

# Marvellbenefits At-a-Glance

2023

## Medical Plan Details

	ANTHEM BLUE CROSS EXCLUSIVE	ANTHEM BLUE CROSS PREFERRED		ANTHEM BLUE CROSS HDHP		KAISER HMO (CA)	TUFTS HMO (MA)
	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only	In-Network Only
<b>Deductible</b>	\$100/Individual \$300/Family	\$300/Individual \$900/Family		\$2,000/Individual \$2,800/Individual up to \$4,000/Family		None	None
<b>Percentage Co-Insurance</b>	10%	20%	35%	10%	30%	None	None
<b>Out-of-Pocket Maximum</b>	\$2,000/Individual \$6,000/Family	\$2,000/Individual \$6,000/Family	\$4,000/Individual \$12,000/Family	\$5,000/Individual \$10,000/Family	\$5,000/Individual \$10,000/Family	\$1,500/Individual \$3,000/Family	\$3,000/Individual \$6,000/Family
<b>Doctor's Office Visit</b>	\$20 copay*	\$25 copay*	35%	10%	30%	\$20 copay	\$20 copay
<b>Specialist Office Visit</b>	\$30 copay*	\$35 copay*	35%	10%	30%	\$20 copay	\$35 copay
<b>Telehealth Visit</b>	No charge livehealthonline.com	No charge livehealthonline.com	35%	\$59; No charge after deductible livehealthonline.com	30%	No charge KP.org	\$20 copay teladoc.com
<b>Urgent Care</b>	\$20 copay*	\$25 copay*	35%	10%	30%	\$20 copay	\$20 copay
<b>Preventive Care Screening, Immunization, Radiology and Labs</b>	No charge	No charge	35%	No charge	30%	No charge	No charge
<b>X-ray &amp; Advanced Imaging</b>	10%	20%	35%	10%	30%	No charge	No charge
<b>Lab</b>	10%	20%	35%	10%	30%	No charge	No charge
<b>Outpatient Surgery &amp; Procedures</b>	10%	20%	35%	10%	30%	\$20 copay	\$500 copay
<b>Emergency Room Services</b>	10% after \$100 copay (copay waived if admitted)	20% after \$100 copay (copay waived if admitted)	20% after \$100 copay (copay waived if admitted)	10%	10%	\$100 copay (copay waived if admitted)	\$150 copay (copay waived if admitted)
<b>Inpatient Hospital**</b>	10%	20%	35% after \$250 copay	10%	30%	\$200 copay	\$500 copay
<b>Behavioral Health Visit</b>	10%	20%	35%	10%	30%	\$20 copay/Individual \$10 copay/Group	\$20 copay
<b>Chiropractor Visit</b>	\$20 copay 30-visit maximum per year	20% 30-visit maximum per year	35% 30-visit maximum per year	10% 30-visit maximum per year	30% 30-visit maximum per year	\$15 copay 30-visit maximum per year	\$35 copay 12-visit maximum per year
<b>Acupuncture Visit</b>	\$20 copay 30-visit maximum per year	20% 30-visit maximum per year	35% 30-visit maximum per year	10% 30-visit maximum per year	30% 30-visit maximum per year	\$15 copay 30-visit maximum per year	\$20 copay
<b>Physical, Speech &amp; Occupational Therapy</b>	10%	20%	35%	10%	30%	\$20 copay	\$35 copay
<b>PRESCRIPTION DRUGS</b>							
<b>Out-of-Pocket Maximum</b>	\$2,000/Individual \$6,000/Family	\$2,000/Individual \$6,000/Family		Included with Medical Out-of-Pocket Maximum		Included with Medical Out-of-Pocket Maximum	Included with Medical Out-of-Pocket Maximum
<b>Pharmacy—Retail</b>	Tier 1: \$10 copay* Tier 2: \$30 copay* Tier 3: \$50 copay* Tier 4: \$100 copay*	Tier 1: \$10 copay* Tier 2: \$30 copay* Tier 3: \$50 copay* Tier 4: \$100 copay*	Member pays applicable copay + 50% of covered expense*	Tier 1: \$10 copay Tier 2: \$30 copay Tier 3: \$50 copay Tier 4: \$100 copay	Tier 1: 30% Tier 2: 30% Tier 3: 30% Tier 4: 30%	Generic: \$10 copay Brand: \$30 copay	Tier 1: \$15 copay Tier 2: \$30 copay Tier 3: \$50 copay
<b>Pharmacy—Mail Order</b>	2x copay for 90-day supply*	2x copay for 90-day supply*	Not covered	2x copay for 90-day supply	Not covered	2x copay for 100-day supply	2x copay for 90-day supply

