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Employee Benefits Guide for Plan Year  
**October 1, 2018 - September 30, 2019**

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**Welcome to your Acuity Surgical Benefits Guide.**

We take great pride in offering an excellent selection of benefits to all full-time employees. This guide provides quick access to information about your employee benefits program, which is an important part of your total compensation package. Please take a few moments to familiarize yourself with the benefit programs available to you as part of the Acuity Surgical family.



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DISCLAIMER: The information in this Enrollment Guide is intended for illustrative and informational purposes only. The information contained herein was taken from various summary plan descriptions, certificates of coverage and benefit information. Every effort was taken to accurately report your benefits; however, discrepancies and errors are always possible. It is not intended to alter or expand rights or liabilities set forth in the official plan documents or contracts. It is not an offer to contract nor are there any expressed or implied guarantees. In case of a discrepancy between this information and the actual plan documents, the actual plan documents will prevail. If you have any questions about this summary, please contact Human Resources.

## Eligibility & Enrollment Guidelines

Full-time employees of Acuity Surgical are eligible for benefits on the first day of the month following employment. Employees who do not elect coverage at this initial eligibility date will only be able to enroll during the next open enrollment period, or earlier if they experience an applicable qualifying event.

Open enrollment is the one opportunity during the year when you may make changes to your current benefit elections for both yourself and any eligible dependents without having a qualifying event. Examples of qualifying events include: marriage, divorce, birth or adoption of a child, loss of a dependent, court order, loss of other coverage, or significant change in employment status of you or your spouse. If you experience one of these qualifying events, please contact Human Resources within 30 days of the event.

### Payroll Deduction Options

As a participant of the medical plan, dental and/or vision plans, you will have the option to pay for your portion of the plan premiums with pre-tax deductions or with post-tax deductions.

#### **Pre-Tax Election:**

- ▶ Allows member to pay for plan premiums with pre-tax payroll deductions. This may decrease the member's overall tax liability.
- ▶ Requires the member to maintain coverage during the entire plan year, not allowing changes or cancellations of coverage unless there is a qualified family change.

#### **Post-Tax Election:**

- ▶ Requires member to pay for plan premiums with post-tax payroll deductions.
- ▶ Allows the member to cancel coverage at any time. The member could not re-enroll until the next open enrollment.

**IMPORTANT:** Your deductions for these plans will be **AUTOMATICALLY** taken Pre-Tax unless you opt out in writing and submit to Human Resources prior to the start of coverage.



# Medical Plan

The PPO medical plan is offered through BlueCross and BlueShield of Texas. Acuity Surgical is pleased to provide this coverage to eligible employees and their dependents at no cost!

BCBSTX- PLAN P621CHC	IN-NETWORK	OUT-OF-NETWORK	
<b>Plan Year Deductible</b>			
Individual	\$1,250	\$2,500	
Family	\$3,750	\$7,500	
<b>Out of pocket limit</b>			
Individual	\$1,250	\$2,500	
Family	\$3,750	\$7,500	
<b>Office Visit Copay</b>			
Primary Care Physician	\$25	100% after deductible	
Specialist	\$45	100% after deductible	
Urgent Care	\$25	100% after deductible	
<b>Prescription drugs</b>			
Pharmacy	<i>Preferred</i>	<i>Non Preferred</i>	
Preferred Generic	\$0	\$10	50% coinsurance + retail copay
Non Preferred Generic	\$10	\$20	50% coinsurance + retail copay
Preferred Brands	\$35	\$55	50% coinsurance + retail copay
Non-Preferred Brands	\$75	\$95	50% coinsurance + retail copay
Preferred Specialty	\$150	\$150	50% coinsurance + retail copay
Non-Preferred Specialty	\$250	\$250	50% coinsurance + retail copay
<b>Member coinsurance</b>			
Preventive Care	Covered at 100%	100% after deductible	
Lab, X-ray, Diagnostic Imaging <i>(MRI, MRA, Pet Scans, CT Scans, etc.)</i>	100% after deductible	100% after deductible	
Hospital Services	\$150 copay	\$250 copay	
Emergency Services	\$300 copay/admit <i>waived if admitted</i>	\$300 copay/admit <i>waived if admitted</i>	
<b>Monthly Medical Plan Payroll Deductions</b>			
Employee Only		\$0	
Employee + Child/ren		\$0	
Employee + Spouse		\$0	
Employee + Family		\$0	

To find in-network providers visit [www.bcbstx.com](http://www.bcbstx.com) or call 1-800-810-2583.

