

ABC Insurance Trust Directory of Programs and Services



ABC Insurance Trust is a strategic growth partner with contractors. We provide member firms with objective, resource-based solutions that better equip them to attract, retain, and reward employees so they can grow consistently and profitably.

These solutions are delivered through health and welfare programs, retirement programs, incentive-based programs, prevailing wage programs and administrative services tailored for the construction industry.

ABC Insurance Trust is Making Health Insurance Easier

ABC's insurance program was established in 1957 to help ABC contractors attract and retain skilled workers through competitive employee benefit plans. Over the years, ABC's Insurance plan emerged to become one of the leading association plans in the country.

Over 60 Years of Commitment to ABC Members

Market-Based, Competitive Medical Plans

Vision Care

Dental Coverage

Life Insurance

Payroll Tax Savings Plan

Dollar Bank Program

Income Protection Plans

Multi-State Support

Today, ABC's insurance agency has expanded its services to members by offering market-based medical plans from local, national and regional carriers. We continue to operate for the exclusive benefit of ABC members, providing contractors with a number of outstanding employee benefit programs and value-added services.

PERSONAL SUPPORT

ABC Insurance Trust is a total benefits resource for ABC members. Your firm is relieved of the administrative burden of shopping for the most competitive rates and managing insurance related problems. You can join the many ABC contractors who turn to ABC to handle a variety of benefit issues for their employees.

Visit ABCInsuranceTrust.org or call (800) 621-2993 for more info.

ABC offers PPO, HMO, HSA and traditional medical insurance plans from over 60 different national and regional health insurance carriers.

FINANCIAL ACCOUNTABILITY

The program is directed by ABC member trustees who come from different regions of the country. Their companies participate in ABC's various insurance plans. Their involvement assures you that the program is operating in your company's best interests.

SPECIAL SERVICES TO HELP YOU SAVE TIME AND MONEY

ABC Insurance Trust offers a number of special administrative services to ABC members. Some of these are specifically developed for the construction industry:

- ABC's Dollar Bank enables you to pay for benefits on an hourly basis.
- ABC's sales and support representatives provide quick access to a variety of health insurance carriers.
- ABC's Payroll Tax Savings Plan kit helps your company reduce its payroll taxes through an IRS qualified Section 125 plan.



- ABC's toll-free customer service department responds promptly to any insurance and benefit concerns faced by you or your employees.
- ABC's complimentary virtual "HR Assistant" portal.

COMPREHENSIVE INSURANCE PLANS

ABC members have a wide range of employee benefit needs. Your company may be small with limited financial resources, or large with multi-state locations. ABC Insurance Trust representatives work for you to find the right insurance plan design to help achieve your specific goals. Available insurance coverages include:

- HMO, PPO and POS medical plans
- Vision insurance
- Dental plans

- Short Term and Long Term Disability Income plans
- Group Life Insurance plans
- Supplementary Life Insurance
- Voluntary Coverages
- HRAs/HSAs/FSAs
- Prevailing Wage retirement plans

COMMITTED TO MERIT SHOP CONTRACTORS

ABC Insurance Trust specializes in working with contractors. Backed by our national presence, we have the resources to offer the highest level of personal support. Our sole commitment is to serve you and others in the ABC member community.

We help to advance the merit shop philosophy by strengthening ABC's position as the leading employee benefits purchasing resource for your company and the construction industry.

Visit ABCInsuranceTrust.org or call (800) 621-2993 for more info.

Medical Insurance

The ABC Insurance Trust program applies ABC's more than 60 years of insurance industry experience to help members find competitively priced, market-based medical plan options.

We review the marketplace.

We do the comparison shopping.

We find solutions that fit **your** business.



YOUR INSURANCE RESOURCE

Our expertise enables us to:

- Work with multiple medical insurance providers to best serve your needs
- Offer complete flexibility and choice of products to design your insurance plan
- Represent national, regional and local carriers across the country
- Focus on “A” rated insurers with a reputation for prompt claims payment

Simply put, ABC Insurance Trust gives you access to a powerful business tool that delivers maximum value for your insurance dollar.

CONVENIENCE ... COMMITMENT ... CONTROL ...

