



PCI ENTERPRISES

OPEN ENROLLMENT
BENEFITS EFFECTIVE JUNE 1, 2024

PCI is excited to announce that we will continue to offer medical benefits through Cigna, ancillary benefits through Guardian, along with the suite of tele-health programs through [HealthiestYou!](#)

- You have 2 great Medical Plan Options with our Cigna Base & Buy-Up plan - No Plan Design Changes in 2024
- Cigna Base Plan - PCI contributes more towards the cost of the of this plan (82% EE Only and 74% Dependent Coverages).
- Cigna Buy-Up Plan - Those choosing to enroll in the Buy-Up plan will see an increased contribution (8% more in 2024) each check, but less out of pocket when receiving care.
- Guardian Dental & Vision plans will remain the same. No changes in benefits or cost

Medical	BASE CIGNA Open Access Plus 70/50%		BUY UP CIGNA Open Access Plus 80/50%	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Individual	\$2,000	\$5,000	\$500	\$5,000
Family	\$2,000	\$10,000	\$1,000	\$10,000
Out of Pocket Maximum				
Individual	\$6,500	\$15,000	\$5,000	\$15,000
Family	\$12,000	\$30,000	\$10,000	\$30,000
Physician Office Visits				
Scheduled Preventative Care	NO CHARGE		NO CHARGE	
Primary Care	\$30	50% (after ded)	\$25	50% (after ded)
Specialists	\$60	50% (after ded)	\$50	50% (after ded)
Lab & X-ray	30% (after ded)	50% (after ded)	20% (after ded)	50% (after ded)
Hospital Services				
Inpatient	30% (after ded)	50% (after ded)	20% (after ded)	50% (after ded)
Outpatient	30% (after ded)	50% (after ded)	20% (after ded)	50% (after ded)
Urgent Care	\$50	50% (after ded)	\$50	50% (after ded)
Emergency Room (waived if admitted)	\$250		\$250	
Prescription Drugs (up to 30-day supply)				
Tier 1	\$10 generic	Not Covered	\$10 generic	Not Covered
Tier 2	\$35 preferred brand		\$35 preferred brand	
Tier 3	\$55 non-preferred brand		\$55 non-preferred brand	
Employee Cost	BASE		BUY UP	
	Weekly	Semi-Monthly	Weekly	Semi-Monthly
Employee Only	\$27.69	\$60.00	\$50.77	\$110.00
Employee + Spouse	\$83.08	\$180.00	\$126.92	\$275.00
Employee + Child(ren)	\$78.46	\$170.00	\$115.38	\$250.00
Employee + Family	\$120.00	\$260.00	\$180.00	\$390.00

Please note: Copays are per visit and plan deductible does not apply
Member Coinsurance percentage applies after the deductible has been satisfied

Dental	Dental PPO Guardian	
	In-Network	Out-of-Network
Deductible	\$50	\$150
Preventative Services (Cleanings/X-Rays)	100%	100%
Basic Services (Fillings/endo/perio)	80%	80%
Major (Bridges/Crowns/Dentures)	50%	50%
Implants	No	No
Maximum	\$1,500	
Orthodontia Lifetime Maximum	50% to \$1,000	
Employee Cost	Weekly	Semi-Monthly
Employee Only	\$0.92	\$2.00
Employee + Spouse	\$3.46	\$7.50
Employee + Child(ren)	\$4.62	\$10.00
Employee + Family	\$6.69	\$14.50

Vision	Vision PPO Guardian		
	Frequency	In Network	Out of Network
Eye Exams	1 Exam 12 Months	\$10 Copay	Up to \$59 Allowance
Frames	1 Frame 24 Months	Up to \$130 Allowance Then 20% Discount Off the Balance Due	Up to \$70 Allowance
Lenses (Single, Bifocal, Trifocal)	1 Pair 12 Months	\$10 Copay	Up to \$30 - \$100 Allowance
Elective Contact Lenses (Instead of Frames)	1 Pair 24 Months	Up to \$130 Allowance	Up to \$120 Allowance
Employee Cost		Weekly	Semi-Monthly
Employee Only		\$0.23	\$0.50
Employee + Spouse		\$0.92	\$2.00
Employee + Child(ren)		\$0.92	\$2.00
Employee + Family		\$1.38	\$3.00

Please be aware that utilizing Out-of-Network providers may significantly increase your out-of-pocket costs. By doing so, you forfeit the benefits of In-Network contracted rates. Consequently, you will be responsible for any charges exceeding the amount covered by Guardian, commonly known as balance billing. We recommend submitting a Pre-Determination request to Guardian for dental expenses. This proactive approach ensures clarity regarding your anticipated out-of-pocket costs prior to receiving services.





