

**2023-  
2024**



EMPLOYEE  
**BENEFITS**  
GUIDE



# INTRODUCTION

## UNDERSTANDING BENEFIT OPTIONS

Your health and wellbeing are of utmost importance to us. Please see the below valuable offerings of our competitive package for our staff for the 2023 - 2024 plan year. This guide is for making informed decisions about benefits that are right for you and your family. These programs reflect our commitment to keeping our staff healthy and secure. We understand healthcare terms can often feel like a foreign language, so please review the Key Terms page for some frequently used terms to help you to better understand offered benefits.

## 2024 PLAN HIGHLIGHTS

- Vision coverage is moving to the nationally recognized VSP Choice network with MetLife
- If you enroll in a Critical Illness Plan, you're eligible for \$50 for you (and your spouse) for getting your annual physical! See below for details
- Telehealth now available 24/7 nationwide for all staff - even if you do not choose medical coverage with us (fee per use applies)
- SimpliCollege is an added benefit to assist you with navigating, finding, saving, and paying for college for yourself or your family members
- 401K is now with TransAmerica - set up and manage your account yourself, online or via the call center

# BENEFITS & CARRIERS

**4** Key Terms

**5** Overview of Benefits

**6** Employee Benefits

**6** Telemedicine MeMD 855.636.3669 [MeMD.me/Aflac](https://MeMD.me/Aflac)

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**6** 401k TransAmerica 800.401.8726 [transamerica.com/portal/home](https://transamerica.com/portal/home)

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**7** Public benefits

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**8** Dental MetLife 800.942.0854 [providers.online.MetLife.com/findDentist](https://providers.online.MetLife.com/findDentist)

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**9** Vision MetLife 855.638.3931 [myMetLifeVision.com](https://myMetLifeVision.com)

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**10** Accident Aflac 800.433.3036 [AflacGroupInsurance.com](https://AflacGroupInsurance.com)

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**11** Critical Illness Aflac 800.433.3036 [AflacGroupInsurance.com](https://AflacGroupInsurance.com)

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**12** Disability Aflac 800.433.3036 [AflacGroupInsurance.com](https://AflacGroupInsurance.com)

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**13** Hospital Indemnity Aflac 800.433.3036 [AflacGroupInsurance.com](https://AflacGroupInsurance.com)

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**14** Term Life Aflac 800.206.8826 [AflacGroupInsurance.com](https://AflacGroupInsurance.com)

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**18** Lifetime Benefit Term CHUBB 866.445.8874  
NY: 866.619.2257 [chubb.com/us-en/claims/customer](https://chubb.com/us-en/claims/customer)

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**15** Legal Services MetLife 800.821.6400 [members.legalplans.com](https://members.legalplans.com)

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**17** Identity Theft Protection MetLife 833.552.2131 [support@aura.com](mailto:support@aura.com)

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**18** Pet Insurance MetLife 800 GET-MET8 [MetLifepetinsurance.com](https://MetLifepetinsurance.com)

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**19** Home & Auto Insurance Farmer's 800.438.6381 [farmers.com](https://farmers.com)

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**20** Legal Notices

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# KEY TERMS

## TO REMEMBER

### COINSURANCE

The amount or percentage that you pay for certain covered health care services under your health plan. This is typically the amount paid after a deductible is met and can vary based on the plan design.

### COPAYMENT

A flat fee that you pay toward the cost of covered medical services.

### DEDUCTIBLE

A qualified health plan that combines very low monthly premiums in exchange for higher deductibles and out-of-pocket limits.

### BALANCE BILLING

Provider bills for the difference between the provider's charge and the allowed amount. Do not agree to balanced billing and immediately reach out to APA for physician claims and ELAP for hospital claims if you receive a balanced bill.

### OPEN ACCESS PLAN

Unlike other medical insurance plans, there is no required limited network. Any doctor or specialist can be seen at your regular copay/coinsured amount for a covered service.

### PREAUTHORIZATION

A decision by your health plan that a service, plan, prescription drug or durable medical equipment is medically necessary and if it will be approved to be paid. Your physician should request the preauthorization for you.

### PLAN YEAR

A plan year is the 12-month period your benefits coverage lasts, at the end one plan year and start of another deductibles, max out of pocket, and allowances reset. All benefits in this guide run in a plan year that coincides with the calendar year except as noted. If you start midway through the year such as a new employee or through a qualifying event your plan year will still end with the group's plan year.

# OVERVIEW OF BENEFITS



## ELIGIBILITY

Employees are eligible for Medical, Dental and Vision coverage on the 1st of month after hire with all remaining benefits becoming eligible on 1st of the month following 60 days of full time employment. You can elect medical, dental, and vision coverage for your spouse and dependent/ adult children up to 26 years old. Your employer reserves the right to request proof of marriage and birth certificates in order to add dependents.

## HOW TO ENROLL OR UPDATE YOUR BENEFITS AND BENEFICIARIES

Online: <https://aflacatwork.com>.

Your user name is your social security number with no dashes, and your pin is the last 4 digits of your social plus the last 2 digits of the year you were born.

EXAMPLE: If the last 4 of your SSN is 9876 and you were born in 1954, your pin would be 987654.

Phone: Speak to a benefit enrollment counselor at 1-877-250-9207 9am-6pm EST M - F

## QUALIFYING EVENTS

Eligible employees may enroll or make changes to their benefits elections during the annual open enrollment period. As with most benefits, once you elect an option you are bound to that choice for the entire plan year unless you experience a “Qualifying Event”.

These may include, but not limited to: Changes in employment status, legal marital status or number of dependents, taking an unpaid leave of absence, Dependent satisfies or ceases to satisfy eligibility requirement, a COBRA-qualifying event, Entitlement to Medicare or Medicaid, or a change in the place of residence of the employee, resulting in the current carrier not being available.

