



2015-2016

BENEFITS SUMMARY

IMPOWER offers all Full-Time employees a comprehensive benefits package that is available the first of the month following 60 days of Full-Time employment. Most of the plans offer coverage for qualified dependents such as Spouse and Children to age 26. Below is a summary of the benefits package that is available:

Medical Insurance

IMPOWER offers two plans through Cigna Healthcare. Both plans are part of the National Open Access Plus network.

- **High Deductible Health Plan – HSA qualified**
 - This plan offers low per pay period deduction on a pre-tax basis. Wellness visits and screenings are covered 100% as per Healthcare Reform guidelines. All other services are subject to the annual deductible and coinsurance. There is an out of pocket maximum to ensure financial protection from catastrophic medical events.
- **PPO- Copayment Plan**
 - This plan has higher per pay period deductions, and covers common services at a predictable flat copayment. Wellness visits are also covered at 100% under this plan as per Healthcare Reform guidelines. Major services such as hospital admission, are subject to an annual deductible and coinsurance. There is an out of pocket maximum on this plan as well to ensure financial protection from catastrophic medical events.

Dental Insurance

IMPOWER offers a full Dental PPO plan through Guardian. This plan has benefits both In and Out of Network. Preventive care is covered at 100% and there is Orthodontia coverage for children under the age of 19. Guardian has a large national network of providers.

Vision Insurance

Guardian is also the insurance carrier for IMPOWER's full Vision plan. For a small copay, you can have your annual exam with an In-Network provider and receive your choice of either medically necessary contact lenses or a complete set of glasses.

Life Insurance

IMPOWER provides every Full-Time employee with a \$15,000 Group Term life insurance policy at no cost. Additional life insurance is available via payroll deduction.

Disability Insurance

Long Term Disability is available via payroll deduction. This coverage pays a percentage of your monthly earnings if you are disabled and unable to work after 180 days.

Supplemental Insurance

Colonial Life is available for additional supplemental coverage such as Short Term Disability, Cancer, Accident and Critical Illness.