

2016

BENEFITS HANDBOOK



WTA,inc.

Workforce Training and Administration Services



WTA provides a wide variety of employee benefits for yourself and your family, most of which are offered on an individual basis so your employer does not have to be involved in order for you to obtain coverage.

WTA can pull most premiums from your check on a pre-tax basis. Please note you have 90 days from your hire date to enroll in group health, if it is available, and 30 days for dental vision, supplemental or life insurance. Be sure to sign up within that time-frame. If you do not have an application turned in by those dates you will have to wait until the following open enrollment to enroll.

Keep in mind that insurance premiums will be deducted from your paycheck one month before the premium is due and before the insurance goes into effect.



Individual Health Coverage

Individual health insurance is offered through the “Obamacare” Affordable Care Act’s Federally Facilitated Marketplace, a.k.a. “The Exchange.”

The open enrollment period for 2016 coverage is from November 15, 2015 through February 15, 2016.

WHAT IS A TAX CREDIT?

A tax credit is something you qualify for when you purchase a Qualified Health Plan in the Federal Exchange. All applications are income based only. Starting January 1, 2014 there weren’t any pre-existing conditions. If you qualify for a tax credit because of your income and family size, your monthly premium amount is decreased.

WHAT IS A COST-SHARING SUBSIDY?

A cost-sharing subsidy lowers out-of-pocket costs, which is what you would spend on health care. People only qualify for this subsidy if they purchase at least a silver-level or higher health plan.

2016 UNINSURED TAX PENTALY

Single person: \$695

Family: \$2,085

Or 2.5% of your gross income, which ever is greater



ARE YOU READY TO GET A HEALTH QUOTE?

DO YOU WANT TO FIND OUT HOW MUCH
OF A SUBSIDY YOU QUALIFY FOR?

ARE YOU READY TO APPLY FOR HEALTH
INSURANCE COVERAGE?

**Go to www.wtapeo.com and click the
“Get a Quote” button.**

QUESTIONS OR CONCERNS?

Please contact Katie Fillman at 801-270-6842.





Dental Insurance

Group dental insurance is provided by Dental Select, Metlife or TDA (Total Dental Administrators), all of which are leading providers of dental insurance for individuals and groups. There are several plans, outlined below. Depending on your preferences for coverage and dentists, you may choose any one of these three dental carriers. There is a 30-day waiting period for all new hires.

DENTAL SELECT

Gold	EE \$35.55	Platinum	EE \$58.95
	E+1 \$61.81		E+1 \$118.19
	FAM \$95.15		FAM \$187.34

With Dental Select Gold, there are no annual maximums, and services are based on a pre-arranged copayment schedule so you know exactly what you will pay before you go into the dentist. This plan has no waiting periods, and preventive work is 100% covered. For basic services, insurance covers 70%, and there is a 20% orthodontic discount.

The platinum plan has the same coverage as the gold plan, but it covers 80% of basic services and orthodontics and major services are covered at 50% after a 12-month waiting period.





(dental insurance continued)

METLIFE

EE \$54.73
E+1 \$109.51
E+CHILDREN \$111.69
FAMILY \$166.44

As part of the MetLife family you have the advantage of personalized customer service and access to a wealth of resources on their website at www.metlife.com. In-network providers pay 100% of preventive services, 80% of basic services, and 50% of major services with a \$1,500 maximum plan benefit per year. Metlife has a \$50 deductible for all services per individual, and a \$150 deductible per family.

TDA (TOTAL DENTAL ADMINISTRATORS)

Direct Choice	EE \$36.90	T&C MAC	EE \$44.18
	E+1 \$79.60		E+1 \$100.97
	FAM \$122.45		FAM \$159.78

TDA Option 2 has a \$5,000 annual maximum but unlimited services are available for orthodontics. Preventive care is covered at 100% after a \$15 copayment, and basic services are covered at about 80%. This plan has no waiting periods, and there is also a fee schedule for every service.

