

**ACEMCO INCORPORATED**  
**Brief Summary of Benefits**

**Health Insurance**

Blue Care Network ó Healthy Blue Living Plan 7  
HMO ó 1 Plan with 2 levels of benefits

<u>Benefits</u>	<u>Enhanced</u>	<u>Standard</u>
Deductible	\$1000/\$2000	\$3000/\$6000
Co-pay	20%	30%
Co-pay Max	\$2000/\$4000	\$3000/\$6000
Office Call	\$25	\$30
ER Co-pay	\$100 after ded.	\$150 after ded.
Prescription	\$10 Gen/\$40 Brand	50%

**Dental Insurance**

Guardian Insurance

<u>Preventative</u>	<u>Basic</u>	<u>Restorative</u>	<u>Orthodontia</u>
100%	50%	50%	50%

- Deductible of \$50 per person/\$150 family applies to all benefits except preventative.
- Maximum calendar year benefit that Guardian pays is \$1000 per person.
- There is a lifetime maximum payable of \$1000 on the orthodontia.

**Life Insurance**

Guardian Insurance - Pays \$20,000 benefit provided to all associates.

Voluntary Life ó allows you to purchase additional life insurance for yourself, spouse and dependents.

**Opt Out Bonus**

Bonus available to associates who have and can show proof of other coverage through spouse or other source.

**Flexible Spending Account**

Administered by AFLAC ó allows you to use tax-free money to cover deductibles, co-pays and other qualifying medical expenses.

**AFLAC Voluntary Products**

AFLAC voluntary plans available - 100% employee paid through payroll deductions.