As an ABC member you can look to ABC Insurance Trust as your one-stop resource for all your medical insurance needs. Because no business is the same, we put our resources and expertise to work to find you the best solution for your needs, depending on your location(s), demographics, size, industry specialty and business objectives.

Over 60 National
and Regional Carriers

Multiple Network Options

Focus on Quality
“A” Rated Companies

Dollar Bank Program

Payroll Tax Savings Plan

Multi-State Support

Competitive, Market-
Based Rates

ENHANCED SERVICES FOR ABC MEMBERS

We take the hassle out of administering your health insurance program by providing:

- Personal support – freeing you to focus on your business. It’s like having your own health insurance department.
- Multi-state administration – our national resources can handle the special needs of larger firms with multiple locations.
- Dollar Bank administration – so you can pay employee benefits by the hour.
- 800 support line – our staff is ready to answer your insurance questions and help to promptly resolve any problems.

Visit ABCInsuranceTrust.org or call
(800) 621-2993 for more info.

Dental Coverage

ABC's dental benefit plans, underwritten by Metropolitan Life Insurance Company, are an excellent way to enhance the value of your employee benefits program. Recognized as an important benefit among employees, dental benefits will help serve as a valuable tool for recruiting and retaining your workforce.

All of MetLife's dental benefits plans give your employees the freedom to choose any dentist – even if that dentist does not participate in MetLife's Preferred Dentist Program (PDP) network.

With each plan option, your employees can choose to visit a participating PDP dentist and lower their out-of-pocket expenses. Participating PDP dentists



Multiple Deductible, Annual Maximum, and Orthodontia Options

Access to a Growing, Stable PPO Network of more than 180,000 Participating Dental offices Nationwide

Group and Voluntary Plans Available

Dual Plan Options Available

agree to accept negotiated fees 10 percent to 45 percent below the average charges in your area.

ABC's dental plans can be offered on a group basis or on a voluntary employee pay all basis. This provides members with maximum flexibility in designing their employee benefit plans.

Visit ABCInsuranceTrust.org or call (800) 621-2993 for more info.

Dental Coverage

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	
Calendar Year Deductible:						In-Network	Out-of-Network
Individual	\$50	\$50	\$50	\$75	\$50	\$25	\$50
Family	x3	x3	x3	x3	x3	x3	x3
Maximum Benefit:							
Per Insured, Per Calendar Year	\$10,000	\$1,000	\$1,000	\$750	\$750		\$1,000
Preventive Care:							
Oral Exams, Routine Teeth Cleaning, Fluoride Treatments, X-Rays	100% no deductible	100% no deductible	100% no deductible	100% no deductible	100% ¹	100% no deductible	80% no deductible
Basic Care:							
Basic Fillings, Repair of Bridges and Dentures, Recementing of Crowns and Bridges, Simple Extractions	80% ¹	80% ¹	80% ¹	70% ¹	50% ¹	90% ¹	70% ¹
Major Care:							
Crowns, Implants, Surgical Extractions, Bridges, Root Canal Therapy, Dentures, Periodontics	50% ¹	50% ¹	50% ¹	50% ¹		60% ¹	40% ¹
Orthodontic Services: (for children and adults)							
Exams, Cephalometric Film, Orthodontic Appliance	50% ¹	50% ¹		50% ¹			
Lifetime Orthodontia							
Benefit: Per Insured	\$2,000	\$1,000		\$750			

¹ Reimbursements for participating PDP dentists are based on the PDP fee which refers to the negotiated PDP (Preferred Dental Program) fee schedule. Benefits are limited to the amount of the PDP fee.

Reimbursements for non-participating PDP dentists are based on the R&C (Reasonable and Customary) charge which is based on the lesser of (1) the provider's actual charge, (2) the provider's usual charge for the same or similar services; or (3) the usual charges of most providers in the same area for the same or similar services as determined by MetLife.

Like most group dental insurance policies, MetLife group dental insurance policies contain certain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. For costs and complete details of coverage, call or write your ABC Insurance Trust representative or MetLife.

