Inpatient</i> <i>Outpatient</i>	100% after deductible is met	50% after deductible is met	80% after deductible is met	50% after deductible is met
Prescription Drugs (31 day supply) <i>Tier 1/Tier 2/Tier 3</i>	Subject to Deductible		\$10/\$35/\$60	\$10/\$35/\$60
Mail Order Drugs (90 day supply) <i>Tier 1/Tier 2/Tier 3</i>	Subject to Deductible		\$25/\$87.50/\$150	\$25/\$87.50/\$150
Employee Contributions*	Monthly		Monthly	
<i>Employee Only</i>	\$533.22		\$606.66	
<i>Employee + Spouse</i>	\$1,119.76		\$1,273.99	
<i>Employee + Child(ren)</i>	\$1,066.43		\$1,213.32	
<i>Family</i>	\$1,706.29		\$1,941.32	

***Contributions may vary based on plan participation.**

Preventive Health Screenings are covered at 100%

UnitedHealthcare and Risas encourages you to obtain preventive care services and health screenings, as appropriate for your age, to help maintain or improve your health. Regular preventive care visits and health screenings may help to identify potential health risks for early diagnosis and treatment. Under the Affordable Care Act (ACA) 1, UnitedHealthcare plan members are eligible to receive certain preventive health care services, based upon age, gender and other factors without cost sharing (the amount you pay for some of the costs of your health care). Certain preventive care services are covered at 100% without charging a copayment, coinsurance or deductible, as long as you obtain the services from a health plan network provider. UnitedHealthcare also covers diagnostic (non-preventive) services which may require a copayment, coinsurance or deductible. Always refer to your plan documents for your specific coverage.

Quickly and easily estimate your health care costs on myuhc.com® and in the UnitedHealthcare Health4Me™ app with myHealthcare Cost Estimator.

Using your benefit information, myHealthcare Cost Estimator:

- Shows you the estimated costs for a treatment or procedure
- Displays how that cost is impacted by your deductible, co-insurance and out-of-pocket maximum
- Gives you an estimate of what you'll be responsible to pay
- Provides you with usable information for planning and budgeting

The more you use myHealthcare Cost Estimator, the more you'll see that not all doctors are the same. Depending on what you're looking for, you could see a wide range of estimates for the same procedure or treatment.

You can use this information to:

- Plan your care
- Budget for medical expenses
- Find doctors that better meet your needs
- Learn about new treatment options
- Save money



The screenshot shows the myHealthcare Cost Estimator interface. At the top, it displays the UnitedHealthcare logo and the user's remaining deductible: Individual \$100, Family \$3,400. The main heading is "myHealthcare Cost Estimator" with navigation links for "Start over", "Prescription estimates", "What is it?", and "How it works". The current treatment is "MRI Scan Without Dye - Knee". It shows the user's out-of-pocket cost based on their plan as \$290, the in-network cost as \$649, and the market average as \$649. Below this, there are three icons: "Home", "Select Facility", and "Final Estimate". The main content area is titled "Treatment Estimate: Knee MRI" and contains a table comparing costs across three providers.

	Provider A	Provider B	Provider C
Compared to Local Average	Meets Average Cost	Below Average Cost	Above Average Cost
Total Cost	\$675	\$450	\$1,075
Your Total Out-of-Pocket Cost	\$295	\$250	\$375

It's all about having what you need to make the best decisions for your health and your pocket book.

Start using myHealthcare Cost Estimator today, just login to www.myuhc.com.



Life and Disability Benefits

Basic Life and AD&D Insurance

Life insurance is an important part of your financial well-being, especially if others depend on you for support. Risas Dental and Braces provides Basic Life and AD&D coverage for employees at no cost to you through Cigna Group Insurance. The Basic Life benefit is one (1) times your annual salary to a maximum of \$50,000. In addition, you have Accidental Death and Dismemberment coverage, which pays your beneficiary an additional benefit equal to your life coverage if your death is the result of an accident.

DISABILITY INSURANCE

Long Term Disability

How do you see yourself five years from now? Or maybe ten? Chances are, you don't see yourself disabled. A surprising number of people do find themselves hurt or sick and unable to work for a long period of time. Eligible employees are automatically enrolled for LTD coverage through Cigna Group Insurance, with a maximum benefit of 60% to \$10,000 per month after a 90 day elimination period. This benefit is provided at no cost to you and can help offset financial losses when you are unable to work due to an illness or injury.

Flexible Spending Account (FSA)

Risas Dental and Braces offers you the choice of participating in a Health Care Flexible Spending Account and/or a Dependent Care Flexible Spending Account. These accounts allow you to set aside pre-tax dollars from each paycheck to help pay for unreimbursed eligible health care and dependent care expenses for you and your family.

Eligible health care expenses not covered by your plan include deductibles, co-payments and amounts you pay out-of-pocket for eligible medical, dental and prescription drug expenses. You can contribute up to a maximum of \$2,550 per year into your Health Care FSA and \$5,000 per year into a Dependent Care Flexible Spending Account.

Limited Purpose Health Care FSA (if enrolled in the UHC HSA Plan)

Employees enrolled in the HSA can only enroll in a limited FSA. Used in conjunction with a health savings account (HSA), a Limited-Purpose Flexible Spending Account plans (LPFSA) allows you to contribute additional pre-tax dollars to use for dental and/or vision expenses. This allows you to maximize your pre-tax HSA contributions and contribute additional pre-tax dollars.

For additional information about the Flexible Spending Accounts, including a list of eligible expenses, your account balance and instructions on how to file a claim, please visit www.24hourflex.com or call the Help Center at 800.651.4855.





