



You're covered with INNOVATIONS...

INNOVATIONS offers 2 tiers of benefits, differentiated by hours worked as discussed below.

Tier 1: Group Discounted Benefit Plans

If you work 36 hours/week, you are eligible for group discounted health insurance, the first of the month, following 30 days of full time employment. Voluntary coverage is available through Priority Health; payments are made through automatic payroll deductions and can be made on a pre-tax basis. You will be notified by Human Resources when you are eligible.

Type of Coverage	<u>Health Insurance---Priority Health</u>	
	Monthly Premium	Weekly Employee Premium
Single	\$315.91	\$72.90
Two Person	\$695.01	\$160.39
Family	\$868.76	\$200.48

Tier 2: Individual Care Blue (Immediate Coverage Available through Individual Policy)

For employees who don't meet eligibility requirements of traditional Priority Health coverage, we offer an individual, self administered policy through BCBSM; effective 14 days after application regardless of date of hire, first day worked, hours worked per week, or employment status. This is an individual policy, **INNOVATIONS** does not manage the coverage.

For more details, contact Human Resources to request "**Individual Care Blue**" documents.

For additional information or a list of participating providers, etc....please access the appropriate website(s):

www.bcbsm.com -OR- www.priorityhealth.com

Dental Insurance---Guardian/First Commonwealth

Dental Insurance is available on a voluntary basis for anyone working 20+ hours per week. Coverage is effective the first of the month, following 30 days of employment of 20 hours per week. Human Resources does not track eligibility, so if interested in dental coverage, please contact Human Resources to determine if you are eligible.

Type of Coverage	Dental DHMO-Monthly Premium	Dental PPO-Monthly Premium
Single	\$15.88	\$37.21
Two Person	\$30.17	\$71.44
Family	\$46.52	\$107.66

401(k) Retirement Plan

INNOVATIONS 401(k) plan offers the opportunity to defer your salary to annual IRS limits, a discretionary employer match of 50% of your pre-tax contribution up to the first 6% of your contributions and a 3-year vesting schedule. You are eligible to enroll the first of each month **after** 1 year of employment, in which you work 1000 hours.

Ford Motor Company Partner Recognition Program (PRP)

Health Care **INNOVATIONS** is proud to participate in the Xplan offered by Ford Motor Company. This discount applies to new vehicle purchases of Ford, Lincoln, Mercury Jaguar, Land Rover, Volvo and Mazda product (some exclusions do apply). For more details, contact Human Resources at 810-494-0675.