ABC's Dollar Bank[®] Program

ABC's Dollar Bank program lets your company pay for fringe benefits by the hour, rather than the traditional way of paying for benefits on a monthly basis. That means you're not paying "full-time" benefits for your employees during less productive seasons of the year. Plus, every dollar that you pay in benefits, instead of cash wages, reduces your taxable wage base — and that lowers your payroll taxes.

CONSIDER THESE DOLLAR BANK[®] ADVANTAGES

Cost Effective You pay for benefits only when the employee is actually working and not in periods of down time.

Flexible Dollar Bank works equally well for both commercial and prevailing wage work. If your firm does prevailing wage work, you provide fringe benefits as an offset to your prevailing wage responsibilities. On commercial jobs, the program enables you to pay for benefits on the hours each employee works.

Easy to Administer The program is fully administered by ABC's team of insurance professionals. We'll help you solve many of the problems that can result from employee turnover, breaks in work because of seasonal demands and dealing with premiums for employees no longer with the company.

Simple for Employees to Understand

Because your employees already know how a bank account works, they'll understand how the Dollar Bank program works. One hour of insurance credit is "deposited" to an employee's Dollar Bank account for each hour he works. His coverage becomes effective the month after he has deposited the required number of hours into his account. Any extra hours the employee works — beyond the monthly base level — will accumulate in his account and can be used to provide benefits during times of reduced work.

Lower Payroll Taxes Every dollar you pay in benefits instead of cash wages reduces your taxable wage base, which lowers your payroll taxes.

Multiple Carriers You have access to more than 60 different insurance carriers with hundreds of plan options.



DOLLAR BANK FEATURES

Whether your company does prevailing wage jobs, commercial jobs or a combination, Dollar Bank can work for you.

Feature	Prevailing Wage Job	Commercial Job
Easy for employees to understand	✓	✓
Variety of plans and coverage levels	✓	✓
Benefits only paid for hours actually worked	✓	✓
Accumulate additional hours to pay COBRA coverage	✓	✓
Adapts to seasonal demands	✓	✓
Reporting by employee for your payroll (Certified Payroll for prevailing wage)	✓	✓
Payments made to a bona fide third party trust	✓	✓
Reduces your payroll burden by lowering payroll taxes	✓	✓
Offsets payment of required fringe benefits for the prevailing wage	✓	

Visit ABCInsuranceTrust.org or call (800) 621-2993 for more info.

MULTIPLE BENEFIT OPTIONS

The Dollar Bank program has the flexibility to incorporate any number of fringe benefits and a variety of employee classes. We can shop the market to get you the best value, or we can work with your existing plans and insurance agent. The program depends on your unique circumstance and what you want to include in your company's employee benefit offerings.

Benefit Options

Health Insurance	Disability Insurance
Dental Coverage	Vision Coverage
Life Insurance	401(k) Plan

Coverage Options

- All Hourly Employees
- All Company Employees
- Commercial Construction Jobs
- Specific Prevailing Wage Projects
- All Prevailing Wage Employees

SAMPLE REPORTS

Each month you will send us an easy to complete Monthly Contribution Report that lists each employee, the number of hours worked by that employee and the hourly rate. Our administrative team then processes your report and provides you with both a Contribution Summary and Detail Report to include with your Certified Payroll report.

**ABC Insurance Trust
Dollar Bank System**
Sample Contribution Summary - ABC Company

Firm Name: ABC Company
ABC Plan: 123
Status: Active 05/01/2005
Req Hours: 160
Hours Worked: January 08
Coverage Period: March 08

Coverage	Dollar Bank Plans		Monthly
	Emp	Hourly	
Life	Emp: 0.00	Hourly: \$14.40	\$14.40
STD	Emp: 0.00	Hourly: \$20.00	\$20.00
Dental	Emp: 0.00	Hourly: \$20.18	\$20.18
Vision	Emp: 0.00	Hourly: \$20.38	\$20.38
Medical	Emp: 0.00	Hourly: \$21.00	\$21.00
Core Summary	Emp: 0.00	Hourly: \$21.00	\$21.00
	Family: \$8.40		\$8.40
	Family: \$5.51		\$5.51
	Family: \$3.78		\$3.78
	Family: \$2.66		\$2.66

