

Calumet 2012 Benefits-Quick Reference

Provider: UMR

www.umar.com / (800) 826-9781

HEALTH CARE PLAN	Medical Plus Plan	Medical Basic Plan
	<ul style="list-style-type: none"> ▶ Monthly Premiums ▶ Employee Only: \$78 ▶ Employee + Child: \$148 ▶ Employee + Spouse: \$200 ▶ Family: \$262 	<ul style="list-style-type: none"> ▶ No premiums
	Medical Out of Pocket Expenses Plus Plan	Medical Out of Pocket Expenses Basic Plan
	<ul style="list-style-type: none"> ▶ PPO Network utilized ▶ Deductible: \$300 per individual, \$600 per family ▶ 20% in-network co-insurance, up to \$1,500 per individual, \$3,000 per family ▶ 40% out-of-network co-insurance, up to \$3,000 per individual, \$6,000 per family ▶ Plan pays 100% after deductible and co-insurance maximums are met 	<ul style="list-style-type: none"> ▶ PPO Network Utilized ▶ Deductible: \$1500 per individual, \$3,000 per family ▶ 20% in-network co-insurance, up to \$4,000 per individual, \$8,000 per family ▶ 40% out-of-network co-insurance, up to \$8,000 per individual, \$16,000 per family ▶ Plan pays 100% after deductible and co-insurance maximums are met
	Dental Plus Plan	Dental Basic Plan
	<ul style="list-style-type: none"> ▶ Monthly premium \$5/8/10/14 ▶ Deductible: \$75 per individual, \$250 per family ▶ Annual maximum benefit: \$1,500 ▶ Plan pays 70% after deductible is met 	<ul style="list-style-type: none"> ▶ No monthly premium ▶ Deductible: \$150 per individual, \$500 family ▶ Annual maximum benefit: \$1,500 ▶ Plan pays 70% after deductible is met
Prescription Plus Plan	Prescription Basic Plan	
<ul style="list-style-type: none"> ▶ Monthly premium included with medical premium ▶ Mandatory generic ▶ Generic co-pay 10% ▶ Brand co-pay greater of 20% or \$25 	<ul style="list-style-type: none"> ▶ No monthly premium ▶ Mandatory generic ▶ Generic co-pay 10% ▶ Brand co-pay greater of 40% or \$50 	
Medical Expense Reimbursement	Dependent Care Reimbursement	
<ul style="list-style-type: none"> ▶ Funded with pre-tax employee contributions, through regular payroll deductions ▶ Annual election, up to \$3,600 ▶ Provides pre-tax reimbursement for covered medical, dental, prescription and other qualifying medical expenses 	<ul style="list-style-type: none"> ▶ Funded with pre-tax employee contributions, through regular payroll deductions ▶ Annual election, up to \$5,000 ▶ Provide pre-tax reimbursement for covered dependent care expenses, such as child care 	
FLEXIBLE SPENDING ACCOUNTS		