TDA Option 1 has 100% coverage on preventive work, 90% coverage on basic services, and 60% coverage on major services. The plan has a \$1,000 maximum on orthodontics and an annual maximum of \$1,000 There is a \$50 deductible per individual, and a \$150 deductible per family.

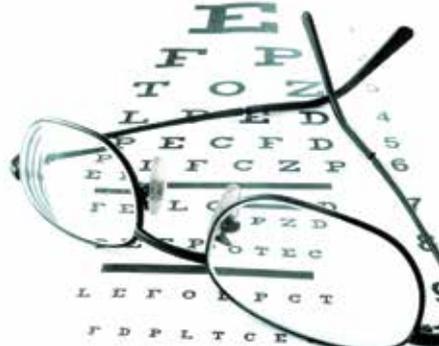
Vision Insurance

The Vision Plan provided by Dental Select offers a savings up to 45% savings with more than 40,000 providers at 19,000 independent and leading optical retailers such as Lens Crafters, Pearle Vision Centers, Sears Optical, and more. You can enroll 30 days after your hire date.

CLASSIC **EE \$6.63**
E+1 \$12.59
FAM \$18.56

In Network

Exam	Not covered
Standard Lenses	\$0 copay, \$100 allowance, 20% off any balance over \$100
Lens Options	\$15 – \$65 copay (see Benefit Summary)
Contact Lenses	\$0 copay, \$115 Allowance, 15% off any balance over \$100
Laser Correction	15% off the retail price or 5% off a promotional price
Frames (frequency)	Once every 24 months
Lenses (frequency)	Once every 12 months (contacts included)





(vision insurance continued)

CHOICE

EE \$9.77

E+1 \$18.57

FAM \$27.38

In Network

Exam	\$10 copay, standard lenses \$0, contact lenses up to \$55 (premium lenses are 10% off retail)
Frames	\$0 copay, \$100 allowance, 20% off any balance over \$100
Lens Options	\$15 – \$65 copay (see Benefit Summary)
Contact Lenses	\$0 copay, \$115 Allowance, 15% off any balance over \$100
Laser Correction	15% off retail price or 5% off a promotional price
Frequency Exam	Once every 12 months
Frames (frequency)	Once every 24 months
Frequency Lenses	Once every 12 months (contacts included)





Cafeteria Plan

A Section 125-cafeteria plan is available to all employees. Under this section of the IRS code, insurance copays, prescriptions and other qualifying expenses such as childcare and other medical expenses can be deducted from an employee's check on a pre-tax basis. This plan reduces an employee's taxes and provides more disposable income. Deductions are kept in a special account and then paid to the employee as covered expenses are incurred.

- The maximum annual reimbursement for medically related costs is \$2,500.
- Maximum allowable annual reimbursement for dependent day care from a licensed facility is \$5,000.



(cafeteria plan continued)

All flex-spending accounts (FSA), medical, dental, vision, and supplemental insurance expenses qualify under the cafeteria plan. Qualified medical costs include: Prescription drug medication, dental orthodontics, deductible medical care, eyeglasses, and so on. For a complete list, please contact our benefits department.

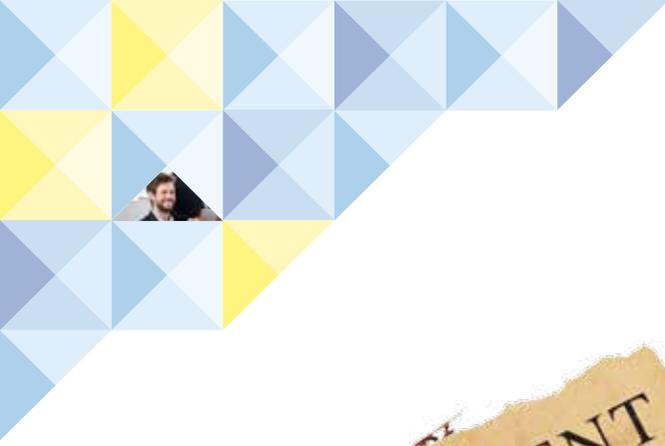
YOU MUST SIGN UP FOR THE CAFETERIA PLAN EVERY YEAR.