Texas Preferred Pharmacies: Walgreen's, SAM's, Walmart, HEB, Brookshire's and Access Health.

# Dental Plan

Acuity Surgical offers all full-time employees voluntary dental insurance administered by Dental Select, using its Platinum Network of providers. Employees may elect to purchase coverage for themselves, their legal spouse, and their dependent children. Below is a summary of benefits under the dental plan.

## DENTAL PLAN

### Calendar Year Deductible

Individual	\$50
Family	\$150

### Dental Services

Preventive Care (e.g. Cleanings)	100%, Deductible Waived
Basic Care (e.g. Fillings)	80%, After Deductible
Major Care (e.g. Crowns, Dentures)	50%, After Deductible
Annual Maximum Benefit	\$1,500 Per Covered Person

### Monthly Dental Plan Payroll Deductions

Employee Only	\$37.00
Employee + Children	\$93.20
Employee + Spouse	\$85.60
Employee + Family	\$137.20

The dental policy covers two routine cleanings per year at no cost to you when visiting in-network providers. You may choose any dentist. However, if you elect to see an out-of-network provider, you may be balance billed for anything over the usual, reasonable and customary allowed amount by Dental Select.

You can locate in-network dentists at [www.dentalselect.com](http://www.dentalselect.com), or by calling Member Services at 1-800-999-9789.

\* Benefits are illustrated in summary form. Please refer to Dental Select plan documents for complete coverage details.

## Vision Plan

Acuity Surgical also offers a voluntary vision insurance plan to all full-time employees through Dental Select, using the extensive EyeMed Select Network of providers. Employees may elect to purchase coverage for themselves, their legal spouse, and their dependent children.

	IN-NETWORK	OUT-OF-NETWORK
<b>Annual deductibles</b>		
Eye Exam	\$10	Up to \$45 allowance
Materials	\$25	N/A
<b>Lenses &amp; Frames</b>		
Single Vision	Covered at 100%	\$40 allowance
Bifocal	Covered at 100%	\$60 allowance
Trifocal	Covered at 100%	\$80 allowance
Frames	Up to \$130 allowance & 20% discount above \$130 allowance	\$45 allowance
<b>Contact Lenses (in lieu of Glasses)</b>		
Conventional	\$150 allowance, 15% off balance over \$150	\$150 allowance
Disposables	\$150 allowance, member responsible for balance over \$150	\$150 allowance
Medically Necessary	Covered at 100%	\$210 allowance
<b>Frequencies</b>		
Exams	Once every 12 months	Once every 12 months
Lenses	Once every 12 months	Once every 12 months
Frames	Once every 12 months	Once every 12 months
<b>Monthly Dental Plan Payroll Deductions</b>		
Employee Only		\$14.10
Employee + Children		\$28.20
Employee + Spouse		\$26.90
Employee + Family		\$42.30

You can locate in-network vision providers at [www.dentalselect.com](http://www.dentalselect.com) or by calling Member Services at (800-999-9789).

\* Benefits are illustrated in summary form. Please refer to the Dental Select plan documents for complete coverage details.

## **Contacts**

### **Acuity Surgical**

Parker Johnson, Chief Financial Officer  
pjohnson@acuitysurgical.com  
316-708-0677

### **Marsh & McLennan Agency**

Keisha Ellibee, Account Manager  
keisha.ellibee@marshmma.com  
806-765-7264 | 866-765-7264 (tf)

## **Carrier Contacts**



**BlueCross BlueShield  
of Texas**

### **MEDICAL BENEFITS**

BlueCross and BlueShield of Texas  
1-800-521-2227 | [www.bcbstx.com](http://www.bcbstx.com)



### **DENTAL AND VISION BENEFITS**

Dental Select  
1-800-999-9789 | [www.dentalselect.com](http://www.dentalselect.com)

**Access your benefit information 24/7 on your  
Employee Benefits Website  
[www.myacuitybenefits.com](http://www.myacuitybenefits.com)**





14215 Proton Road | Dallas, TX 75244

P. 844-228-4890 | F. 866-616 -2789