

HEALTH, VISION & DENTAL BENEFITS

HEALTH INSURANCE

Regular full-time employees are eligible to receive health insurance, which is effective on the first of the month following date of hire.

4M offers its eligible employees a two-tier benefit option through Medical Mutual. With nearly 95 percent of Ohio doctors in their SuperMed Plus network, Medical Mutual offers 4M employees easy access to superior care.

4M selected health plans that are flexible and make first-quality healthcare available to all of their eligible employees. Below are highlights of the available health plans.

SuperMed Plus 15100

\$100 single / \$200 family network deductible
\$15 office visit copay
100% coinsurance
\$10/\$20/\$40 Retail Rx benefits

SuperMed Plus 1580

\$250 single / \$500 family network deductible
\$15 office visit copay
80% coinsurance
\$10/\$20/\$40 Retail Rx benefits

VISION INSURANCE

Regular full-time employees are eligible to receive vision insurance, which is effective on the first of the month following your date of hire.

4M offers its eligible employees an affordable, reliable vision plan through VSP. With more than 28,000 points of access, VSP has the most extensive national network of doctors in the eyecare industry.

Highlights of the vision plan include:

- ♦ Eye exam: \$10 copay and then covered in full every 12 months
- ♦ Prescription glasses: \$25 copay and then lenses covered in full every 12 months and frames covered up to \$120 every 24 months

DENTAL INSURANCE

Regular full-time employees are eligible to receive dental insurance, which is effective on the first of the month following your date of hire.

4M offers its eligible employees a PPO dental plan through AIG/ American General. With more than 59,000 dental professionals in the AIG National Dental Network, a participating dentist can usually be found nearby.

Highlights of the available dental plan include:

- ♦ \$50 network deductible for first three visits, waived for preventive care
- ♦ Annual Network Benefit Maximum of \$1,000
- ♦ Preventive care paid at 100%
 - ♦ Routine periodic exams
 - ♦ X-rays
 - ♦ Prophylaxis and fluoride treatments
 - ♦ Space Maintainers
- ♦ Basic Services covered at 90%
 - ♦ Amalgam and synthetic restoration
 - ♦ Endodontics
 - ♦ Periodontics (including surgery)
 - ♦ Denture repairs, relines and adjustments
 - ♦ Repairs to crowns and bridges
 - ♦ Oral surgery (excluding extractions)
 - ♦ Anesthesia in connection with surgical procedures
- ♦ Major Services covered at 60%
 - ♦ Inlays, crowns, posts restoration
 - ♦ Fixed bridges, full and partial dentures



For complete information regarding the health, vision and dental benefits available, please contact:

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