Cigna Life Assistance Program (LAP)

Employees have access to the CIGNA Life Assistance Program, which includes three (3) face-to-face sessions. If you'd like help handling life's demands, call Cigna LAP for extra support. LAP can provide guidance or a referral to a service in your community on topics such as:

- » When you or your family members have questions, concerns, or emotional issues surrounding either personal or work matters our Life Assistance Program can help.
- » Legal Consultation - 30-minute free consultation and up to a 25% discount on select fees.
- » Parenting - guidance on child development, sibling rivalry, separation anxiety and much more.
- » Senior Care - challenges and solutions associated with caring for an aging loved one
- » Child Care - find a place that's right for your family or find back-up child care
- » Pet Care - find what you need to care for your pet

If you need assistance, you may call and speak to an advocate 24 hours a day, including holidays, at 1.800.538.3543.

Value Add Programs and Services



Cigna Healthy Rewards®

Discounts of up to 60% on health and wellness services, including smoking cessation, diet programs, fitness centers, massage, chiropractic care and acupuncture



Cigna Identity Theft Program

Extensive services including resolution kit, proactive notification to creditors to cancel accounts/credit cards and ongoing, one-on-one assistance



Cigna Will Preparation

Simple, online, self-service support for estate planning, will preparation, power of attorney and medical authorization for minors



My Secure Advantage

90-day money coaching program for individuals on approved long-term disability (LTD) and household members
50% discount on tax planning and prep



Cigna Secure Travel®

Emergency medical assistance and referrals when traveling, with no dollar limitations on medical evacuation/repatriation coverage



Cignassurance®

Beneficiary support services, including bereavement counseling, legal and financial guidance

ADDITIONAL BENEFITS

Dental

Risas Dental and Braces offers free dental work to all of our employees and immediate family members. Employees and immediate family members are also offered free braces. Non-immediate family members are offered discount pricing.

Vacation

Employees earn vacation benefits of one week per year after the first year while working 30+ hours per week. Employees earn two weeks per year after the second year of employment while working 30+ hours per week.

IMPORTANT HEALTH NOTICES

Federal regulations require Risas Dental and Braces to provide benefit eligible employees with the following notices:

Private Health Information

A portion of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) addresses the protection of confidential health information. It applies to all health benefit plans. Confidential health information that identifies (or could be used to identify) you is kept completely confidential. This individually identifiable health information is known as "protected health information" (PHI), and it will not be used or disclosed without your written authorization, except as described in the Plan's HIPAA Privacy Notice or as otherwise permitted by federal and state health information privacy laws. A copy of the Plan's Notice of Privacy Practices that describes the Plan's policies, practices and your rights with respect to your PHI under HIPAA is available from your medical plan provider. For more information regarding this Notice, please contact Human Resources or the medical plan directly.

Summary of Benefits and Coverage (SBC)

Effective for plan renewals after January 1, 2012, the Patient Protection and Affordable Care Act requires employers that offer health coverage to provide a uniform Summary of Benefits and Coverage (SBC) to people who apply for and enroll in the health plan. This document contains the following:

- Four-page overview of plan benefits, cost sharing and limitations
- Required set of examples of how the plan works
- Phone number and internet address for obtaining copies of plan documents
- A Standard glossary of medical and insurance terms must also be available

The SBC will be updated each plan renewal to reflect applicable plan changes.

Women's Health And Cancer Rights Act

Risas Dental and Braces' medical plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services. These services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications resulting from mastectomy (including lymphedema)

This coverage will be provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provisions that apply to the mastectomy. For more information, contact your medical plan provider.

Individual Coverage Mandate

Federal law requires that you have Health Care coverage or you may be subject to an income tax penalty. You can enroll in Risas Dental and Braces' health plan, or you may want to consider visiting www.healthcare.gov for information on health plans available through the Healthcare Marketplace in your area.

Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may be able to enroll yourself and your dependents in Risas Dental and Braces' health plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards you or your dependents' other coverage.) However, you must request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage.) In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption. For more information, contact Human Resources.

Medicare Part D - Notice of Prescription Drug Coverage

Risas Dental and Braces provides a "Notice of Prescription Drug Coverage" to all participants. This notice states that under Risas Dental and Braces' medical plan, you have prescription drug coverage that is, as generous as the standard Medicare prescription Drug Coverage.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, you can contact your local state Medicaid or CHIP office for more information.

COLORADO-Medicaid

Medicaid Website: <http://www.colorado.gov/>

Medicaid Phone: (800) 221-3943

For all other states: (877) 267-2323, Ext. 61565

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CONTACTS

For Questions	Group #	Phone #	Web
Medical Benefits (United Healthcare)	903783	Choice: 866.633.2446 HSA: 866.314.0335	www.uhc.com
Basic Life / AD&D (Cigna Group Insurance)	SGM605805/ SOK604037	800.362.4462	www.mycigna.com
Long Term Disability (Cigna Group Insurance)	SGD605936	800.362.4462	www.mycigna.com
Flexible Spending Accounts (24HourFlex)	N/A	800.651.4855	www.24hourflex.com
Life Assistance Program (Cigna Group Insurance)	N/A	800.538.3543	www.cignabehavioral.com/cgi
Human Resources	Andrea Palmer	602.320.5616	apalmer@risasdental.com



This brochure provides only a highlight of the benefit plans offered to you by Risas Dental and Braces and in no way serves as the actual plan description or plan document for the plans. The plan documents will always govern the offered benefits that your employer provides for you. We reserve the right to modify any or all of these plans at anytime.