



Benefit Tools Available			
Sun Life Benefit Explorer tool provides detailed information on benefits with representatives available to assist with any questions.	<a href="#">Sun Life Benefit Explorer</a>		
Medical Insurance Benefits			
PPO Choice Plus CTTA			
<b>Employer Paid Monthly Premium</b>	<b>\$367</b>		
Employee Premium Cost (Employee pays dependent cost)	\$0		
Network Individual Deductible	\$2,500		
Network Individual Out of Pocket (includes deductible)	\$6,000		
Office Visit Copay - Primary Care Copay	\$25		
Office Visit Copay - Specialist Copay	\$45		
Coinsurance	80/20		
Emergency Room Copay	20% After Deductible has been met		
Generic Drug Copay Retail	\$15		
Preferred Brand Copay Retail	\$35		
Non-Preferred Brand Copay Retail	\$75		
Preventive Care	100 % coverage - No Copay		
Mental Health Care & Addictive Disorder Services	\$25 Copay for Outpatient / 20% copay after deductible is met for inpatient		
Hearing Aids	20% copay after deductible is met up to \$2,500		
Dental	Basic Plan		Enhanced Plan
Individual Deductible	\$50		\$25
Family Deductible	\$150		\$75
Annual Maximum		\$1,200	
Preventative Coinsurance		100%	
Basic Coinsurance		80%	
Major Coinsurance		50%	
Orthodontic Coinsurance		50% (\$1000 Maximum Benefit)	
Vision			
Routine Exam (every 12 months) copay		\$10	
Frames (every 24 months)		\$150 Allowance	
Lenses (every 12 months)		\$25 Materials Copay	
Contacts (every 12 months)		\$150 Allowance	
401 (k) Retirement Benefit			
Vesting Scheduling		1 year - 0%; 2 years - 50%; 3 years - 100%	
Employer Match		HMP matches 50% of your contribution up to the first 3% of your salary	
Base Life Insurance/AD&D			
Employee Coverage provided by HMP at no cost		Employer Provided - 1 times your annual earnings up to \$150,000; AD&D Matched.	
Supplemental Life/AD&D			
Employee Coverage		Choose from \$10,000 to \$500,000 not to exceed 6 times your basic annual earnings. Guaranteed Issue of \$150,000 when first eligible. Matching AD&D.	
Spousal Coverage		Choose from \$5,000 to \$100,000 not to exceed 100% of Employee Amount. Guaranteed Issue of \$30,000 when first eligible. Matching AD&D.	
Dependent Child Coverage		Choose from \$2,000 to \$10,000; all amounts Guaranteed Issue when first eligible. Matching AD&D. AD&D Matching.	
Short-Term Disability - Voluntary			
Employee Coverage		Benefit begins 15 days after illness or injury. Benefit will replace 60% of your Weekly Earnings up to \$1,800/week. Benefit pays up to 11 weeks. Premiums dependent on Age Bands.	
Long-Term Disability - Voluntary			
		Option 1	Option 2
Employee Coverage		Benefit begins after 90 days (or when Short Term ends). Benefit is 40% of your Monthly Earnings up to \$6,000/month. Benefit can last up to SSNRA.	Benefit begins after 90 days (or when Short Term ends). Benefit is 60% of your Monthly Earnings up to \$6,000/month. Benefit can last up to SSNRA.
EAP			
Employee Assistance Program provided by HMP at no cost		This unique program provides assistance to HMP employees in helping to manage tasks such as personal financial planning, personal counseling, parental advice for parents of newborns, legal advice and online will preparation	

**Note:** Unless otherwise stated, premium and coverage details above are based on employee-only coverage. Premium detail above provided only for employer-paid health and life insurance. Employee plus spouse, employee plus children, and employee plus family options available for most plans. Premium details available from HMP HR. The information above does not constitute a legally-binding contract; it does not alter or amend the plan documents; and, it does not establish eligibility to participate in any benefit plan. It is a summary only as of a particular date and time, and you are encouraged to read all plan documents for complete descriptions. In the event of a conflict between the informational statement and the plan documents, the plan documents govern. For questions, please email payroll@healthier.ms