



Insurance Benefits At A Glance

Dec. 1, 2017 through Nov. 30, 2018

Medical Insurance

Full-time employees have a choice between three medical benefit plans from Memorial Hermann Health Plan. Below is a chart of the plan highlights, and a detailed plan description is available on Patriot Security company website.

Care from Network Provider	Option 1: MEC Plus	Option 2: Bronze HSA	Option 3: Silver Copay PPO
Routine Physical & Preventive Care	You pay \$0	You pay \$0	You pay \$0
Flu Shot	You pay \$0	You pay \$0	You pay \$0
Doctor Office Visit	Up to 4 visits per year. You pay \$10 copay	You pay 30% after \$5,500 annual deductible to \$6,550 out-of-pocket limit.	You pay \$55 copay (\$110 Specialist copay)
Telephone Doctor Visit (24/7)	You pay \$0	You pay \$49 or less	You pay \$40 copay
Hospitalization and/or Surgery	Not covered	You pay 30% after \$5,500 annual deductible to \$6,550 out-of-pocket limit.	You pay \$2,350 daily copay (max 3 per stay) to \$7,150 out-of-pocket limit.
Retail Prescription Drugs	Up to 50% discount	You pay 30% after \$5,500 annual deductible to \$6,550 out-of-pocket limit.	You pay \$10, \$50 or \$100 copay
Phone Number Member Services	(800) 247-7114	(866) 427-7478	(866) 427-7478

Dental Insurance

Full-time employees may enroll in Dental Insurance from Mutual Of Omaha. The chart below highlights the major provisions of the plan and a detailed plan description is available on Patriot Security company website.

Maximum Annual Benefit	\$1,500 per person
Annual Deductible	\$50 per person
Type A Services Exams/Cleaning Bitewing X-rays Fluoride	You pay \$0 (no deductible)
Type B Services Full Mouth X-rays Fillings Simple Extracts	After 6 months of coverage and \$50 annual deductible, you pay 20%.
Type C Services Surgery Bridgework/Dentures Crowns & Inlays Endo and Periodontics	After 12 months of coverage and \$50 annual deductible, you pay 50%.
Child Orthodontia	After 12 months of coverage, the plan pays 50% up to \$1,000 per child
Phone Number Member Services	877-999-2330

Short Term Disability Insurance

Full-time employees may enroll in Short Term Disability Insurance from Mutual Of Omaha. If you become disabled (unable to work) for two weeks, then the plan pays you a weekly benefit equal to 60% of your pre-tax wages (maximum of \$500 per week) until you are able to return to work (maximum of eleven weeks). Your premium for this coverage is waived while you are receiving benefits. Complete plan details are available on the Patriot Security company website.

Life and AD&D Insurance

Full-time employees may enroll in Term Life and Accidental Death and Dismemberment insurance from Mutual Of Omaha. Coverage may be purchased on the life of the employee, spouses and children.

- Coverage amounts for employees: \$10,000, \$25,000, \$50,000, \$75,000 or \$100,000
- Coverage amounts for spouse of employee: \$10,000 or \$25,000 (but not greater than employee coverage).
- Coverage amount for children: \$10,000 per child (and employee must have coverage).

Detailed plan description is available on Patriot Security company website

Key Contacts (when you need answers):

- Medical Member Services: Call 800-247-7114 with your questions about medical benefits or claims
- Dental Member Services: 877-999-2330 with your questions about dental benefits or claims
- MEC Plus Telephonic Doctor Consultation: 844-DOC-24HR or www.247CALLADOC.com
- Bronze and Silver Plan Video-Telephonic Doctor Consultation: Use phone app "Doctor On Demand"
- Your Insurance Broker: Alan McCormick 832-877-5109 or alan@mccormick-benefits.com.