



Benefits Summary 2021-2022 TEXAS

WhiteWater Express

Benefits Guide

We are committed to providing our greatest assets – our people – with comprehensive and affordable benefits. Our 2021-2022 Employee Benefits offerings deliver maximum options and flexibility.

This guide will help you understand the full range of health and wellness benefits that will be available. After reading through the enclosed information, be sure to use this guide as a benefits resource you can reference throughout the year.

This guide includes a quick reference directory of telephone numbers and websites for all our providers. We encourage you to access these sites to learn more about the plans and make the best choices possible.

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Medical

WhiteWater Express offers four medical plan options administered through United Healthcare. These benefits are offer to you and your dependents. The company pays up to 75% of the employee premium.

HMO-BCXE
CHOICE PPO - BCZC
PREMIER PPO - BCZE
NEXUS PPO – BU72

Comparing the Medical Plans

Services	HMO	CHOICE PPO	PREMIER PPO	NEXUS PPO
In-Network	*Must select PCP			
Calendar year deductible Single/family	\$5,000/\$10,000	\$5,000/\$10,000	\$1,500 /\$4,500	\$5,000/\$10,000
OOP Maximum Single/family	\$6,350/\$12,700	\$6,350/\$12,700	\$6,350/\$12,700	\$7,900 /\$15,800
Preventive Care	No Charge	No Charge	No Charge	No Charge
Office Visit Co-Pay/ Specialist	\$25/\$75	\$45/\$90	\$40/\$80	40% after Ded. If designated network \$15 copay / 40% after Ded.
Pharmacy co-pay or co-insurance	\$15/\$45/\$80	\$20/\$50/\$85	\$20/\$50/\$85	Determined by the Tier \$20/\$50/\$85
Virtual Visits (Telehealth)	No Charge	No Charge	No Charge	No Charge
Urgent Care/ER co-pays	\$50/\$650	\$100/\$400	\$100/\$400 + 20% coinsurance after deductible	\$50/\$250 copay + 20% coinsurance
Co-Insurance (you pay)	0%	0%	20%	40%
Out of Network				
Single/Family	N/A	\$10,000/\$30,000	\$5,000/\$15,000	\$5,000/\$10,000
Out of Pocket (Ind/Fam)	N/A	\$20,000/\$60,000	\$10,000/\$30,000	\$10,000/\$20,000

Emp Only Emp + Child (ren) Emp + Spouse Emp + Family	Per Pay Period (based on 24 paychecks)			
	HMO	CHOICE-PPO	PREMIER-PPO	NEXUS-PPO
	\$52.52	\$84.74	\$98.95	\$63.57
	\$231.04	\$290.64	\$316.93	\$259.78
	\$304.55	\$375.43	\$406.68	\$338.73
	\$392.07	\$475.17	\$530.63	\$456.79

Dental

Services	DMO	PPO
Annual Deductible Individual / Family	<i>Copay Schedule</i>	\$50/\$150
Preventive - Cleaning	<i>Copay Schedule</i>	Covered 100%
Basic Services – Restorations, Oral Surgery and simple extractions	<i>Copay Schedule</i>	20%
Major Services – Crowns, bridges, dentures and removal prosthodontics.	<i>Copay Schedule</i>	50%
Child Ortho (up to age 19)	<i>Copay Schedule</i>	50%
Max Benefit	<i>Copay Schedule</i>	\$1,000

	Per Pay Period (24 checks)	
	DMO	PPO
	\$3.49	\$17.03
	\$11.00	\$37.38
	\$9.91	\$41.82
Emp Only Emp + Child (ren) Emp + Spouse Emp + Family	\$17.42	\$57.98

Vision

We offer the following vision plan through United Healthcare.

Services	Frequency of Service	In Network	Out of Network
Eye Exam	12 months	\$10 Copay	Up to \$40 reimbursement
Standard Lenses/ Frames	12 months/24 months	\$25 Copay/ \$100 allowance	Up to \$80/Up to \$45 reimbursement
Contact Lenses in lieu of eyeglass	12 months	\$25 Copay for up to 4 boxes (Max - \$105)	Up to \$105 reimbursement

	Per Pay Period (24 checks)
	\$1.49
	\$4.42
	\$4.13
	\$7.17
Emp Only Emp + Child(ren) Emp + Spouse Emp + Family	

Life and AD&D

Life and Accidental Death and Dismemberment insurance (AD&D) is an important element of your income protection planning, especially for those who depend on you for financial security.

WhiteWater Express provides **FREE** basic life and AD&D insurance through United Healthcare to all **benefits-eligible employees at no cost.**

Employee Life Benefit: \$25,000

Employee AD&D Benefit: \$25,000

Also, employees can purchase additional Supplemental Life insurance in increments of \$10,000, \$10,000 minimum to a \$250,000 maximum. ***Refer to the Life and AD&D Summary for pricing.*** Supplemental life insurance may also be purchased for spouse and children.

Voluntary Short & Long Term Disability

Short Term Disability (STD) Insurance pays you a portion of your earnings if you cannot work in the event you become disable from a non-work-related injury or sickness. You may purchase coverage that would pay you 60% of your weekly earnings. The maximum voluntary short-term disability benefit you would receive is \$1,500 per week.

*** You will be eligible to collect STD benefit starting on the 15th day after your accident or sickness, up to 11 weeks.**

Refer to the Voluntary Short Term Disability Insurance form attached for pricing.

Long Term Disability (LTD) Insurance pays you a portion of your earnings if you cannot work in the event you become disable from a non-work-related injury or sickness. You may purchase coverage that pays you 60% of monthly earnings. The maximum monthly benefit of \$5,000, per month.

*** You must be incapacitated for at least 90 days before you can receive LTD insurance benefit payment.**

Refer to the Voluntary Long Term Disability Insurance form attached for pricing.

401k Retirement Savings Plan

Now is a great time to make a plan for your future, and we have just the plan to help you get started. Your retirement savings plan is designed to help you make that journey.

Requirements: You are eligible to participate in the plan when you are **21 years of age and have 6 months and 500 hours of service. WhiteWater Express matches \$0.50 per dollar up to 10% of compensation.**

Years of Vesting Service	Non-forfeitable Percentage
1	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

When ready to enroll go to:

Go to www.voyaretirementplans.com/enrollmentcenter

You will need the Plan Number **815079** and Verification Number **81507999**

If you need help, call (888)-311-9487

Frequently Ask Questions

Who is Eligible?

Full-time employees, working a minimum of 30 hours per week and their family members are eligible to enroll in the benefits described on this guide. An employee dependent child (ren) can be covered on the medical plan up to age 26.

When Are You Eligible?

Benefits are effective the first of the month following 60 days after the date of hire.

When is open enrollment?

You may make changes to your benefit elections during your open enrollment period (January) for a February 1st effective date.

Qualified Change in Status?

You may make benefit changes within 30 days of a qualified event. Qualified events include marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of dependent or change in spouse's benefits or employment status. Employee is responsible for notifying Human Resources of any changes within 30 days.

How to enroll?

An Open Enrollment window will be open through the employee self-service portal. Please logon to your Paylocity account and click on Benefits to complete an electronic enrollment form.

CONTACT INFORMATION

MEDICAL:

United Healthcare
Phone: 866-414-1959
www.myuhc.com

DENTAL:

United Healthcare
Phone: 866-414-1959
www.myuhc.com

VISION:

United Healthcare
Phone: 800-638-3120
www.myuhc.com

GROUP LIFE/AD&D AND VOLUNTARY LIFE:

United Healthcare
Claims: 888-299-2070 Option #3
www.myuhc.com

WhiteWater Human Resources Department

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