



Lush Lawn's Benefits Guide

Provided by The Benefits Group



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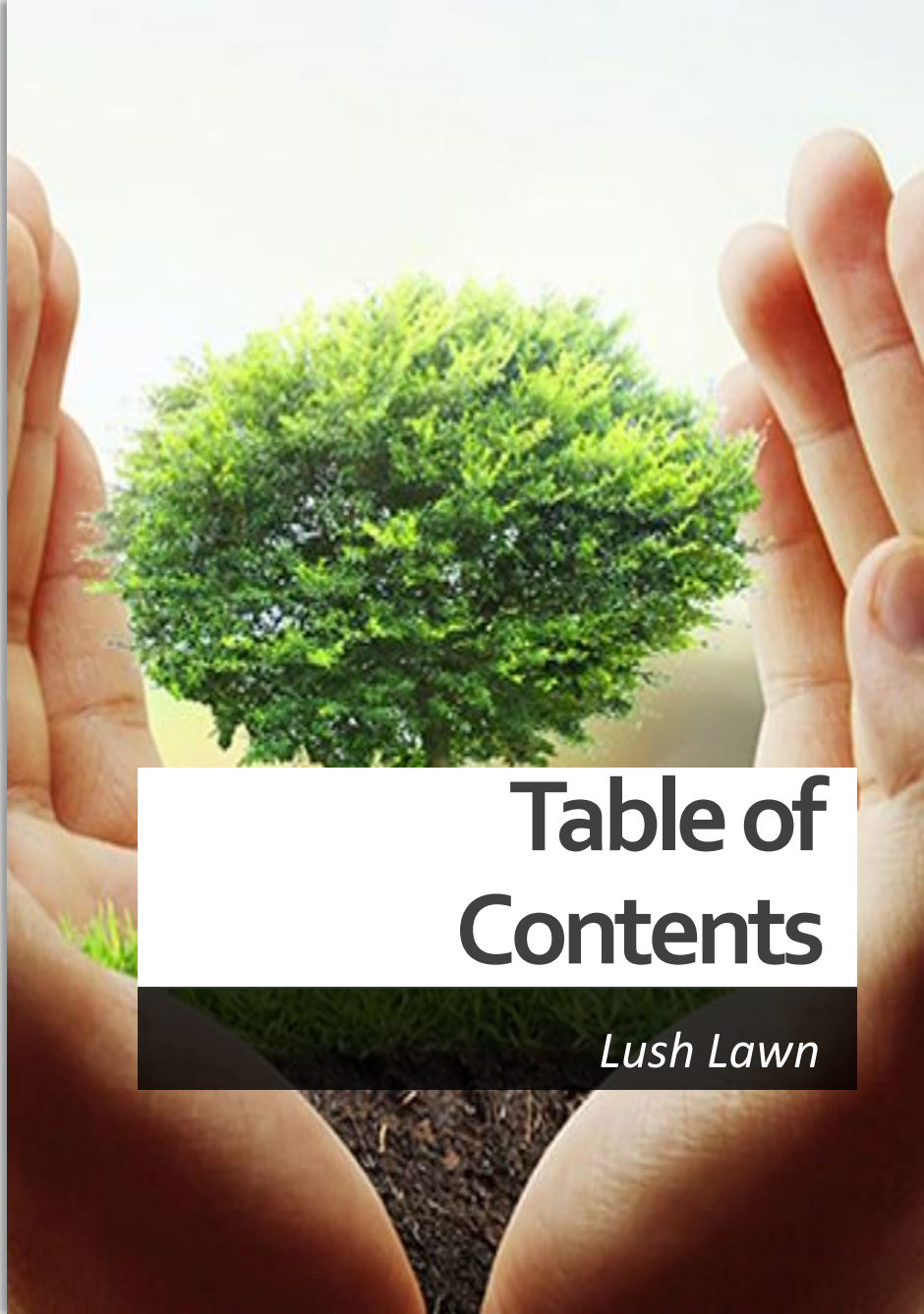


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Lush Lawn

Your Plan Information



Term	Definition	Lush Lawn
Effective Date	The time of year when your insurance rates are released and your coverage becomes active	September 1
Open Enrollment	Period of time when employees may make changes to their elected benefit options	August
Waiting Period	Period of time which must pass before your health care coverage can begin	60 Days, 1 st of the Month.
Termination Period		Benefits run through end of the month
Priority Health - Find a Doctor	Ensure your doctor participates in the network before seeking care	Search Your Doctor here
Priority Health Employee Application	For new hires or employees with a qualifying event who would like to enroll in Medical Insurance	Download or view here
Priority Health – Navigating Your Benefits	Open Enrollment Digital Guide	Download or view here
Priority Health Cost Estimator	Estimate your cost before seeking care	Download or view here





Lush Lawn Major Medical

Helpful Terms

- **Deductible** - The amount you pay for your healthcare services before your health insurer pays.
- **Coinsurance** - A certain percent you must pay each benefit period after you have paid your deductible.
- **Copay** - The amount you pay to a healthcare provider at the time you receive services.
- **Maximum Out of Pocket** - The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs of covered benefits.

