

Employee Benefits 2022



If you are a full-time Employee of LaCore who is regularly scheduled to be a full time employee, you are eligible for benefits. The elections you make are effective the first day of the month following 30 days of employment.

Medical Benefits

Medical benefits are provided through Blue Cross and Blue Shield of Texas. Choose the plan that works best for your life. Consider the physician networks, premiums and out-of-pocket costs for each plan. Keep in mind your choice is effective from January 1 through December 31, 2022, unless you have a qualifying life event. Nurseline is available 24/7 free of charge to all employees enrolled in a medical plan.

BCBSTX PPO 1500

BCBS PPO 2500

EMPLOYEE CONTRIBUTIONS						
	MONTHLY	BI-WEEKLY	SEMI-MONTHLY	MONTHLY	BI-WEEKLY	SEMI-MONTHLY
EMPLOYEE ONLY	\$60.00	\$27.69	\$30.00	\$20.00	\$9.23	\$10.00
EMPLOYEE + SPOUSE	\$700.00	\$323.08	\$350.00	\$620.00	\$286.15	\$310.00
EMPLOYEE + CHILD(REN)	\$400.00	\$184.62	\$200.00	\$360.00	\$166.15	\$180.00
EMPLOYEE + FAMILY	\$800.00	\$369.23	\$400.00	\$720.00	\$332.31	\$360.00
	IN-NETWORK		OUT-OF-NETWORK			
CALENDAR YEAR DEDUCTIBLE						
INDIVIDUAL	\$1,500		\$3,000		\$2,500	
FAMILY	\$3,000		\$9,000		\$5,000	
COINSURANCE (PLAN PAYS)	80%*		50%*		80%*	
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (MAXIMUM INCLUDES DEDUCTIBLE)						
INDIVIDUAL	\$5,000		\$10,000		\$6,600	
FAMILY	\$10,000		\$30,000		\$13,200	

Dental Benefits

Brushing your teeth and flossing are great, but don't forget to visit the dentist too! LaCore offers affordable plan options for routine care and beyond. Coverage is available from MetLife.

DENTAL PLAN

EMPLOYEE CONTRIBUTIONS			
	MONTHLY	BI-WEEKLY	SEMI-MONTHLY
EMPLOYEE ONLY	\$4.43	\$2.04	\$2.22
EMPLOYEE + SPOUSE	\$31.40	\$14.49	\$15.70
EMPLOYEE + CHILD(REN)	\$49.23	\$22.72	\$24.62
EMPLOYEE + FAMILY	\$76.21	\$35.17	\$38.11

Vision Benefits

Don't wear glasses? Even you shouldn't skip an annual eye exam! LaCore provides you and your family access to quality vision care with a comprehensive vision benefit through MetLife.

VISION PLAN

EMPLOYEE CONTRIBUTIONS			
	MONTHLY	BI-WEEKLY	SEMI-MONTHLY
EMPLOYEE ONLY	\$8.35	\$3.85	\$4.18
EMPLOYEE + SPOUSE	\$16.74	\$7.73	\$8.37
EMPLOYEE + CHILD(REN)	\$14.17	\$6.54	\$7.09
EMPLOYEE + FAMILY	\$23.37	\$10.79	\$11.69

Survivor Benefits

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

LaCore provides employees with Basic Life and AD&D insurance as part of your basic coverage through The Hartford, which guarantees that loved ones, such as a spouse or other designated survivor(s), continue to receive part of an employee's benefits after death.

Your Basic Life and AD&D insurance benefit is \$20,000 (Subject to age reduction at age 65). If you are a full-time employee, you automatically receive Life and AD&D insurance even if you elect to waive other coverage.

Voluntary Life and AD&D Insurance

Life and AD&D benefits are an important part of your family's financial security. The basic benefits provided to you by LaCore may not be enough to cover expenses in a time of need. Therefore, extra coverage is available to protect you and your family. Eligible employees may purchase additional Voluntary Life and AD&D insurance. Premiums are paid through payroll deductions.

Flexible Spending Accounts

Healthcare FSA and Dependent Care FSA are offered. A Flexible Spending Account (FSA) is a tax-free account you put money into to pay for certain out-of-pocket expenses.

Income Protection

Maintaining your quality of life counts on your income. LaCore offers disability coverage to protect you financially in the event you cannot work as a result of a debilitating injury. A portion of your income is protected until you can return to work or until you reach retirement age.

Voluntary Long Term Disability (LTD) Insurance

Long Term Disability (LTD) benefits are available for purchase on a voluntary basis. LTD insurance replaces 60% of your income if you become partially or totally disabled for an extended time. Certain exclusions, along with pre-existing condition limitations, may apply. See your plan documents or Human Resources for details.

Retirement Planning

Contributing to a 401(k) account now can help keep you financially secure later in life. The LaCore 401(k) plan provides you with the tools and flexibility you need to prepare.

PLAN AT A GLANCE

PLAN NAME	LaCore 401(k) Plan
RECORDKEEPER	ADP
WEBSITE	mykplan.com
ELIGIBILITY	First of the month following 30 days of employment
COMPANY MATCH	100% on the first 3% and 50% on the next 2%

The deferred contribution limit set annually by the IRS is \$20,500 for 2022. Ages 50 and older may make an additional \$6,500 contribution. Employer contributions are vested at 20% intervals each year.

Important Contact

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