



Employee Benefits Brochure

2021-2022 Plan year



About Your Benefits

Taylor Express offers two medical plans for employees to choose from through CareFirst Administrators. Under both plans, employees have access to the **BlueCross BlueShield (BC/BS) National Network** of providers. BC/BS provides the widest network available to members across the United States and you have access to any medical provider who participates.

Taylor Express also offers its employees the additional benefits of dental, vision, life, and disability insurance.

Eligibility:

An employee with Taylor Express must work at least 30 hours per week to qualify for benefits.

Waiting Period:

An employee with Taylor Express must wait until the first of the month following 60 days from their date of hire to qualify for benefits.

Spouses:

Taylor Express will only offer spousal coverage to those who do not currently have access to other coverage.



Taylor Express Medical Benefits

BENEFITS	SILVER		GOLD	
	YOU PAY:		YOU PAY:	
	In-Network	In-Network	In-Network	Out-of-Network
Deductible				
Individual	\$1,500	\$1,000		\$5,000
Family	\$3,000	\$2,000		\$10,000
Out-of-Pocket Maximum				
Individual	\$5,000	\$4,000		\$5,000
Family	10,000	\$8,000		\$10,000
Lifetime Maximum	None		None	
Physician Service				
Primary Care	\$35	\$25		50% after deductible
Specialist	\$50	\$45		50% after deductible
X-Ray and Lab Tests	20% after deductible	10% after deductible		50% after deductible
Preventive Visits	\$0	\$0		50% after deductible
Urgent Care Center	20% after deductible	10% after deductible		50% after deductible
Hospital Emergency Room	20% after deductible		10% after deductible	
Hospitalization				
Inpatient	20% after deductible	10% after deductible		50% after deductible
Outpatient	20% after deductible	10% after deductible		50% after deductible
Prescription Drugs				
Deductible (Per Person)	\$250		\$150	
Generic Co-Pay	\$10		\$10	
Formulary Co-Pay	\$40		\$40	
Non-Formulary Co-Pay	\$80		\$80	
Specialty Co-Pay	50% up to \$300		50% up to \$300	





Taylor Express

Dental and Vision Benefits



	Description	CORE DENTAL In-Network (Policy Pays)	CORE DENTAL Out-of-Network (Policy Pays)	HIGH DENTAL In-Network (Policy Pays)	HIGH DENTAL Out-of-Network (Policy Pays)
Preventive:	Exams, cleanings, X-rays	100%	80%	100%	100%
Basic:	Fillings, simple extractions	80%	70%	100%	80%
Major:	Oral surgery, root canal, crowns	50%	40%	80%	60%
Deductible Indiv. / Fam	2 times max per family	\$50 / \$100 (waived for preventive)	\$50 / \$100 (waived for preventive)	\$25 / \$50 (waived for preventive)	\$25/ \$50 (waived for preventive)
Orthodontia	Deductible/50% Coinsurance	N/A	N/A	\$1,000 Lifetime Maximum	\$1,000 Lifetime Maximum
Annual Max		\$1,750 per person	\$1,750 per person	\$1,750 per person	\$1,250 per person



Vision Services	Benefit Copay/Allowance	Benefit Frequency
Eye Exam	\$10 copayment	1 every 12 months
Lenses	\$10 copayment	1 every 24 months
Frames	\$10 copayment \$150 frame allowance	1 every 24 months
Contacts	\$10 copayment \$150 materials allowance	1 every 24 months



Taylor Express

Life/Disability Benefits

EMPLOYER PAID Life and Accidental Death & Dismemberment Insurance

Taylor Express provides its employees Employer Paid Life and Accidental Death & Dismemberment Insurance through AUL-OneAmerica. Employees are eligible for \$15,000 of life insurance coverage, with premiums paid 100% by the employer. Employees may elect additional insurance for employee and family through Taylor Express' Voluntary Life and AD&D Insurance.

VOLUNTARY Life and Accidental Death & Dismemberment Insurance

Taylor Express offers employees the option of purchasing voluntary life insurance benefits for themselves, spouses, and/or dependent children. Employees may elect coverage in increments of \$1,000 from a minimum of \$10,000 to a maximum of \$300,000. The guaranteed issue amount is \$100,000 for all employees. Spouses may elect \$5,000 to \$150,000 of coverage. Dependent children between the ages of 0 days to 6 months are eligible for a \$1,000 benefit. Children between the ages of 6 months and 26 years are eligible for a \$2,500, \$5,000 or \$10,000 benefit.

EMPLOYER PAID Short-Term Disability Insurance

Taylor Express provides its employees with Short-Term Disability Insurance at 100% employer paid premiums. This coverage provides income continuation protection in the event of an accident or illness. The Short Term Disability benefit pays 60% of your salary up to a maximum of \$1,000 per week. Benefits begin on the day of an accident or illness and are payable for up to 12 weeks.

VOLUNTARY Long-Term Disability Insurance

Long-Term Disability insurance is offered as an employee paid benefit, and pays 60% of your salary to a maximum of \$6,000 per month. The Core option is payable up to 2 years or to age 70, and the Enhanced option is payable for up to 5 years or your Social Security Retirement Age.





Employee Resources

Service	Carrier/TPA	Website	Phone
CLAIMS, ID CARDS, GENERAL ISSUES	CYPRESS BENEFITS GROUP	www.cypressbenefits.com	(866) 606-4224
HEALTH	CAREFIRST ADMINISTRATORS	www.cfablue.com	(877) 889-2478
PHARMACY	CVS CAREMARK	www.caremark.com	(866) 885-4944
DENTAL	MetLife	www.metlife.com	(703) 245-7263
VISION	Superior Vision	www.superiorvision.com	(800) 507-3800
LIFE, LONG & SHORT TERM DISABILITY	ONE AMERICA	www.oneamerica.com	(800) 537-6442