

YOUR BENEFITS

Provided By Flagstaff Arts & Leadership Academy and Crest Insurance Group



YOUR MEDICAL PLAN OPTIONS

EMI Health	EMI \$3,000 100% Copay Plan	EMI \$5,000 100% Copay Plan	EMI \$3,000 80% HSA Plan
Deductible	\$3,000 / \$6,000	\$5,000 / \$10,000	\$3,000 / \$6,000
Network	PPO	PPO	PPO
Out Of Pocket	\$6,000 / \$12,000	\$10,000 / \$20,000	\$6,000 / \$12,000
Primary Care Visit	\$30 Copay	\$30 Copay	20% Coinsurance
Specialist Visit	\$60 Copay	\$60 Copay	20% Coinsurance
Preventative Care	100% Covered	100% Covered	100% Covered
Diagnostic: MRI, CT, and X-Ray	0% after Ded.	0% after Ded	20% Coinsurance
Urgent Care	\$75 Copay	\$75 Copay	20% Coinsurance
Emergency Room	\$250 Copay	\$350 Copay	20% Coinsurance
Prescriptions	\$15/ \$35/ \$70/ 25% (\$250 Max)	\$15/ \$40/ \$80/ 25% (\$250 Max)	\$10/ \$30/ \$60/ 25% (\$250 Max)
Your Costs Per Pay Period (24)			
Employee Only	\$46.19	\$7.57	\$0.00
EE + Spouse	\$396.06	\$292.00	\$276.91
EE + Child(ren)	\$293.62	\$227.57	\$214.64
EE + Family	\$621.17	\$516.10	\$495.53

*Please see SBC for details

We're Committed To You!

FALA is proud to offer its employees with a competitive benefit package. Employees have the opportunity to enroll themselves and their families in medical, dental, and vision coverage.

Benefit elections can be made by filling out the included forms this packet.

Have Additional Questions?

Contact Us:

Crest Insurance Group

928-526-5691

Account Manager:

Deb Lewis

dlewis@crestins.com

CREST

Flagstaff Arts & Leadership Academy

Dental



Deductible	\$50/ \$150
Annual Maximum	\$1,500
Preventative- Exams, Cleanings, X-Rays, Space Maintainers	100%
Basic- Fillings, Crowns, Emergency Treatment, Endodontics & Periodontics	80%
Major- Bridges, Crowns	50%

COST PER PAY PERIOD (24)

*Please see SBC for details

Employee	EE + Spouse	EE + Child(ren)	EE + Family
\$0.00	\$16.85	\$16.83	\$30.13

Vision



Exam Copay	\$10
Lens Copay	\$10
Frame Allowance	\$150.00
Contact Lens Allowance	\$150.00

COST PER PAY PERIOD (24)

*Please see SBC for details

Employee	EE + Spouse	EE + Child(ren)	EE + Family
\$4.30	\$9.15	\$9.75	\$14.05

Help Directory:

EMI Health: www.emihealth.com or 1-800-423-6484

Principal: www.principal.com or 1-800-352-6132

Crest Insurance:

Deb Lewis - Crest Account Manager: dlewis@crestins.com or (928) 526-5691

Ed Gussio – Crest Team Lead: egussio@crestins.com or (928) 526- 5691

CREST



Principal Coverages

Voluntary Short-Term Disability: *If you're temporarily disabled and can't work for a short amount of time, you can rely on Short-term Disability insurance to replace a portion of your weekly income. Your primary weekly benefit is 60% of your earnings prior to your disability up to \$500 minus other income sources.*

What disability qualifies? Any sickness, injury, or pregnancy

Critical Illness: *Help cover some of the expenses associated with a serious illness with Critical Illness coverage. If you are diagnosed with a specific critical illness, you'll receive a lump-sum benefit you can use however you need to. Children are automatically covered @ 25% of the employee's amount at no cost. Employees have a guaranteed issue amount of \$10,000 and \$5,000 for their spouses.*

Group Life AD&D: *Protect what means the most to you and the people you love. If something were to happen to you, your life insurance proceeds would go to the people you've designated as your beneficiaries.*

****Flagstaff Arts & Leadership Academy offers \$25,000 to all employees, at no cost to you!!***

ease



CREST

www.FALA.ease.com