



FARR ASSOCIATES

EMPLOYEE BENEFITS

6.2 HEALTH INSURANCE

Farr Associates offers regular Full-Time employees health coverage. New Full-Time employees will be added to the health insurance plan on the 1st of the following month after employment. Farr Associates is currently covered by Humana. Farr Associates pays 100% of the premiums for employees with the Standard PPO Plan. For employees who choose the HDHP PPO option, or coverage for spouses and/or children, Farr Associates will split the cost of the monthly premium 50/50. Please see the office administrator for premium amounts.

Farr Associates also provides a Choice Care Card, which will provide funds to cover a large portion of the deductible. Those with spousal or family coverage will receive a larger contribution to their Choice Care Card to keep the deductible equitable office-wide.

Farr Associates employees are currently covered by Humana. The company pays 100% of the premiums for each employee that chooses either the HSA Plan or the HMO coverage. Employees who choose the PPO option are responsible for paying the difference between the higher PPO premium and the premium for the other plans. Please see the office administrator for exact amounts.

Because Choice Care requires substantiation of charges to their card, employees will be required to provide such proof of valid medical charges to Choice Care upon request. This process may be bypassed by giving Choice Care permission to view your medical activity directly. This is done by supplying them with your log-in and password to the Humana website. If you are interested in this shortcut, please see the office administrator, who will give you the Substantiation paperwork.

For more details on the health insurance plan and how it coordinates with Choice Care, please see the office administrator.

6.3 DENTAL INSURANCE

Farr Associates offers regular Full-Time employees dental coverage with the Delta Dental network. The company pays 50% of the premiums for employees and dependent/family coverage.

If they so choose, employees will be added to the dental insurance plan on the 1st of the following month after employment. For more details on the dental insurance plan, please see the office administrator.

6.4 VISION INSURANCE

Beginning January 1st, 2017 Farr Associates will offer regular Full-Time employees vision coverage with the VSP Signature Plan. As with the dental insurance plan, the company will pay 50% of the premiums for employees



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and dependent/family coverage.

If they so choose, employees will be added to the vision insurance plan on the 1st of the following month after employment. For more details on the dental insurance plan, please see the office administrator.

6.5 LIFE INSURANCE

Farr Associates offers regular Full-Time employees who have been employed for 30 days an employer-paid basic group term life policy. Each policy generally pays a death benefit equal to \$25,000.

A handwritten signature in blue ink, reading "Cristine M. Perez-Olson", is written over a horizontal line.

Cristine M. Perez-Olson, Operations Manager