

2023 Open Enrollment Benefits-at-a-Glance



DECEMBER 2022									
				1	2	3			
4	5	6	7	8	9	10			
11	12	13	14	15	16	17			
18	19	20	21	22	23	24			
25	26	27	28	29	30	31			

Enrollment forms due to HR no later than 12/9.

Meridian Waste's annual enrollment period will be held December 1 through December 9, 2022. This Open Enrollment is "**PASSIVE**" meaning benefit elections will carry over if no action is taken.*

*If you are adding Voluntary Life, Disability or Critical Illness coverage at open enrollment, you will need to complete an Evidence of Insurability (EOI) form (attached) and be approved for the coverage.

Eligibility: Full-time employees with a regular schedule of **30 hours per week or more** are eligible for the benefits described below, unless otherwise stated. Benefits become effective on the first day of the month following 30 days of employment.

Medical Benefits



In-Network, You Pay:	Option I	Option II
	80%, \$3,000 Deductible	100%, \$6,000 Deductible
Annual Deductible Individual / Family	\$3,000 / \$9,000	\$6,000 / \$12,000
Out-of-Pocket Max Individual / Family	\$6,000 / \$12,000	\$8,550 / \$17,100
Preventive Care	No charge	No charge
Office Visits		
PCP	\$25 copay	\$25 copay
Specialist	\$75 copay	\$75 copay
Virtual Visits	\$25 copay	\$25 copay
Emergency Services		
Urgent Care Center	\$25 copay	\$25 copay
Emergency Room	\$350, then 20%	\$350, then 0%
Labs and Testing	20% after Deductible	0% after Deductible
Hospitalization	20% after Deductible	0% after Deductible

Life/AD&D Insurance



All eligible employees are automatically covered by life and AD&D insurance through Guardian at **NO COST** to you and carries a \$20,000 benefit. Benefits reduce by 35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80.

Voluntary Life/AD&D Insurance



You may elect to increase your life insurance coverage for yourself, your spouse and your dependent children – all at an affordable group rate provided by Guardian.

Disability Insurance



To ensure your income will continue if you are unable to work due to a disability, Meridian Waste offers disability through Guardian. If a medical condition is job-related, it is considered Workers' Compensation rather than disability.

Short-Term Disability: 60% of salary up to maximum of \$1,000 per week for 26 weeks; 7 day elimination period

Long-Term Disability: 60% of salary up to maximum of \$6,000 per month; 6 month elimination period

Dental Benefits



	Guardian Dental PPO	
	In-Network, You Pay:	Out-of-Network, You Pay:
Annual Deductible Individual / Family	\$50 / \$150	\$50 / \$150
Preventive Care	No charge	No charge*
Basic Care (After Deductible)	20%	40%*
Major Care (After Deductible)	50%	50%*
Orthodontia (After Deductible)	50%	50%*
Maximum Benefit	\$1,000	\$1,000

*Providers that do not participate with our insurance plan can "balance bill" you the difference between their charge and what the plan pays. Therefore, using non-participating providers may result in **significant patient liability**.

Voluntary Benefits



The following Voluntary Benefits can complement existing medical coverage and help fill financial gaps caused by out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services.

Accident Insurance: Coverage for injuries, minor or catastrophic

Critical Illness Insurance: Coverage if you or a covered dependent is diagnosed with a covered critical illness

Hospital Indemnity Insurance: Coverage if you are hospitalized, and for some treatments

Vision Benefits



In-Network, You Pay:	Guardian Vision PPO Davis Vision Network
Exam Copay	\$10 copay
Frames	\$120 Allowance + 20%
Contact Lenses	\$120 Allowance + 15%

2023 Open Enrollment (12/1–12/9)

Other than a qualified life event, you may only make changes to your benefit elections annually during the open enrollment period.

The following are examples of "**Qualified Life Events**":

- Change in status: marital, # of dependents, employment
- Dependent satisfies or ceases to satisfy eligibility requirements
- Dependent's employer's open enrollment
- Entitlement to Medicare or Medicaid