

2023 FRONTEER PROFESSIONAL SERVICES EMPLOYEE BENEFITS

All Benefits: Available 1st of the month after 60 days of employment

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

DENTAL INSURANCE:



Deductible: \$50/\$150 per person/family per calendar year for basic and major services.

Annual Plan Maximum: \$1,000

Must go to a participating Delta Dental provider.

Dental premiums collected within the month of current coverage.

Plan Year: January 2023 – December 2023

	Employees Monthly Premium	Deducted 2X per Month
Employee Only	\$ 45.84	÷ 2 = \$ 22.92
Employee + Spouse	\$ 93.24	÷ 2 = \$ 46.62
Employee + Children	\$ 108.12	÷ 2 = \$ 54.06
Family	\$ 162.38	÷ 2 = \$ 81.19

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 2023 – December 2023

STANDARD PLAN Basic Lenses every 12 months	Employees Monthly Premium	Deducted 2X per Month
Single	\$ 15.07	÷ 2 = \$ 7.54
Single + Dependent or Spouse	\$ 21.85	÷ 2 = \$ 10.93
Family	\$ 39.18	÷ 2 = \$ 19.59

PREMIUM PLAN With Anti-Reflective Coating, Scratch Resistant Coating and Progressive Lenses	Employees Monthly Premium	Deducted 2X per Month
Single	\$ 19.25	÷ 2 = \$ 9.63
Single + Dependent or Spouse	\$ 27.91	÷ 2 = \$ 13.96
Family	\$ 50.05	÷ 2 = \$ 25.03

HEALTH SAVINGS ACCOUNT



To be eligible for this benefit, your company must offer a group high deductible health plan that you are enrolled in.

This health savings account (HSA) works hand in hand with the above high-deductible health plan (HDHP). If you are a participant in the health plan you may make salary reduction contributions to the HSA with pretax dollars same as the flex spending plan through Fronteer Professional Service's Section 125 cafeteria plan. Funds in your HSA are portable and remain yours indefinitely.

Limits to contribute for 2023 are: \$3,850 for a single high deductible plan and \$7,750 for a family high deductible health plan. Catch-up Contributions (age 55 by the end of the year) = \$1,000.

If the employee wants to have their spouse be a signer on the account the spouse must also complete a copy of the New Customer Account Application and send in a copy of their driver's license.

Eligibility Period: 1st of the month after 60 days of employment.

Plan Year: January 2023 – December 2023

FLEXIBLE SPENDING PLAN

Flex benefits is a plan which allows you to pay for medical expenses and/or childcare expenses with pretax dollars, dollars which have been deducted from your paycheck prior to the calculation of federal, state, and social security 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.

Eligibility Period: 1st of the month after 60 days of employment

Plan Year: January 2023 – December 2023

Health Care Expense (Medical): Limit \$3,050 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. For employees, life insurance can be elected up to \$120,000 and is guaranteed issue (meaning no health questions or exams are required). Employees can elect coverage up to \$500,000. If coverage over \$120,000 is elected additional health questions are required.

All premiums rates are age-banded and based on the age at last birthday.

Premiums collected within the month of current coverage.

Plan Year: January 2023 – December 2023

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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**	\$ 0.52	\$ 1.02	\$ 1.52	\$ 2.02

* 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.

Rates are based on age and amount desired.

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.

Rates are based on annual gross income and benefit desired.

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



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