XPO’s best family insurance is a PPO plan called the “Classic Plan.” The XPO “Classic Plan” includes very basic vision and dental coverage at extra cost. The “Classic Plan” family plan includes the employee, spouse and children with an additional spouse surcharge if spouse is employed and opts out of coverage through his/her employer.

**Premium is $3852.00/year (employee paid)**

**Spouse surcharge is 1819.92/year** (employee paid if spouse opts out of his/her employer coverage)

**Tobacco surcharge is $1200.00/year** (employee paid and is additional if a tobacco user is covered)

**Basic dental and vision coverage is $384/year (employee paid)**

**Family deductible is $1500.00/year** (employee paid)

**A cost of $7555.92/year (premium + deductible + spouse + dental and vision)** is incurred by the employee for the year before the mostly 80/20 in-network plan kicks in.

- That is $629.66/month before coverage kicks in.

- If a covered participant is a tobacco user, add an additional $100.00/month.
- Out of network costs are significantly higher.
- Office visit Co-Pay: $35.00 primary care and $65.00 specialist
- The covered participants usually pay between 40-55 percent of total treatment costs under XPO’s best family insurance.

Out-of-pocket maximum for the year 2017: $10,000 for family in-network, or $20,000 for family out-of-network.

**Case Example:** Case Specific medical cost of a normal birth/delivery costing $7540.00

XPO Classic Plan covered employee pays $3008.00

**Retirement**

Con-way pension ceased being funded in 2007. No health care is included and no opportunity to obtain retiree health care is offered. Workers are on their own.

XPO has a 401(k)

*all data reflects company plan documents and employee documentation