



## HEALTH CARE POLICY

### Medical insurance

You are eligible to enroll in stok's CalChoice group health plan after a state-mandated thirty-day waiting period, at which point stok will cover your full cost for a Kaiser HMO Silver or Gold B Healthcare plan for you and your dependents. If you do not prefer the Kaiser HMO Silver or Gold B Healthcare plan, your individual coverage amount (determined by the healthcare provider based on your age and zip code) can then be applied toward your choice of several HMO, PPO, and HSA plans that best meet your needs. If you elect a plan that is more expensive than the Kaiser HMO Gold B, the remaining Employee Cost of your election will be deducted from your paycheck.

### Dental and vision insurance

You are also eligible to enroll in stok's ChoiceBuilder group Dental and Vision plan after a state-mandated thirty-day waiting period, at which point stok will contribute \$31 per month toward the cost of your plan selection. The \$31 contribution covers the cost of a \$23 DeltaCare HMO Dental Plan and an \$8 VSP Gold Vision plan. You can elect for a more expensive plan, and the remaining Employee Cost of your election will be deducted from your paycheck.

### Pre-tax healthcare deductions

You will have the option to sign up for a Section 125 Premium Only Plan which allows for pre-tax deduction from your paycheck for any additional healthcare contributions.

### Flexible Spending Accounts (FSA)

You are eligible to sign up for a Conexis Flexible Spending Account (FSA) which will allow you to deduct pretax dollars, up to a specified limit, from your paycheck for the purpose of qualified healthcare costs that are not covered by your health insurance. Please check with HR if you are interested in setting up an FSA.