



2017 Employee Health & Welfare Benefits Package

Madrona Ridge Residential LLC is committed to protecting the health and financial future of their team by offering a comprehensive, high quality and affordable benefits program to eligible employees and their families! Benefits include Medical, Dental, Vision, Group Life and AD&D, Flexible Spending Accounts and Voluntary Supplemental Plans for employees working 30 or more hours per week. Coverage goes into effect the first of the month following 60 days of employment. Your spouse or domestic partner and/or children up to age 26 are also eligible for coverage.

Medical Plan Options:

We offer a choice between two medical plans through UnitedHealthcare Insurance Company. Each plan features different levels of copays, deductibles and out-of-pocket maximums.

Choice Plus PPO	Base	Buy-Up
Deductible	\$1,500 (2x Family)	\$500 (2x Family)
Out of Pocket Maximum	\$4,500 (2x Family)	\$2,250 (2x Family)
Coinsurance	Plan pays 80%, You pay 20%	Plan pays 90%, You pay 10%
Physician Visit	You pay a \$30 copay only	You pay a \$20 copay only

Dental Plan Option:

Benefits eligible employees and their dependents may enroll in the dental benefits through Delta Dental of Washington. On our plan you have a \$2,000 annual maximum benefit with the flexibility to go to any licensed dentist – either within the preferred network of contracted dentists who offer discounted rates, or any other licensed non participating dentist.

The dental plan features comprehensive coverage, including child orthodontia coverage at 50% to a lifetime max of \$1,000.

Vision Plan Option:

Vision benefits are included with the election of a medical plan and administered through Vision Service Plan (VSP). The benefits include a routine eye exam for a \$20 copay, and a \$180 allowance per year for eyeglasses or contact lenses, as long as you stay within the VSP network.

Group Life and AD&D Benefits:

Madrona Ridge Residential LLC provides Group Life AD&D insurance to all benefit eligible employees at no additional cost to you, with a benefits amount of \$25,000.

Additional Benefits:

You may also elect to set aside dollars pre-tax into a health or dependent care Flexible Spending Account or elect disability, accident, cancer/critical illness, and additional life and AD&D through Colonial Life to round out your protections

This is only a summary of the benefits offered. Please be sure to thoroughly read through your benefit guide, carrier materials, and plan documents to familiarize yourself with the benefits plan in order to make the best choices for you and your family. In case of discrepancy plan documents will prevail.