Bank Activity
 Feb Ending Bal: \$1,505.61
 Contributions: \$1,701.00
 Ending Balance: \$3,206.61

KOU Activity Summary
 Begin Balance: (\$1,000)
 Ending Balance: \$1,700

Sample - Employee Hours Worked Report - January 08 Hours For March of Coverage And Ending Balance

Sample	Employee Name	Rate	Hours	Amount	Contribution	DD	Amount	Rate	Contribution	DD	Amount	Rate	Contribution	DD	Amount	Rate	Contribution	DD	
123 (12/31) HARR, AND		27.00	160.00	4320.00	1080.00	0.00	4320.00	27.00	1080.00	0.00	4320.00	27.00	1080.00	0.00	4320.00	27.00	1080.00	0.00	4320.00
123 (12/31) THOMPSON, WALTERA		37.50	160.00	6000.00	1500.00	0.00	6000.00	37.50	1500.00	0.00	6000.00	37.50	1500.00	0.00	6000.00	37.50	1500.00	0.00	6000.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00	160.00	6400.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00	40.00	1600.00	0.00	6400.00
123 (12/31) HARRIS, TERRY B		40.00																	

Group Life Program

ABC's Group and voluntary Life plans, underwritten by Metropolitan Life Insurance Company, provide \$10,000 or more of life insurance coverage.

Low Cost Benefit to Include with Your Medical Plan

Coverage from \$10,000 to \$100,000

Accelerated Benefits Option (ABO) and Accidental Death and Dismemberment (AD&D) Included

Employee Assistance Program (EAP) also Included

The plans include Accidental Death and Dismemberment (AD&D) and an Accelerated Benefits Option (ABO) for employees and dependents who become terminally ill and whose life expectancy is certified by a physician to be six months or less.

Select the plan schedule that will work best for your company and then decide on the level of coverage you want to offer.

- Flat – Coverage from \$10,000 to \$50,000.
- Earnings – Benefits based on annual income.
- Class – Benefits determined by employee class.

	Flat Schedule	Earnings Schedule	Class Schedule
Plan Design	Flat amount is the same for all employees. Benefits selected in increments of \$5,000.	Amount based on employee earnings (rounded to the next higher \$1,000).	Flat amount as determined by employee class. Benefit levels available in increments of \$5,000.
Life Benefit by Employee Class	All Employees \$10,000 to \$50,000	All Employees 1 times base annual earnings to \$50,000 or 1 times base annual earnings to \$100,000 or 2 times base annual earnings to \$100,000	General Employees \$10,000 to \$25,000 Supervisors \$10,000 to \$50,000 Executives or Owners \$10,000 to \$100,000

Like most group life insurance policies, MetLife group life insurance policies contain certain exceptions, waiting periods, reductions limitations and terms for keeping them in force. For costs and complete details of coverage, call or write your ABC Insurance Trust Representative or MetLife.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Basic Group Life Insurance automatically includes an Employee Assistance Program (EAP) to help make sure your employees are at their best so your business runs at its best.

EAP benefits are available 24 hours a day/7 days a week through toll free telephone or web access. Work and Life services include childcare, elder assistance,

financial, legal and daily living services. Clinical support is offered for a broad range of services including marriage, relationship, family problems, stress, anxiety, problems at work and health and wellness programs.

Services are provided through MHN, Inc. a national provider of EAP services.

Short Term Disability Plans

The financial consequences of disability can be devastating.

That's why protecting the ability to earn an income is a vital and appreciated component of a complete employee benefits program.

Helps Protect Income due to Disability, Injury or Illness

Affordable

Group and Voluntary Plans Available

PROTECTION AT GROUP RATES

Short Term Disability Income Insurance, underwritten by Metropolitan Life Insurance Company, helps protect you and your employees' income in the event of a disability, injury or sickness.

