

Visit [NidecMiddleportUnion.com](https://NidecMiddleportUnion.com) or scan the QR code for details about each of the benefits offered to you by Nidec.



# 2025 Benefits

## Your Nidec Benefits At-A-Glance Brochure Middleport Union

This brochure is the first step on your journey to well-being. Use it as a resource during enrollment and throughout the year. More details about all your benefits are available at [NidecMiddleportUnion.com](https://NidecMiddleportUnion.com)

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## Information About Several of Your Benefits

### Medical

Nidec partners with Blue Cross Blue Shield of Alabama to offer you and your eligible dependents healthcare insurance through a Preferred Provider Organization (PPO). When you receive care in-network you benefit from our negotiated discounts and greater plan coverage for your services. You will pay a copay for certain primary care visits to your doctor or a specialist. The following chart provides an overview of the plan. Nidec also offers eligible employees access to Hinge Health (for joint and muscle care).

BlueCross BlueShield of Alabama PPO		
	In-Network	Out-Of-Network
<b>Calendar Year Deductible</b>		
Individual	\$250	\$500
Family	\$500	\$1,000
<b>Out-of-Pocket Maximum (includes deductible)</b>		
Individual	\$1,100	\$2,200
Family	\$2,200	\$4,400
<b>Hospital Services</b>		
Inpatient	Deductible then 10% coinsurance	Deductible then 30% coinsurance
Outpatient	Deductible then 10% coinsurance	Deductible then 30% coinsurance
<b>Office Visits</b>		
Preventive Care	100% covered	Deductible then 30% coinsurance
Primary Care Physician	\$10 copay	Deductible then 30% coinsurance
Specialist	\$10 copay	Deductible then 30% coinsurance
Urgent Care	\$10 copay	
Emergency Room	Deductible then 10% coinsurance	
<b>Prescription Drugs</b>		
Retail (30-day supply)		
Tier 1	20% coinsurance*	20% coinsurance*
Tier 2	20% coinsurance*	20% coinsurance*
Tier 3	20% coinsurance*	20% coinsurance*
Mail Order (90-day supply)		
Tier 1	20% coinsurance*	Not applicable
Tier 2	20% coinsurance*	Not applicable
Tier 3	20% coinsurance*	Not applicable

\* Not subject to calendar year deductible.

### Dental

Access to good oral healthcare can help keep your overall health costs down. Regular oral health exams can help detect significant medical conditions before they become serious.

	In-Network	Out-of-Network
<b>Calendar Year Deductible</b>		
Individual	\$50	\$50
Family	\$150	\$150
<b>Annual Maximum Benefit</b>		
	\$1,000	\$1,000
<b>Dental Care Services</b>		
Preventive Care	100% covered no deductible	100% covered no deductible
Basic Care	100% covered no deductible	100% covered no deductible
Major Care	50% covered after deductible	50% covered after deductible
<b>Orthodontia</b>		
Coinsurance	50% covered no deductible	
Lifetime Maximum	\$1,000	
Benefit Applies To	Adults and children	

### Vision

Our vision coverage is designed to meet a variety of needs. Examples of vision coverage services are an eye exam, approved contact lenses and approved frames.

	In-Network	Out-Of-Network
Exam (once every 12 months)	\$10 copay	Up to \$45
<b>Lenses (once every 12 months)</b>		
Single Vision	\$15 copay	Up to \$30
Bifocal	\$15 copay	Up to \$50
Trifocal	\$15 copay	Up to \$65
<b>Approved Contact Lenses (once every 12 months; in lieu of lenses or frames)</b>		
Elective	Up to \$150	Up to \$105
Therapeutic	Covered 100%	Up to \$210
<b>Approved Frames (once every 12 months)</b>		
	Up to \$150	Up to \$70

### FSA

Set aside pre-tax dollars from your paycheck to pay for eligible expenses.

Maximum Flexible Spending Account (FSA) Contributions*	
Health Care FSA Maximum	Dependent Care FSA Maximum
\$3,200	\$5,000 (\$2,500 if married & filing separately)

\* IRS limits may change for 2025. Check [NidecMiddleportUnion.com](https://www.NidecMiddleportUnion.com) for updates.

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## Accident Insurance

Certain injuries occurring off the job can be protected with Accident Insurance.

Accident Insurance: Cigna	
Some Covered Benefits	Benefit Amount
Hospital Admission	\$1,500
Daily Hospital Confinement (up to 365 days)	\$300
Daily ICU Confinement (up to 365 days)	\$600
Burns	up to \$10,000
Ambulance (Ground/Air)	\$500/\$2,000
Torn Knee Cartilage	\$400



## Critical Illness Insurance

In circumstances where major medical plans don't cover all the expenses associated with a critical illness diagnosis, Critical Illness Insurance can help make ends meet.

Critical Illness Insurance: Cigna	
Some Covered Benefits	Benefit Amount*
Invasive Cancer	100%**
Heart Attack	100%**
Advanced Obesity	25%**

\* Terms, conditions, state variations, exclusions and limitations apply to these benefits.

\*\* For example purposes only. The percentage corresponds to the percent of your elected coverage level.



## Hospital Indemnity Insurance\*

Hospital Indemnity coverage can complement your health insurance to help you pay for out-of-pocket costs when you or your covered dependents are admitted to the hospital for a covered stay.

Hospital Indemnity Insurance: Cigna	
Covered Benefits	Benefit Amount
Daily Hospital Confinement (up to 30 days)	\$100
Daily ICU Confinement (up to 30 days)	\$200
Newborn Nursery Care Admission (limited to 1 day)	\$500

\* This is a fixed indemnity policy not health insurance. Please visit the Hospital Indemnity Insurance webpage on your benefits website for important information related to Hospital Indemnity Insurance.



## Opt in for benefits texts

Get text reminders so you don't miss important benefits information and enrollment deadlines

Text keyword **MiddleportUnion** to **855.631.1335** to opt in, or scan the QR code