\*Deductible does not apply

\*\*Preauthorization required

## Delta Dental Plan Details

	DENTAL BASE PLAN		DENTAL BUY-UP PLAN
	Delta Dental PPO Network	Delta Dental Premier & Out-of-Network	Must use PPO In-Network Dentist Only
<b>Deductible</b>	\$50/Person \$150/Family		\$50/Person \$150/Family
<b>Benefit Maximum (calendar year)</b>	Plan pays \$2,000/Person		Plan pays \$3,000/Person
<b>Diagnostic and Preventive Services (oral exams, cleanings, X-rays)*</b>	No copay or deductible	Deductible applies	No copay or deductible
<b>Basic Services (oral surgery, fillings, root canals, etc.)</b>	You pay 20%		You pay 20%
<b>Crowns, Onlays &amp; Cast Restorations</b>	You pay 50%		You pay 40%
<b>Prosthodontics (bridges, full and partial dentures)</b>	You pay 50%		You pay 40%
<b>Dental Guards (once every three years)</b>	You pay 50%, Plan pays \$500 maximum/Person		You pay 50%, Plan pays \$500 maximum/Person
<b>Retainer Replacement (once every five years)</b>	You pay 50%, Plan pays \$500 maximum/Person		You pay 50%, Plan pays \$500 maximum/Person
<b>Implants</b>	You pay 50%, Plan pays \$2,000 lifetime maximum/Person		You pay 40%, Plan pays \$3,000 annual maximum/Person
<b>Orthodontics (adults and children)</b>	You pay 50%, Plan pays \$2,000 lifetime maximum/Person		You pay 40%, Plan pays \$3,000 lifetime maximum/Person
<b>Reimbursement is based on PPO-contracted fees for PPO dentists, Premier-contracted fees for Premier dentists, and program allowance for non-Delta Dental dentists</b>			

\*Not subject to benefit maximum

## Vision Service Plan Details

	In-Network	Out-of-Network
<b>Well Vision Exams</b>	Plan pays 100% after \$10 copay	Plan pays up to \$50 after \$10 copay
<b>Primary and Diabetic Eye Care Services</b>	\$20 copay	Not covered
<b>Lenses and Frames Copay</b>	\$25 copay	See limits below
<b>Contact Lenses Copay</b>	\$25 copay	See limits below
<b>LENSES AND FRAMES (ONCE EVERY CALENDAR YEAR)</b>		
<b>Single Vision Lenses</b>	Plan pays 100%	Plan pays up to \$50
<b>Bifocal and Trifocal Lenses (Lined)</b>	Plan pays 100%	Plan pays up to \$75 and \$100
<b>Standard Progressive Lenses</b>	Plan pays 100%	Plan pays up to \$75
<b>Anti-Reflective Coating</b>	\$30 copay	Not covered
<b>Adult and Child Polycarbonate Lenses</b>	Plan pays 100%	Not covered
<b>Non-Prescription Sunglass Lenses</b>	Plan pays 100%	Not covered
<b>Blue-Light-Filtering Lenses</b>	Plan pays 100%	Not covered
<b>Frames</b>	Plan pays up to \$200, plus 20% off any out-of-pocket cost Plan pays up to \$110 at Costco	Plan pays up to \$70
<b>CONTACT LENSES (IN LIEU OF LENSES AND FRAMES)</b>		
<b>Elective</b>	Plan pays up to \$200 for contacts	Plan pays up to \$105 for contacts
<b>Necessary</b>	Plan pays 100%	Plan pays up to \$210
<b>Laser Vision Correction (Lasik, Custom Lasik or PRK)</b>	Plan pays up to \$1,000 per eye	Not covered
<b>BUY-UP</b>		
<b>Frames or Contacts</b>	Same allowance for second pair of glasses or contacts	Same allowance for second pair of glasses or contacts

