

Health Plan Contributions For 2018

The medical and dental plans are self-insured, meaning Huber pays the cost of the claims. The vision plan is a fully insured plan, meaning the carrier pays the cost of the claims.

Wellness Qualifiers

All Huber employees, and their spouses, that participate in the Huber medical program will need to satisfy the following three wellness qualifiers to receive the lowest premium contribution:

1. Be a tobacco-free family.
2. Complete an annual physical.
3. Complete the Cigna Health Assessment questionnaire, with numeric values.

Monthly Premium Contribution for 2018						
MEDICAL – Actives	Employee-Only		Employee + 1		Family	
(Full-time = 40 hours) (Part-time ≥ 30 hours)	Wellness Credit	No Credit	Wellness Credit	No Credit	Wellness Credit	No Credit
Cigna Core OAP	\$111.00	\$171.00	\$240.00	\$360.00	\$373.00	\$553.00
Cigna Choice Fund HSA	\$72.00	\$132.00	\$161.00	\$281.00	\$252.00	\$432.00
No Coverage	\$50 Monthly Cash Back (Full-time only)					
(Part-time < 30 hours)						
Cigna Core OAP	\$222.00	\$342.00	\$480.00	\$720.00	\$746.00	\$1,106.00
Cigna Choice Fund HSA	\$144.00	\$264.00	\$322.00	\$562.00	\$504.00	\$864.00

DENTAL – Full-time only	Employee-Only	Employee + 1	Family
Cigna Dental PPO	\$18.00	\$33.00	\$52.00
No Coverage	\$5 Monthly Cash Back		

VISION – Full-time only	Employee-Only	Employee + 1	Family
EyeMed	\$6.05	\$12.12	\$19.50

Did You Know ...

The Cigna Choice Fund HSA combines health care and pharmacy coverage with a tax-free Health Savings Account that you can establish. In addition to any personal pre-tax contributions, Huber will make a contribution to your HSA based upon the effective date of your coverage. If your coverage is effective January 1st thru June 30th, Huber will contribute \$500 for employee only and \$1,000 for one or more dependents. If your coverage is effective July 1st through November 30th, Huber will contribute \$250 or \$500 respectively. Also, the annual limit for an HSA account is higher than the annual Flexible Spending Account (FSA) limit. There is no use-it-or-lose-it restriction, and it offers a triple tax advantage. The money in your HSA account is yours so you can take it with you when you retire or leave the company.