PLAN DESIGNS

Choose the plan design that best meets your needs:

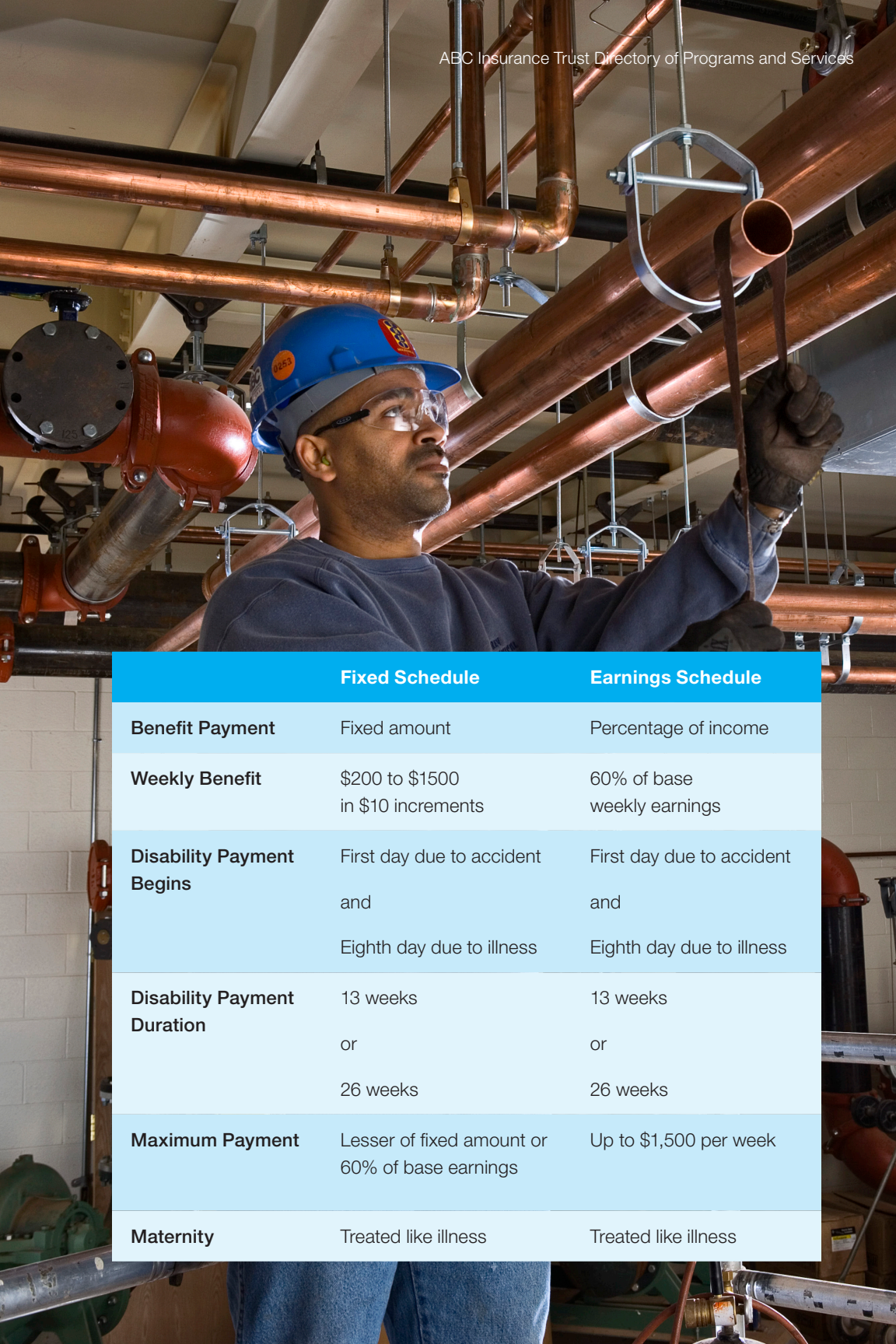
- Fixed Schedule – Select the same benefit payment for all employees of \$200 to \$1,500 a week.
- Earnings Schedule – Benefits based on 60% of an employee's weekly income, with payments as high as \$1,500 per week for qualifying incomes.

BENEFIT PAYMENTS AND DURATION

Benefits are paid during the period an employee is disabled due to a non-occupational accident or sickness. Payments begin the first day, if the disability is due to an accident, or the eighth day, if the disability is due to sickness – and are payable for up to 13 or 26 weeks.