Lush Lawn Major Medical Plans

Click plan titles for full summaries

Find a doctor in the appropriate network [here](#)

HMO \$3,000

Service	Benefit
Deductible	\$3,000 Single / \$6,000 Family
Coinsurance	20% - \$3,500/\$7,000 max
Out of Pocket Maximum	\$7,900 Single / \$15,800 Family
Primary Care Visit Copay	\$30
Emergency Room	\$250 AD
Urgent Care Copay	\$50
Lab & X-Ray	20% After Deductible
Inpatient Services	20% After Deductible
Outpatient Services	20% After Deductible
Rx Copays	\$20/\$60/\$80

POS \$3,000

Service	Benefit
Deductible	\$3,000 Single / \$6,000 Family
Coinsurance	30% - \$4,000/\$8,000 max
Out of Pocket Maximum	\$7,900 Single / \$15,800 Family
Primary Care Visit Copay	\$40
Emergency Room	\$250 AD
Urgent Care Copay	\$75
Lab & X-Ray	20% After Deductible
Inpatient Services	20% After Deductible
Outpatient Services	20% After Deductible
Rx Copays	\$20/\$60/\$80

PPO \$3,000

Service	Benefit
Deductible	\$3,000 Single / \$6,000 Family
Coinsurance	20% - \$4,000/\$8,000 max
Out of Pocket Maximum	\$7,900 Single / \$15,800 Family
Primary Care Visit Copay	\$40
Emergency Room	\$250 AD
Urgent Care Copay	\$75
Lab & X-Ray	20% After Deductible
Inpatient Services	20% After Deductible
Outpatient Services	20% After Deductible
Rx Copays	\$20/\$60/\$80

Lush Lawn Major Medical Plans

Click plan titles for full summaries

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HMO \$3,000	
Tier	Weekly Rate
Employee Only	\$36.67
Employee + 1	\$139.33
Family	\$183.32

POS \$3,000	
Tier	Weekly Rate
Employee Only	\$37.58
Employee + 1	\$142.80
Family	\$187.90

PPO \$3,000	
Tier	Weekly Rate
Employee Only	\$39.08
Employee + 1	\$148.48
Family	\$195.37



Principal Ancillary Insurance

Voluntary Dental, Voluntary Vision, Voluntary Life

Voluntary Base Dental

Lush Lawn offers a **network-only** Voluntary Dental Insurance plan designed to provide excellent coverage and save you money!

Ensure your dentist is participating in Principal's network before seeking care by clicking [here](#).

Download Your Dental Plan Summary [here](#).

Tier	Weekly Rate
Employee Only	\$3.63
Employee + Spouse	\$7.25
Employee + Child(ren)	\$10.17
Family	\$13.38

Voluntary Buy-Up Dental

Lush Lawn offers an **in and out of network** Voluntary Dental Insurance plan designed to provide excellent coverage and save you money!

Ensure your dentist is participating in Principal's network before seeking care by clicking [here](#).

Download Your Dental Plan Summary [here](#).

Tier	Weekly Rate
Employee Only	\$7.29
Employee + Spouse	\$15.89
Employee + Child(ren)	\$17.29
Family	\$25.26



Voluntary Vision

Ensure your eye care provider is participating in Principal's network by clicking [here](#).

Download Your Vision Plan Summary [here](#).

Tier	Weekly Rate
Employee Only	\$1.35
Employee + 1	\$2.56
Family	\$3.93

Voluntary Life Insurance

Lush Lawn provides employees the option to purchase additional Life Insurance!

Minimum: \$10,000

Maximum: \$500,000

Guaranteed Issue: \$100,000

Download Your Voluntary Life Insurance Plan Rates [here](#).

Age	\$10,000 Weekly Employee Rate (per \$1,000)
15-29	\$0.20
30-34	\$0.28
35-39	\$0.48
40-44	\$0.68
45-49	\$1.09
50-54	\$1.84
55-59	\$2.76
60-64	\$4.20
65-69*	\$5.23
* Reduced Benefit to \$6,500	

Helpful Contacts

*Always contact your HR representative **first!***

Priority Health

[PriorityHealth.com](https://www.priorityhealth.com)

Call the number on the back of your Priority Health membership ID card to reach an expert in your plan.

800-942-0954

Principal

[www.Principal.com](https://www.principal.com)

800-986-3343



Thank You

The Benefits Group

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