



2025 Health Insurance Benefit Summary

FoxHire offers employees health, dental, vision, accident, and critical illness insurance through Anthem; voluntary life insurance through TransAmerica, and an additional MEC/MVP medical option through Breckpoint. Employees working an average of 30 hours or more per week will have the opportunity to participate in one of the following six (6) medical plans.

MAJOR MEDICAL PLAN OPTIONS

HSA 7500/15000 (Base Plan)

<u>Type of Coverage</u>	<u>Employee Monthly Premium</u>	<u>Weekly Payroll Deduction</u>
Employee Only	\$ 279.32	\$ 64.46
Employee and Spouse	\$ 956.70	\$ 220.78
Employee and Child(ren)	\$ 795.98	\$ 183.69
Family	\$ 1423.51	\$ 328.50

HSA 3300/6600

<u>Type of Coverage</u>	<u>Employee Monthly Premium</u>	<u>Weekly Payroll Deduction</u>
Employee Only	\$ 497.41	\$ 114.79
Employee and Spouse	\$ 1106.22	\$ 255.28
Employee and Child(ren)	\$ 970.40	\$ 223.94
Family	\$ 1735.22	\$ 400.44

PPO 1000/2000

<u>Type of Coverage</u>	<u>Employee Monthly Premium</u>	<u>Weekly Payroll Deduction</u>
Employee Only	\$ 736.29	\$ 169.91
Employee and Spouse	\$ 1540.01	\$ 355.39
Employee and Child(ren)	\$ 1368.37	\$ 315.78
Family	\$ 2228.39	\$ 514.24

MINIMUM ESSENTIAL COVERAGE (MEC) & MINIMUM VALUE PLAN (MVP) OPTIONS

PRO MEC PLAN

<u>Type of Coverage</u>	<u>Employee Monthly Premium</u>	<u>Weekly Payroll Deduction</u>
Employee Only	\$ 77.00	\$ 17.77
Employee and Spouse	\$ 127.90	\$ 29.52
Employee and Child(ren)	\$ 119.10	\$ 27.48
Family	\$ 170.00	\$ 39.23

PREFERRED MEC PLAN

<u>Type of Coverage</u>	<u>Employee Monthly Premium</u>	<u>Weekly Payroll Deduction</u>
Employee Only	\$ 93.00	\$ 21.46
Employee and Spouse	\$ 160.70	\$ 37.08
Employee and Child(ren)	\$ 146.30	\$ 33.76
Family	\$ 214.00	\$ 49.38

Disclaimer: This is a comparison of plans only. Actual benefit coverage can be found in the Summary Plan Description or by calling Anthem or Breckpoint Customer Service number on the back of your ID card. Benefits are subject to change based on the Company's vendors, suppliers, and Company requirements.

MVP COMPLIANCE PLAN*

<u>Type of Coverage</u>	<u>Employee Monthly Premium</u>	<u>Weekly Payroll Deduction</u>
Employee Only	\$ 163.61	\$ 37.76
Employee and Spouse	\$ 0.00	\$ 0.00
Employee and Child(ren)	\$ 688.61	\$ 158.91
Family	\$ 0.00	\$ 0.00

*MVP Compliance plan is subject to final underwriting so these rates are subject to change.

If you elect health insurance coverage, the employee premium for the health insurance will be deducted from your pay on a pre-tax basis unless you direct otherwise. Each paycheck will have a benefit deduction. The above "Employee Monthly Premium" reflects an employer contribution of up to 44% of the "Employee Only" single coverage for the Base plan.

If you do not turn in a timesheet, no deductions can be made for that week and the deduction will be added to the next pay. For example, if your monthly premium is \$279.32, you would have a \$64.46 pre-tax deduction from each week's pay. If you do not turn in a timesheet one week, \$128.92 will be deducted from your next pay.

If you have any questions, please feel free to contact: HR at (330) 454-3508 or email at hr@foxhire.com.

ACCIDENTALS

Health Savings Account

A health savings account (HSA) is a great resource that enables employees to save money by putting tax free dollars away for current and future medical expenses. Our HSA is administered by Health Equity who provides 24/7 customer support and an online portal. Employees who elect, will receive a debit card in the mail, and can immediately begin using it (Note: Employees are eligible to contribute to an HSA only if they participate in a High Deductible Healthcare Plan).

Dental Insurance

Employees who work at least an average of 30 hours per week have the option to elect dental insurance. This is a voluntary plan that immediately covers 100% of the usual and customary cost for preventive procedures, 100% for restorative procedures, and 60% for major procedures. The cost to the employee is based on individual, employee + one or family coverage.