# Employee Contributions *(per month)*

MEDICAL PLAN	
<b>ANTHEM BLUE CROSS EXCLUSIVE</b>	
EE Only	\$113
EE + Spouse/DP	\$294
EE + Child(ren)	\$235
EE + Family	\$392
<b>ANTHEM BLUE CROSS PREFERRED</b>	
EE Only	\$139
EE + Spouse/DP	\$366
EE + Child(ren)	\$290
EE + Family	\$487
<b>ANTHEM BLUE CROSS HDHP</b>	
EE Only	\$59
EE + Spouse/DP	\$152
EE + Child(ren)	\$121
EE + Family	\$204
<b>KAISER (CA)</b>	
EE Only	\$82
EE + Spouse/DP	\$213
EE + Child(ren)	\$169
EE + Family	\$283
<b>TUFTS (MA)</b>	
EE Only	\$130
EE + Spouse/DP	\$340
EE + Child(ren)	\$290
EE + Family	\$422
<b>Medical Opt-Out Credit*</b>	<b>\$250</b>

\* Premium payments are pre-tax. Medical opt-out credit is taxable. You can elect the medical opt-out credit and still be enrolled in all other benefits (dental, life insurance, FSA, etc.). The opt-out applies only to Marvell's Anthem, Kaiser and Tufts medical plans.

McGriff is Marvell's benefits administrator.

**Contact the McGriff Benefits Information Center:**  
(888) 754-6501, 6 a.m.–5 p.m. PT.

**Email McGriff:**  
[marvellbenefits@mcgriffinsurance.com](mailto:marvellbenefits@mcgriffinsurance.com).

Visit [marvellbenefits.com](http://marvellbenefits.com) for more information.

DENTAL PLAN	
<b>DELTA DENTAL (BASE PLAN)</b>	
EE Only	\$12
EE + Spouse/DP	\$42
EE + Child(ren)	\$34
EE + Family	\$61
<b>DELTA DENTAL (BASE + BUY-UP)</b>	
EE Only	\$56
EE + Spouse/DP	\$144
EE + Child(ren)	\$120
EE + Family	\$205

VISION PLAN	
<b>VSP (BASE PLAN)</b>	
EE Only	\$6
EE + Spouse/DP	\$21
EE + Child(ren)	\$16
EE + Family	\$28
<b>VSP (BASE + BUY-UP)</b>	
EE Only	\$11
EE + Spouse/DP	\$32
EE + Child(ren)	\$26
EE + Family	\$44

## Terms to Know

**Deductible:** The amount you pay each year before your plan starts to pay.

**Co-insurance:** Your percentage of the costs after meeting your deductible.

**Copay:** A flat fee you pay for covered services like doctor visits.

**Out-of-pocket maximum:** The maximum amount you will pay out of your pocket for covered services for the plan year. This amount includes your deductible, copays and coinsurance.

**Allowed Amount:** The maximum a health plan pays for services. If you go out-of-network, you will be responsible for any costs over the Allowed Amount.

**Prescription tier:** The way a health plan categorizes each prescription into different levels to determine cost.

This overview summarizes the Marvell Benefits Program. Full details of the benefits plans are contained in the official documents, which will govern in case of any discrepancies.