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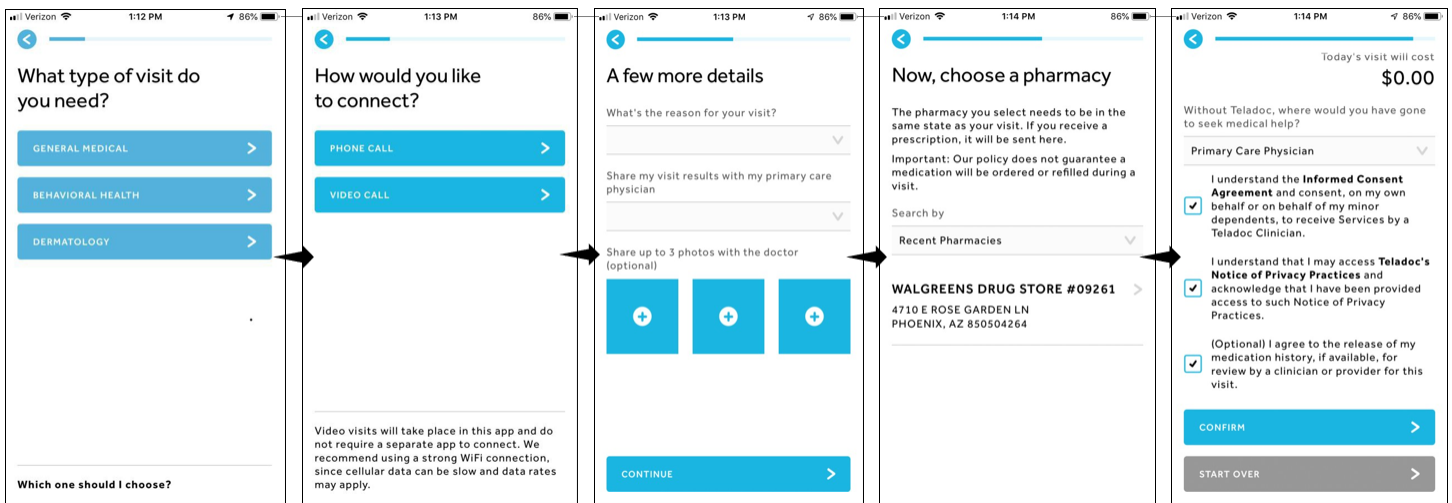
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PCI is also relaunching **HealthiestYou**, our free tele-health benefit. This program has so many layers of advantages to you, your family, and our entire team, however we all need to register to realize the full benefits:

- \$0 premium or contributions
- \$0 copays or out of pocket costs
- Convenient access via phone or video call
- Available 24/7, with doctors returning your appointment request within minutes

Beyond being convenient and FREE... Every time we use HealthiestYou we are helping protect ourselves from future medical cost increases with Cigna.

Once you are registered with the HealthiestYou App, it's so simple to 'request a visit'...



Step 1 - Register for HealthiestYou



Step 2 - Enroll with Ease



Open Enrollment Details

All employees must complete benefit elections for the new plan year 6/1/2024 – 5/31/2025 online through our Ease portal

- Regardless if you enroll or waive benefits coverage we still need you to login and submit your decision and elections **by Friday May 10, 2024**
- Remember, the benefits you elect now during annual enrollment will remain in effect until May 31, 2025 unless you experience a life qualifying event
- **Contact Team Development for assistance...**
teamdevelopment@pcienterprises.com or (866) 926-1098 x 7813



healthiestyou
By Teladoc.



Cigna



Guardian

ease