

# Highlight of Select Visvero Benefits

(For Regular | Full Time Employees)



Visvero is proud to present a quick snapshot of our comprehensive, flexible and competitive benefits program we've carefully created for our regular / full time employees. Visvero shares the cost for many of these programs either partially or in full.

*This snapshot is for informational purposes only. Visvero reserves the right to cancel or revise any benefit plans at any time. Additional details and eligibility requirements may be found in the formal plan documents. In the event of discrepancy, formal plan documents will prevail.*

## Medical Insurance Plan Options

Effective the first of the month following full time hire date. These plans are offered via Health America and include preventative care, doctor visits, hospitalization and prescription drugs.

Plan Highlights	High Deductible	Premier Plan
<b>Annual Deductible</b>		
In Network	\$1500 / member \$3000 / family	\$1000 / member \$2000 / family
Out-of-network	\$3000 / member \$6000 / family	\$2000 / member \$4000 / family
<b>Office Visits</b>		
In Network	<i>Must meet deductible first</i> Primary \$15.00 Specialist \$25.00	Primary \$15.00 Specialist \$25.00
Out-of-network	<i>Must meet deductible first</i> 20% Coinsurance	30% Coinsurance
<b>Preventative Care</b>		
In Network	Covered 100%	Covered 100%
Out-of-network	<i>Must meet deductible first</i> 20% Coinsurance	30% Coinsurance
Emergency Room		\$125.00 Co-Pay
Diagnostic Labs	Zero after deductible is met	Zero after deductible is met
X-rays/Advanced Imaging	Zero after deductible is met	Zero after deductible is met
<b>Rx Drugs</b>		
Retail	\$10/\$35/\$60	\$3 or \$10/\$35/\$60
Mail Order	\$20/\$87.50/\$180	\$6 or \$20/\$87.50/\$180

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## Dental Insurance Plan

Effective the first of the month following full time hire date, the dental plan includes a national provider network with in and out of network benefits for preventative, restorative and dependent orthodontia services.

Plan Highlights	In Network	Out-of-Network
Annual Deductible	\$50 / member \$150 / family	\$50 / member \$150 / family
Annual Maximum	\$1000 / member	\$1000 / member
Preventative Care <i>No Deductible</i>	100%	100% of PDP fee
Basic Restorative	80%	80% of PDP fee
Major Restorative	50%	50% of PDP fee
Orthodontia	50%	50% of PDP fee

## Vision Insurance Plan

Effective the first of the month following full time hire date, this voluntary plan includes affordable co-pays for exams, allowances for glasses and contacts and additional related discounts.

Plan Highlights	In Network	Out-of-Network
Eye Exam Annual	\$10.00	Up to \$50.00
Frames (Once in two years)	\$25 (80% of the amount over \$135)	
Standard Lenses	\$25.00	Up to \$48.00
Contact Lenses	\$25 (85% of the amount over \$135)	
Contact Lenses (Medically necessary)	\$25.00	

## Paid Holidays

Visvero observes ten (10) paid holidays per year. Employees assigned to client facilities generally follow the client holiday schedule as applicable to their specific work assignment.

## Health Savings Account

Employees that opt for the High Deductible plan have the option of setting money aside in a Health Savings Account every month for qualified expenses. Visvero will also contribute 30% of the deductible towards the Health Savings Account for all participants that enroll in this plan.

## Group Term Life / AD&D

Effective the first month following full time hire date. Employees can participate in the Group Term Life / AD&D plan. Visvero covers 65% of the cost of the premium, leaving employees only responsible for 35% of the cost.

## Short Term & Long Term Disability

Effective the first month following full time hire date. Employees can participate in the Group STD/LTD plan. Visvero covers 65% of the cost of the premium, leaving employees only responsible for 35% of the cost.

## Company Paid Time off

Beginning on the date of full time hire, regular / full time employees can accrue up to three weeks paid time off per year. After completing five years, employees accrue up to four weeks paid time off.

## Referral Bonus

Employees who refer a qualified business lead or candidate may be eligible for a referral bonus in accordance with Visvero's Referral Bonus Plan.