

MEDICAL INSURANCE

Full Time employees are eligible for health insurance coverage on the first of the month following 60-days of full time employment. Employees currently are offered coverage under Cigna base 90% or Cigna H.S.A. HDHP. Additionally, in the St. Louis area there is the option of the Cigna buy up 100% plan. The three options and the related geographic areas are as follows:

In all areas:



Monthly Medical Insurance rates are as follows:

Employee Monthly Medical Premium Cost	Cigna 90%	Cigna HDHP
Single	\$264	\$140
Single/Child(ren)	\$501	\$404
Couple	\$738	\$635
Family	\$791	\$652

In Saint Louis area:



Monthly Medical Insurance rates are as follows:

Employee Monthly Medical Premium Cost	Cigna 100%	Cigna 90%	Cigna HDHP
Single	\$436	\$264	\$140
Single/Child(ren)	\$828	\$501	\$404
Couple	\$1,099	\$738	\$635
Family	\$1,307	\$791	\$652

Approximately 30 days after your hire date, you will receive a notice from the Central Office asking you to a) complete a benefit election form and enrollment form or b) complete the benefit election form indicating your decision not to participate in the health insurance program. If you should choose to participate in the program those costs will be deducted from your paychecks evenly between your first two paychecks of the month to pay for the following month's insurance. If you have a month with three paychecks, then the third paycheck would not have a deduction.

The benefit election form and the enrollment forms are to be sent to the Central Office Attn: Health Insurance.