



WORLD • CAR
2022 EXECUTIVE SUMMARY

For assistance, please feel free to contact the following:

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**This is a brief summary of benefits. Please refer to the detailed benefit summaries in Employee Navigator.
Benefits below represent in-network coverages/providers**



BlueCross BlueShield
of Texas

Medical Base Plan HSA 6750/100

Plan	High Deductible Health Plan (HSA Qualified)			
Office Visit	100% after deductible			
Virtual Visit	Cost up to \$45			
Deductible	\$6,750 Individual / \$13,500 Family			
Coinsurance	100%			
MAX Out-of-Pocket-medical	\$6,750 Individual / \$13,500 Family			
Emergency Room	100% after deductible			
Urgent Care	100% after deductible			
Pharmacy	100% after deductible			
Employee Cost Per Pay Period:	Monthly (12)	Bi-Weekly (26)	Semi-Monthly (24)	Weekly (52)
Employee	\$192.19	\$88.70	\$96.10	\$44.35
Employee & Spouse	\$722.80	\$333.60	\$361.40	\$166.80
Employee & Child(ren)	\$568.01	\$262.16	\$284.01	\$131.08
Employee & Family	\$1,164.97	\$537.68	\$582.49	\$268.84

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Medical Buy-Up Plan PPO 2000/70

Plan	Copay Plan			
Office Visit	\$25 Primary Care Physician copay \$50 Specialist copay			
Virtual Visit	\$25 copay			
Deductible	\$2,000 Individual / \$4,000 Family			
Coinsurance	70%			
MAX Out-of-Pocket-medical	\$6,500 Individual / \$13,000 Family			
Emergency Room	\$250 copay + 30% after deductible			
Urgent Care	\$50 copay			
Pharmacy	\$5 / \$50 / \$100 / \$250 Mail Order 2.5x			
Employee Cost Per Pay Period:	Monthly (12)	Bi-Weekly (26)	Semi-Monthly (24)	Weekly (52)
Employee	\$276.84	\$127.77	\$138.42	\$63.89
Employee & Spouse	\$909.02	\$419.55	\$454.51	\$209.77
Employee & Child(ren)	\$724.62	\$334.44	\$362.31	\$167.22
Employee & Family	\$1,435.83	\$662.69	\$717.92	\$331.35



BlueCross BlueShield
of Texas

Dental Plan

Deductible	Individual \$50			
	Family \$150			
Annual Maximum	\$1,500			
Preventative	100% (Ded Waived)			
Basic	80%			
Major	50%			
Non-Participating dentist can bill you for charges above the amount covered. To ensure you do not receive additional charges, visit a Participating Network dentist.				
Employee Cost Per Pay Period:	Monthly (12)	Bi-Weekly (26)	Semi-Monthly (24)	Weekly (52)
Employee	\$26.29	\$12.13	\$13.15	\$6.07
Employee & Spouse	\$51.67	\$23.85	\$25.84	\$11.92
Employee & Child(ren)	\$70.44	\$32.51	\$35.22	\$16.26
Employee & Family	\$95.83	\$44.23	\$47.92	\$22.11

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Vision Plan

Exam Copay	\$10			
Frames	\$150 allowance + 20% off balance			
Contact lenses	Elective	\$150 allowance + 15% off balance		
	Medically Necessary	\$0 Copay		
Frequency of Benefits	Exam	12 months		
	Lenses or contacts	12 months		
	Frames	24 months		
Employee Cost Per Pay Period:	Monthly (12)	Bi-Weekly (26)	Semi-Monthly (24)	Weekly (52)
Employee	\$9.04	\$4.17	\$4.52	\$2.09
Employee & Spouse	\$17.19	\$7.93	\$8.60	\$3.97
Employee & Child(ren)	\$18.09	\$8.35	\$9.05	\$4.17
Employee & Family	\$26.60	\$12.28	\$13.30	\$6.14



BlueCross BlueShield
of Texas

Basic Life /AD&D Information:

World Car Automotive provides all **eligible full-time employees that enroll in medical** with Basic Life and Accidental Death & Dismemberment (ADD) insurance coverage of \$10,000 (benefit reduces after age 65).

This benefit is 100% company-paid.

Beneficiary designations can be updated in Employee Navigator.

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**BlueCross BlueShield
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Group Benefit Program Summary for World Car Auto Group

Voluntary Term Life

The death of a family member can mean not only dealing with the loss of a loved one, but the loss of financial security as well. With Blue Cross and Blue Shield of Texas' Group Term Life plan, an employee can achieve peace of mind by giving their family the financial security they can depend on.

Eligibility	All Active Full-Time Employees
Group Term Life Benefit: Employee	\$10,000 - \$500,000 in increments of \$10,000
Guarantee Issue Amount - Employee	\$150,000 (subject to eligibility rules and enrollment status guidelines)
Group Term Life Benefit: Spouse (Includes Domestic Partners)	\$5,000 - \$250,000 in increments of \$5,000, not to exceed 50% of the employee benefit amount
Guarantee Issue Amount - Spouse	\$25,000
Group Term Life Benefit: Child(ren)	Birth to 6 months: \$1,000 Age 6 months to 26 years: \$5,000 - \$10,000 in increments of \$5,000
Group Term Life Age Reduction Schedule	Benefits reduce by 35% of the original amount at age 65; and further reduce by: 50% of the original amount at age 70.
Waiver of Premium	Elimination Period: 9 Months; Duration: To age 65
Accelerated Death Benefit (ADB)	Benefit: Up to 75% of the employee's life insurance; Life expectancy: 12 months or less
Portability Feature (Life Coverage)	Included (employee)
Conversion	Included
Beneficiary Resource Services	Includes grief, legal and financial counseling for beneficiaries, funeral planning; and online legal library, including templates to create a legal will and other legal documents.
Travel Resource Services	Helps travelers with the unexpected that may take place while traveling. Services include emergency medical assistance, financial, legal and communication assistance and access to other critical services and resources available via the Internet.

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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BlueCross BlueShield of Texas

Voluntary Accidental Death & Dismemberment (AD&D)

Group AD&D is an additional death benefit that pays in the event a covered employee dies or is dismembered in a covered accident. AD&D benefit is a 24-hour coverage.

Group AD&D Benefit: Employee	Same as Voluntary Life
Group AD&D Benefit: Spouse (Includes Domestic Partners)	Same as Voluntary Dependent Life
Group AD&D Benefit: Child(ren)	Same as Voluntary Dependent Life
AD&D Age Reduction Schedule	Same as Voluntary Life

AD&D Schedule of Loss*

Principal Sum

Loss of Life	100%
Loss of both hands or both feet	100%
Loss of one hand and one foot	100%
Loss of speech and hearing	100%
Loss of sight of both eyes	100%
Loss of one hand and sight of one eye	100%
Loss of one foot and sight of one eye	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Loss of sight of one eye	50%
Loss of one hand or one foot	50%
Loss of speech or hearing	50%
Loss of thumb and index finger of the same hand	25%
Uniplegia	25%

AD&D PRODUCT FEATURES INCLUDED:

- ▲ Seatbelt Benefit
- ▲ Airbag Benefit
- ▲ Repatriation Benefit
- ▲ Education Benefit

*Loss must occur within 365 days of accident.

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