



## 2018 Employee Benefits Summary

Quantum Vision provides a wide variety of benefits to its employees. A brief overview of the available benefits is presented below. This document is intended only as an overview and does not constitute a benefits contract. Quantum Vision reserves the right to modify or amend the benefits contained in this document at any time.

### ENROLLMENT

Plan description material is provided upon hire. Enrollment must be completed and submitted within the first 30 days of hire or of a qualifying life event. Coverage is effective first of the month following 30 days of employment or eligibility, whichever is later.

### HEALTH INSURANCE

All full-time employees are eligible for health coverage, subsidized by Quantum Vision. Quantum Vision is committed to paying 50% of the employee only premium for the base plan (BluePreferred).

#### Medical Coverage:

Three national medical insurance plans are offered:

1. CareFirst HealthyBlue Advantage HRA \$1,500
2. CareFirst HealthyBlue Advantage HSA \$2,000
3. CareFirst BluePreferred PPO HSA \$5,500

#### Dental Coverage:

CareFirst Preferred Dental PPO

#### Vision Coverage:

CareFirst BlueVision Plus

### HEALTH SPENDING ACCOUNT (HSA)

Through payroll deductions, employees can contribute pre-tax money into a Health Spending Account for medical expenses now and in the future.

- 2018 Individual Maximum: \$3,450
- 2018 Family Maximum: \$6,900
- Age 55 or Older Catch-Up: \$1,000

### EMPLOYEE LIFE INSURANCE

Premiums are 100% paid by Quantum Vision.

- 1x annual base pay up to a maximum of \$50,000.
- Includes Accidental Death and Dismemberment coverage (AD&D) of equal coverage.
- Benefits are reduced, beginning at age 65.

### LONG-TERM DISABILITY

Premiums are paid by the employee to allow for a tax free benefit, if utilized.

- 60% of weekly earnings to a maximum of \$5,000.
- Coverage begins after 90 days of disability to SSNRA

### IMPORTANT PHONE NUMBERS

Quantum Vision:	(240) 654-4202
CareFirst Member Services:	(866) 452-2217
CareFirst Website:	<a href="http://www.CareFirst.com">www.CareFirst.com</a>
Caremark Pharmacy:	(800) 241-3371
Davis (CareFirst) Vision:	(800) 783-5602
BenefitWallet (HSA)	(877) 472-4200
UNUM:	(866) 697-3054