<u>Type of Coverage</u>	<u>Employee Monthly Premium</u>	<u>Weekly Payroll Deduction</u>
Single	\$ 37.11	\$ 8.56
Employee + one	\$ 71.13	\$ 16.41
Family	\$ 106.04	\$ 24.47

Vision Insurance

This voluntary vision plan is available to employees who work at least an average of 30 hours per week. The vision plan includes savings on vision exams, frames, lenses, and contact lenses. A laser vision correction benefit is also included.

<u>Type of Coverage</u>	<u>Employee Monthly Premium</u>	<u>Weekly Payroll Deduction</u>
Single	\$ 5.05	\$ 1.17
Employee + Spouse	\$ 9.70	\$ 2.24
Family	\$ 16.82	\$ 3.88

401(k) Savings Plan

All eligible employees, 18 years and older, have the option to join our 401(k) Savings Plan at the end of six months of employment. You have the option to elect either a traditional 401(k) that is pre-taxed or a Roth 401(k) that is post-tax. Employees can contribute up to 90% of your weekly gross pay up to the 2025 maximum of \$23,500. If you reach age 50 or older in 2025 you may contribute an additional \$7,500 to the plan. Employees aged 60,61,62, and 63 may contribute an additional \$11,250 instead of \$7500. You may rollover previous employer's 401(k) money into FoxHire's 401(k) immediately. Please refer to Empower for additional plan details.

Accident Insurance

Accident coverage provides a cash benefit for qualifying accidental losses. It can help pay for out-of-pocket medical costs, costs that may not be covered under your medical plan, or daily expenses.

<u>Type of Coverage</u>	<u>Employee Monthly Premium</u>	<u>Weekly Payroll Deduction</u>
Employee Only	\$ 8.87	\$ 2.05
Employee and Spouse	\$ 14.13	\$ 3.26
Employee and Child(ren)	\$ 15.15	\$ 3.50
Family	\$ 23.73	\$ 5.48

Critical Illness Insurance

Critical Illness insurance can help safeguard your finances by providing you with a lump-sum payment upon diagnosis for many conditions. The payment you receive is yours to spend as you see fit, in addition to any other insurance you may have.

		Monthly Rates												
		<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$10,000	Employee Only	\$3.01	\$3.70	\$4.18	\$5.29	\$7.10	\$10.44	\$14.40	\$19.91	\$28.05	\$37.78	\$50.96	\$69.18	\$82.10
	Employee + Spouse	\$5.97	\$7.31	\$8.26	\$10.47	\$14.14	\$21.03	\$29.32	\$40.93	\$57.93	\$77.85	\$104.98	\$141.89	\$168.02
	Employee + Child(ren)	\$4.41	\$5.10	\$5.58	\$6.69	\$8.50	\$11.84	\$15.80	\$21.31	\$29.45	\$39.18	\$52.36	\$70.58	\$83.50
	Family	\$7.60	\$8.94	\$9.89	\$12.10	\$15.77	\$22.66	\$30.95	\$42.56	\$59.56	\$79.48	\$106.61	\$143.52	\$169.65
\$20,000	Employee Only	\$5.10	\$6.41	\$7.32	\$9.52	\$13.06	\$19.63	\$27.49	\$38.41	\$54.58	\$73.88	\$100.12	\$136.48	\$162.29
	Employee + Spouse	\$10.15	\$12.69	\$14.50	\$18.87	\$26.02	\$39.56	\$56.00	\$79.01	\$112.77	\$152.27	\$206.29	\$279.90	\$332.08
	Employee + Child(ren)	\$7.09	\$8.40	\$9.31	\$11.51	\$15.05	\$21.62	\$29.48	\$40.40	\$56.57	\$75.87	\$102.11	\$138.47	\$164.28
	Family	\$12.47	\$15.01	\$16.82	\$21.19	\$28.34	\$41.88	\$58.32	\$81.33	\$115.09	\$154.59	\$208.61	\$282.22	\$334.40

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Voluntary Life Insurance

Voluntary Term Life/AD&D allows you to purchase additional coverage at your own financial expense to ease your loved ones' financial burden if something should happen to you.

	Employee	Spouse	Child(ren)**
Maximum Benefit Amount	\$150,000	\$35,000	\$10,000
Guaranteed Issue Amount	\$150,000	\$35,000	\$10,000

* Guarantee issue applies to new hires only

**Maximum Age for Dependents is Age 26

The cost of the benefit is 100% paid for by you. Your age and the amount of insurance you elect determines the premium you'll pay. Costs will go up as you age.