

Enrollment Guide

For the Employees of
**American Blue
Ribbon Holdings**



LOOMIS
THE LOOMIS COMPANY



Medical Plan Options and Enrollment Information

Ameritas Vision

		VSP Choice Network	Out of Network	
		Annual Eye Exam	Covered in full	Up to \$45
		Lenses, per pair		
		Single Vision	Covered in full	Up to \$25
		Bifocal	Covered in full	Up to \$45
		Trifocal	Covered in full	Up to \$60
		Lenticular	Covered in full	Up to \$90
		Progressive	Special*	No Benefit
		Frames	\$105	Up to \$40
		Frequencies	<i>Months</i>	<i>Months</i>
		Exams / Lens / Frames	12 / 12 / 24	12 / 12 / 24
		Contact Lenses		
		Fit & Follow Up Exams	Member cost up to \$60	No Benefit
		Elective Contacts	Up to \$105	Up to \$100
		Medically Necessary Contacts	Covered in full	Up to \$210

	Deductible
Exam	\$10
Pair of Glasses	\$25



Limitations and exclusions apply, Consult plan document for additional details, including what category of services are assigned to each type.

* Up to provider's contracted fee for Lined Bifocal Lenses. The patient is responsible for the difference between the base lens and the Progressive Lens charge

Package Rates and FAQ

Monthly Rates	Vision
Employee	\$7.92
EE + Spouse	\$15.84
EE + Child(ren)	\$14.92
Family	\$22.84

How Can You Participate?

All current team members are eligible to enroll during the open enrollment period. New team members are eligible to enroll after a 30 day waiting period. Dependents to include spouses, and children and stepchildren under the age of 26, are also eligible during open enrollment for current team members or after the initial waiting period for newly hired team members.

How Are Premium Payments Made?

Premiums are to be paid through auto bank draft (ACH), or by credit or debit card. Payments will be drafted **20th** day of each month. If you miss a payment, your insurance will be terminated and you will not be eligible to re-enroll until the next open enrollment period.

PPO Network

First Health

To check if your provider is in the network, go to firsthealthlbp.com or speak to a representative at 800-226-5116, Monday - Friday, 7am - 7pm CST.

What if I do not enroll?

Benefits are being offered to you during an open enrollment period. If you do not enroll in benefits during this open enrollment, you will be unable to enroll in benefits until the next open enrollment period unless you experience a qualifying change in status. Newly hired team members must enroll for benefits within the first 30 days of becoming eligible. If you are a newly hired team member and you do not enroll within the first 30 days of becoming eligible, you will not be able to enroll until the next open enrollment period, unless you experience a qualifying change in status.

Can I Sign Up For Insurance At Any Time?

No. You must enroll during the open enrollment period. Newly hired team members must enroll for benefits within the first 30 days of becoming eligible. If you are a newly hired team member and you do not enroll within the first 30 days of becoming eligible, you will not be able to enroll until the next open enrollment period, unless you experience a qualifying change in status.

Can I Cancel My Insurance At Any Time?

Yes. However, if you cancel your insurance, you will not be able to re-enroll until the next open enrollment period, unless you have a qualifying change in status.