

# 2022 FRONTEER PROFESSIONAL SERVICES, INC.

## EMPLOYEE BENEFITS

All Benefits: Available 1<sup>st</sup> of the month after 60 days of employment

Must average 30 hours/week and enroll within 60 days of hire date

### DENTAL INSURANCE:



Deductible: \$25/\$75 per person/family per calendar year for basic and major services.

Annual Plan Maximum: \$1,500

Must go to a participating Delta Dental provider.

Dental premiums collected within the month of current coverage.

Plan Year: January 2022 – December 2022

	Employees Monthly Premium	Deducted 2X per Month
Employee Only	\$ 45.32	÷ 2 = <b>\$ 22.66</b>
Employee + Spouse	\$ 92.16	÷ 2 = <b>\$ 46.08</b>
Employee + Children	\$ 106.88	÷ 2 = <b>\$ 53.44</b>
Family	\$ 160.52	÷ 2 = <b>\$ 80.26</b>

### VISION INSURANCE:



Copay: \$25.00 copay every calendar year.

\$130 frame allowance and 20% off the amount over your allowance.

Must go to a participating VSP provider.

No VSP identification card issued – just tell them you have VSP.

Vision premiums collected within the month of current coverage.

Plan Year: January 2022 – December 2022

<b>STANDARD PLAN</b> <b>Basic Lenses every 12 months</b>	Employees Monthly Premium	Deducted 2X per Month
Employee Only	\$ 15.52	÷ 2 = <b>\$ 7.76</b>
Employee + Dependent or Spouse	\$ 22.51	÷ 2 = <b>\$ 11.26</b>
Family	\$ 40.36	÷ 2 = <b>\$ 20.18</b>

<b>PREMIUM PLAN</b> <b>With Anti-Reflective Coating, Scratch Resistant Coating and Progressive Lenses</b>	Employees Monthly Premium	Deducted 2X per Month
Employee Only	\$ 19.83	÷ 2 = <b>\$ 9.92</b>
Employee + Dependent or Spouse	\$ 28.75	÷ 2 = <b>\$ 14.38</b>
Family	\$ 51.55	÷ 2 = <b>\$ 25.78</b>

## FLEXIBLE SPENDING PLAN

Flex benefits is a plan which allows you to pay for childcare expenses with pretax dollars, dollars which have been deducted from your paycheck prior to the calculation of Federal, State, Social Security, and Medicare taxes so you pay less taxes and have more take home pay. Be conservative. If you don't use the money in your account within the plan year, you lose it. Claims are processed by Fronteer Professional Services every week.

Employee must be eligible to enroll in group medical insurance offered by their employer in order to be eligible to participate in the Health Care Expense Flexible Spending Account.

Plan Year: January 2022 – December 2022

**Health Care Expense (Medical):** Limit \$2,750 per year

**Child Care Expense:** Limit \$5,000 per year

## LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT



Life insurance is available to all full-time employees, their spouses, and children. Employees can elect coverage starting at \$10,000 up to \$500,000. Health questions on the application are very minimal. No physical required! All premium rates are age-banded and based on the age at last birthday.

Premiums collected within the month of current coverage.

Plan Year: January 2022 – December 2022

Account Representatives: Melissa Stuart · Phone: (701) 426-9598 · Email: [Melissa\\_stuart@us.aflac.com](mailto:Melissa_stuart@us.aflac.com)

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	Guaranteed Issue Amount	Benefit
Employee	Under Age 60: \$120,000 Age 60 – 69: \$120,000	Option of \$10,000 to \$500,000 in increments of \$10,000
Spouse	Under Age 60: \$40,000	Option of \$10,000 to \$500,000 in increments of \$10,000
Dependent Children <i>(up to age 26 if full-time student)</i>	All child amounts are guaranteed issue	14 days – 6 months: \$1,000 6 months – Age 20*: Choice of \$2,500, \$5,000, \$7,500, \$10,000 <i>*26 if full-time student</i>

### Rate Schedule for Employee & Spouse Life Insurance and AD&D

Rates are listed per person per month per \$10,000 of coverage.

Age	Rate (Per \$10,000)	Age	Rate (Per \$10,000)
Under 30	\$ 0.73	50 – 54	\$ 4.40
30 – 34	\$ 0.78	55-59	\$ 7.28
35 – 39	\$ 1.07	60 – 64	\$ 9.64
40 – 44	\$ 1.65	65 – 69	\$ 14.50
45 – 49	\$ 2.67	70 +	\$ 29.13

### Rate Schedule for Dependent Children Life Insurance and AD&D

Rates are listed per month.

Coverage Option #	1	2	3	4
14 days up to 6 months	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
6 months up to Age 20*	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000
Voluntary Life and AD&D Rate**	\$ 1.04	\$ 2.04	\$ 3.04	\$ 4.04

\* Up to Age 26 if full-time student

\*\* One rate for all eligible dependent children in family, regardless of number.

## SUPPLEMENTAL INSURANCE



Premiums collected within the month of current coverage.

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### **Cancer**

Aflac's Cancer policy is designed to pay you cash benefits that can be used to help offset cancer-related expenses and to help with a variety of daily living expenses. \$4,000 initial diagnosis benefit on top of benefits for treatment, hospital stay, travel, lodging, and much more. Includes a building benefit rider so your policy is growing value each year you own it by \$500. Includes a \$75 Annual Wellness Benefit.

### **Accident**

Aflac's Accident policy is designed to provide you coverage for on and off the job coverage, 24 hours a day. This policy helps with expenses that add up quickly after an injury. Not only costs for ER treatment, chiropractic care, hospital stays, medical exams, payouts for injuries sustained, but also for transportation and lodging. Policy holders receive cash benefits to use as needed. Includes a \$60 Annual Wellness Benefit.

### **Hospital Confinement Indemnity**

Aflac's Hospital policy helps with the non-covered expenses for a hospital stay. Initial hospital confinement benefit, on top of per day hospitalization benefit and inpatient/outpatient surgeries, physician visits, labs, x-rays, etc. Great for Maternity. Covers if hospitalized for a positive diagnosis of COVID-19.

### **Critical Illness**

Aflac's Critical Illness policy covers heart attack, stroke, end stage renal failure, organ transplant, coronary artery bypass surgery.

### **Short-Term Disability**

Aflac's Short-Term Disability policy pays out in the case of illness or injury. It helps you maintain your standard of living and helps you pay your bills in the event that you cannot work. Maternity benefits are also included, you must be on the policy 30 days before you become pregnant. Covers if missing work for a positive diagnosis of COVID-19.

For any questions or if you need additional information please contact:



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