Life Insurance

All full-time, PEO employees who have met their 30 day probation period qualify for a free \$10,000.00 life insurance policy with United HealthCare Specialty Life. All full-time employees are currently covered; however we need to know who each employee wishes to designate as their beneficiary with beneficiary form (included in your new-hire packet). If you would like additional life insurance then you will need to complete an application.



401k Plans

Retirement plans have become an important part of employee benefits packages. We can administer 401(k) plans for our employer groups or individual employees that have investment accounts. We make participating in a 401(k) plan easy by deducting the contributions from your check and paying the 401(k) fund company on your behalf. Our TPA can prepare all of your plan documents and will provide audits for your account. You can be sure that your retirement plan is handled professionally and accurately.



Supplemental Insurance

We offer additional insurance programs to supplement your health insurance. We work with AFLAC, Allstate, and Colonial Life to give you a variety of plans and prices. Deductions for the premiums are taken from the participating employees' checks one month in advance and are paid to the supplemental insurance carrier directly. A few of the plans that are offered are as follows:

AFLAC

Accident Plan (as low as \$16.21 per month)

Critical Illness Plan (as low as \$3.60 per month)

Hospital Plan (as low as \$34.58 per month)

Aflac Accident plans have a \$60 wellness benefit, per member and per year after a twelve month waiting period. They also pay out a minimum of \$125 for each accident you have when you visit a doctor or an Instacare office.

ALLSTATE

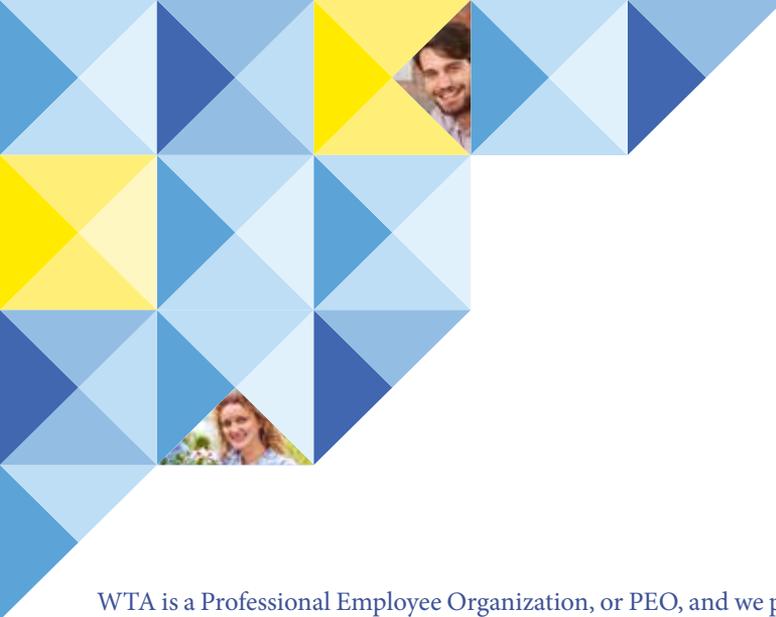
Accident Plan (as low as \$18.36 per month)

Critical Illness Plan (as low as \$4.85 per month)

Life Insurance Plan (as low as \$1.72 per month)

Allstate Accident plans have a \$50 wellness benefit for any outpatient visit two times a year (making the total individual wellness benefit \$100). They also pay up to \$500 of the actual charges for your initial treatment, per member and per year.

We also offer options for supplemental intensive care, dental care, short-term disability, and cancer plans, among many others. Some supplemental insurance policies are subject to underwriting, but all are available to each employee without any client contributions, group requirements, or waiting periods for new hires and open enrollment.



WTA is a Professional Employee Organization, or PEO, and we provide services to small business owner clients, through a co-employment agreement, under which our clients outsource employee management tasks such as employee benefits, payroll and workers' compensation, recruiting, risk/safety management, and training and development to our company.



Workforce Training and Administration Services

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