



**PAQ, Inc.**

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MARKETS**

PAQ, INC. 100% EMPLOYEE OWNED

# 2025 Plan Changes

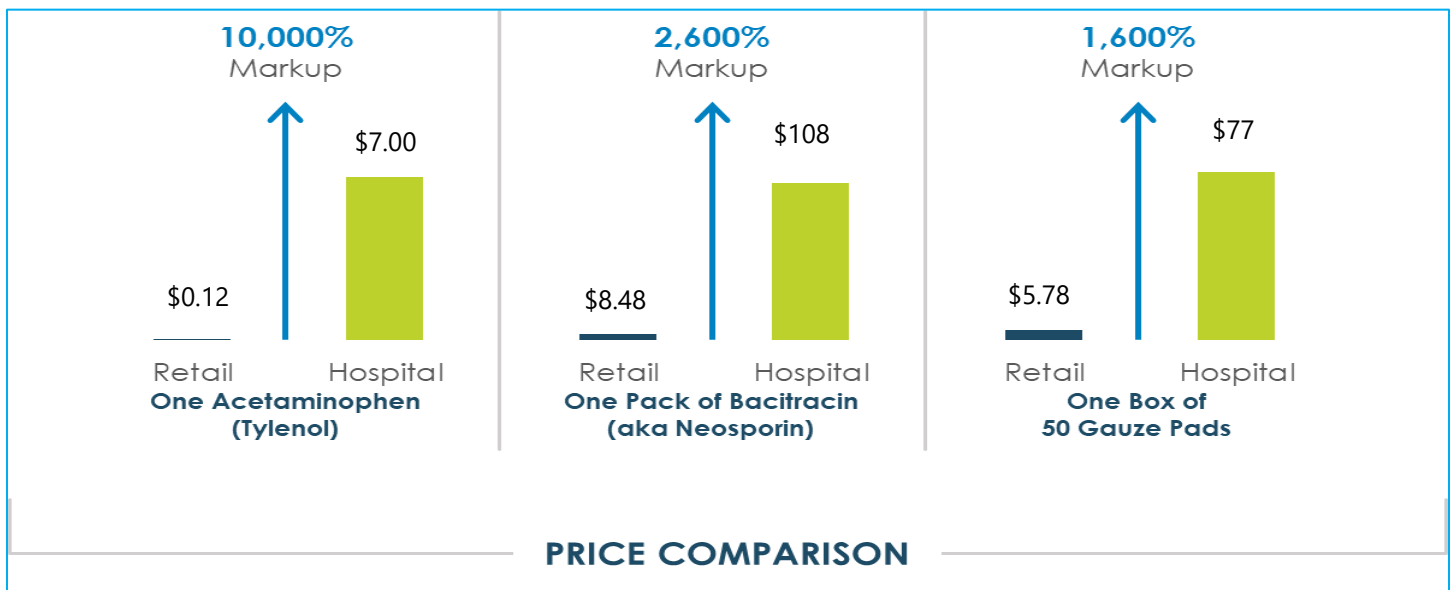
The handout contains a brief highlight of the plan changes effective 1/1/2025. For additional details, refer to your 2025 Benefits Guide and summaries located on Dayforce.

## Changes:

- Change to Hospital portion of the health plan
- New Long Term Disability plan paid for by PAQ
- New Supplemental plans replacing Aflac
  - Accident (PAQ is paying 50% of employee rate)
  - Hospital indemnity
  - Critical illness

Link to annual notices including Medicare Part D is included on last page of this handout.

# Health Care Markups aren't Fair or Reasonable



The new hospital program through ClaimDOC reduces hospital claims costs and also saves you money.

## ✓ Claim Example

A six-day hospital stay for surgery/treatment of a collapsed lung resulted in a bill of \$67,841.42. The chart below shows the coverage you would receive through a traditional network, compared to ClaimDOC.

| Traditional Network                                  | DirectAccess+                                        |
|------------------------------------------------------|------------------------------------------------------|
| Median Commercially Contracted Price: \$41,257       | ClaimDOC Allowable: \$16,641.86                      |
| Patient Responsibility (20% coinsurance): \$8,251.40 | Patient Responsibility (20% coinsurance): \$3,328.37 |

Plan Savings: \$24,615.14



Member Savings: \$4,923.03

## New Supplemental Plans Paid by Employee

### Accident Insurance

To help you cover your out-of-pocket expenses, the accident plan pays you a lump sum benefit depending on the covered accident you experience.

Examples of covered accidents include fractures, dislocations, lacerations, burns, and some hospital care.

Advantages of having accident insurance include:

- You receive cash benefits for expenses that may not be covered under your medical insurance, and you use the money as you see fit.
- There are no health questions to answer and no waiting period.
- You can insure your spouse and children.
- **PAQ, Inc. is paying for 50% of the employee cost. And with the wellness benefit, this plan is virtually free.**

### Hospital Indemnity Plan

Expenses from hospital visits can pile up quickly. While medical insurance typically pays the majority of the cost for hospital care, deductibles, copays, and non-covered medical services may be expensive.

The hospital indemnity plan pays the following benefits:

- Hospital admission
- Daily hospital confinement benefit
- Intensive care unit confinement benefits
- Benefits are paid regardless of what is covered by medical insurance, and payments would be made directly to you.
- There are no medical exams or health questionnaires to complete.

### Critical Illness

If you are diagnosed with a critical illness, you will need extra financial support to help offset the treatment costs and cover your day-to-day expenses, so you can focus on your health. The critical illness plan pays a lump sum of money directly to you if you are diagnosed with a covered illness such as a heart attack, stroke or cancer.

You can use the benefit as you see fit. A set amount of money is paid directly to you to be used however you choose, based on the amount you elect:

- Choose \$10,000, \$20,000, or \$30,000 (Guaranteed Issue: \$30,000 if you apply during initial enrollment)
- You can insure your spouse and children for the same options, but no more than you are covered for you.

## New Long Term Disability Plan 100% paid for by PAQ, Inc.

| Coverage           | LTD Benefit                                 |
|--------------------|---------------------------------------------|
| Monthly Benefit    | 60% of pre disability Earnings              |
| Elimination Period | 90 Days                                     |
| Benefit Duration   | Up To Social Security Normal Retirement Age |

# Required Annual Legal Notifications

The annual legal notices are available by contacting your Human Resources Department, or you can scan the QR code below on your smartphone and view it there or use this link to view it.

## Medicare Part D and Health Plan Notice Packet



## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