Similar to most group disability insurance policies, MetLife group disability insurance policies contain certain exceptions, waiting periods, reductions limitations and terms for keeping them in force. For costs and complete details of coverage, call or write your ABC Insurance Trust Representative or MetLife.

Visit ABCInsuranceTrust.org or call (800) 621-2993 for more info.



	Fixed Schedule	Earnings Schedule
Benefit Payment	Fixed amount	Percentage of income
Weekly Benefit	\$200 to \$1500 in \$10 increments	60% of base weekly earnings
Disability Payment Begins	First day due to accident and Eighth day due to illness	First day due to accident and Eighth day due to illness
Disability Payment Duration	13 weeks or 26 weeks	13 weeks or 26 weeks
Maximum Payment	Lesser of fixed amount or 60% of base earnings	Up to \$1,500 per week
Maternity	Treated like illness	Treated like illness

Long-Term Disability Benefits

In the event of a disability, most employees don't have enough savings to cover their monthly expenses over an extended period of time. Disability insurance provides the financial protection they need.

Financial Protection for
You and Your Employees



Earnings Schedule	
Type of Plan	Based on earnings
Monthly Benefit Payment	60% of base monthly earnings
Disability Payment Begins	After 6 months of total disability
Disability Payment Duration	Up to age 70
Maximum Monthly Benefit Payment	All Employees up to \$10,000 per month depending on monthly income

FINANCIAL PROTECTION

Long-term disability insurance doesn't pay full wages, but it does pay up to 60% of base earnings. That 60% helps provide a steady income until an employee can recover and return to work. And while the cost of coverage does increase for older employees, so does the possibility of experiencing a disability.

PLAN DESIGN FEATURES

- Incomes up to \$200,000 annually can be fully covered.
- Premiums may be paid by the employee, by the employer, or the cost may be shared.

- Benefit payments begin after six months of total disability.
- Monthly benefit payments end when the participant recovers from disability or reaches age 65, whichever is sooner. (Active employees older than 60 are covered up to age 70, according to a benefit schedule.)
- Benefit payments are not reduced by any individual disability insurance a participant may have.

Long-term disability plans are underwritten by Reliance Standard Life.

Visit ABCInsuranceTrust.org or call (800) 621-2993 for more info.

Extra Insurance Plans

You can help your employees supplement their life insurance protection needs by offering them one of ABC's Extra Life insurance plans.

Supplemental Life

Voluntary Benefits

SUPPLEMENTAL LIFE

Enables employers to offer employees additional life insurance coverage options. Employees have the opportunity to buy competitively priced group insurance to fit their needs – paying all or part of the premium through the convenience of payroll deduction.

An employee with combined Group Life and Supplemental Life coverage that exceeds the following is subject to evidence of insurability: less than 15 insured employees, \$20,000; 15-49 employees, \$50,000; 50-plus employees, \$100,000. Life insurance coverages are underwritten by Metropolitan Life Insurance Company.

DEPENDENT LIFE

Employer paid protection for all employees with dependents. Choose from two schedules.

SPECIAL AD&D

Employer paid plan that provides up to \$250,000 of 24 hour accidental death and dismemberment coverage.

Special AD&D plan is underwritten by AIG Insurance Company.

EMPLOYEE VOLUNTARY BENEFITS PROGRAM

Allows you to offer your employees more benefit choices without impacting your employee benefits budget. ABC Insurance Trust offers voluntary benefits from top-rated insurance carriers and will help you choose a program for your company. Voluntary benefits include:

- Accident/Disability
- Dental
- Hospital Confinement Indemnity
- Limited Medical
- Hospital Intensive Care
- Life
- Critical Illness

	Supplemental Life	Dependent Life		Special AD&D
Plan Design	Fixed amount as determined by employee class. Benefit levels available in increments of \$5,000.	Fixed amount as determined by relationship to employee. (Children over 6 months old are covered.)		Fixed amount as determined by employee class.
Life Benefit by Class	Employees	Child	Child	Hourly Employees
	\$10,000 to \$25,000	\$2,500	\$5,000	\$25,000
	Supervisors	Spouse	Spouse	Salaried Employees
\$10,000 to \$50,000	\$5,000	\$10,000	\$50,000	
Executives or Owners				Officer or Owner
\$10,000 to \$100,000				\$100,000 or \$250,000

Visit ABCInsuranceTrust.org or call (800) 621-2993 for more info.

Payroll Tax Savings Plan

ABC's Payroll Tax Savings Plan lets your employees pay their portion of insurance premiums on a pre-tax rather than an after-tax basis. ABC provides you with a complete IRS

approved Payroll Tax Savings Plan that is fully compliant with Internal Revenue Code Section 125. Everything you need is provided in your customized start-up kit.

Immediate Tax Reduction

IRS Approved

Easy to Set Up

Free Support

LET THE IRS HELP PAY FOR YOUR BENEFIT PROGRAM

Your employees don't pay social security and federal taxes on money used to pay for their portion of employer sponsored insurance premiums. As a result, employees increase their take-home pay because less taxes are taken out of their paychecks. Most states also permit full deductibility, resulting in even greater tax savings.

At the same time, ABC's Payroll Tax Savings Plan reduces your company's taxable payroll by the amount that employees deduct from their paycheck for group insurance benefits. Lower taxable payroll means lower payroll taxes.

ABC GIVES YOU EVERYTHING NEEDED

ABC's Payroll Tax Savings Plan is easy to set up. You'll receive a free customized start-up kit which contains everything you need:

- Step-by-step instructions
- Plan adoption agreement
- Plan document and summary plan description
- Certificate of Resolution form
- Payroll stuffers for employees
- Convenient, free phone support

Visit ABCInsuranceTrust.org or call (800) 621-2993 for more info.

Do you share the **cost of health coverage** with your employees?

Discover the actual **tax savings** for you and your employees.

First determine your company savings...

Your company saves nearly 8% on every dollar your employees contribute through payroll deductions to pay for their share of medical, dental and vision insurance premiums.

Annual deductions by all employees

Social Security and Medicare tax rate x .0765

Total company payroll tax savings

Then determine your employee savings...

When you combine Social Security, federal and state taxes, each employee saves at least 30% on every dollar deducted from their pay for the cost of group insurance.

Annual share of insurance payment

Social Security, federal and state taxes x .30

Total employee income tax savings



Vision Care

ABC's vision coverage enables you to enhance your employee benefit program with a plan that will be appreciated by every employee.

Vision coverage includes eye exams, lenses and frames. In-network benefits include a copay for exams and materials and there are no claims to file. There are more than 50,000 participating practice access points – including more than 2,000 retail chain locations nationwide.

Insured's can check the provider network by going online to www.metlife.com/vision or call 1-855-MET-EYE (1-855-638-3931). The plan is fully insured, underwritten by Metropolitan Life Insurance Company, New York, N.Y.

Low Cost

Prescription Safety Lenses

Disposable Contact Lenses

Transition Lenses

Lasik Surgery Discounts

Group and Voluntary Plans Available

Benefits	Network*	Out-of-Network
Eye Exams	100%	Up to \$50
Spectacle Lenses		
Single Vision	100%	Up to \$55
Bifocal	100%	Up to \$75
Trifocal	100%	Up to \$95
Lenticular	100%	Up to \$125
Polycarb Lenses (Safety)	100%	Covered as above
Frames	100%	Up to \$80
Elective Contact Lenses		
Covered-in-full contacts	100%	Up to \$150
All other elective contacts	Up to \$150	Up to \$150
Necessary Contact Lenses	100%	Up to \$210
Copays		
Exams	\$10	\$0
Materials	\$25	\$0

* 100% after applicable copays up to the maximum allowance as defined in the benefit description.

Rely on ABC Insurance Trust to work for you. We combine commitment to personal support with the resources of a national organization to serve your health and group insurance needs.

Our insurance professionals know the challenges you face in the construction industry. For more than 60 years we've been providing expert health insurance solutions for merit shop contractors. You can rest assured that you'll always get the right solution for your business.

Our focus is straightforward: research the market to find you the best health insurance value available for your money and provide you with outstanding service and support. We are committed to working for you.

Visit [ABCInsuranceTrust.org](https://www.abcinsurancetrust.org) or call (800) 621-2993 for more info.



Insurance Trust

Insurance and benefits. Exclusively for members.

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