## THINGS TO CONSIDER

Consider your personal situation and the difference between the plan options and their costs when making your decision. You may also elect to waive coverage

Ask yourself the following questions

- Will your current doctor be in or out-of-network?
- Do you have any planned surgeries this year?
- How many family members will you cover?
- How often do you visit the doctor?
- Are you planning to have a baby this year?

By reading this guide cover to cover, you will become familiar with your benefits options. After enrolling, verify that your payroll deductions are correct. If not, please contact your payroll representative.



# EMPLOYEE BENEFITS



## Telemedicine Provided by MeMD

Telemedicine provides employees and their families with medical treatment, online, by phone, Mobile App, 24/7, nearly anywhere in the US for \$25 per visit.

call: 855-636-3669

visit: [MeMD.me/Aflac](http://MeMD.me/Aflac)

## 401(k) with TRANSAMERICA®

To make saving for your future easier, TransAmerica has created a website with tools and resources to help you pursue a healthier, more secure retirement. From checking your balance to choosing investments to naming beneficiaries, you can manage your account anywhere, anytime, from any device. If you're not already enrolled, be sure to join the plan and create a secure online account. Once you're set up and logged in, you'll be ready to take advantage of the education and support the website has to offer.

Enroll online at <http://transamerica.com/portal/home> or call 1 (800) 401-8726.

## Employee Assistance Program through Equitable with ComPsych

Your ComPsych GuidanceResources benefit provides you and your dependents 24/7 support, resources, and information to help you with all of life's challenges. From no-cost, confidential counseling and legal support, to financial information and personalized work-life resources, we've got you covered.

ComPsych Corporation is the world's largest provider of EAP and is the pioneer and worldwide leader of fully integrated EAP, behavioral health, wellness, work-life, HR, FMLA, and absence management services.

[Guidanceresources.com](http://Guidanceresources.com)

Web ID: Equitable3 App: GuidanceNow  
833.256.5115

## SimpliCollege by Aflac College Savings and Planning

Planning and paying for college can be difficult, stressful, and confusing. SimpliCollege the only online resource to compile ALL the tools and resources needed to successfully guide you through the college journey. SimpliCollege can help your student graduate on time with less stress and less debt.

Features:


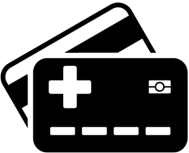
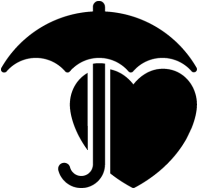
- Financial planning and calculators
- Tips for college search and selection
- Navigating financial aid and tuition

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

# ALTERNATIVE MEDICAL

## COVERAGE OPTIONS

### MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

	MEDICAID	CHIP
<b>Beneficiaries</b> 	<b>Adults and Children</b> <ul style="list-style-type: none"> <li>• Low-income individuals, families, pregnant women, elderly, &amp; disabled</li> <li>• May have other insurance coverage</li> </ul>	<b>Children</b> <ul style="list-style-type: none"> <li>• Children from low income households who exceed Medicaid eligibility thresholds</li> <li>• Must be otherwise uninsured</li> </ul>
<b>Out of Pocket Costs</b> 	Generally, no out-of-pocket cost, sometimes a nominal co-pay	States can require <b>Premiums</b> and <b>co-pays</b>
<b>Benefits Coverage</b> 	<b>Varies by state</b> Federal rules mandate coverage of hospital, physician, lab, X-ray, home health services; Early and Periodic Screening, Diagnostic and Treatment (EPSDT) benefit (<21 years of age)	<b>Varies by state</b> <ul style="list-style-type: none"> <li>• Certain benefits not required in separate CHIP programs</li> <li>• All states must provide well-baby and well-child care, dental coverage, behavioral health care, and vaccines.</li> </ul>

## EnterMedicare

EnterMedicare to help manage Medicare deadlines, easily understand Medicare and finally personalize their search and renewal process. All of this means better service for the employees of Priority HealthCare Group. This service is free for employees and their dependents.

Use the learning center, create your own profile, customize your plan search and access human support. Most importantly, use our technology to help look out for you.

- Speak with Medicare efforts by phone when you need support
- See how your doctors and prescriptions would be covered on Medicare

[www.entermedicare.com/phgus](http://www.entermedicare.com/phgus)

# Dental Benefits



In addition to protecting your smile, this helps pay for care including regular checkups, cleanings and X-rays. Studies suggest that oral diseases, such as periodontists, (gum disease) affect the rest of your body including your heart.

Go to: <https://providers.online.metlife.com/findDentist> to find a local provider in the PDP Plus network.

	LOW PLAN	MEDIUM PLAN	HIGH PLAN
<b>Plan Details</b>			
<b>Deductible:</b> Individual/Family	\$50/\$150	\$50/\$150	\$50/\$150
<b>Annual Maximum Benefit</b> Per Person	\$1,000	\$1,500	\$1,750
<b>Orthodontia Lifetime Maximum</b> (dependent children up to age 19)	Not Covered	50% covered up to \$1,250	50% covered up to \$1,500
<b>Preventive</b> (cleaning, exams, bitewing)	<b>100% covered</b>	<b>100% covered</b>	<b>100% covered</b>
Examinations once per 6 months	Prophylaxis/Cleanings once per 6 months	Flouride Once per 12 months for a child under age 14	Bitewing X-Rays Once per 12 months
<b>Basic Restorative</b> (fillings, extractions, x-rays)	<b>80% covered</b>	<b>80% covered</b>	<b>100% covered</b>
Sealtans Once per molar for a child under age 16	Space Maintainers Once per lifetime for a child under age 14	Full Mouth X-Rays Once in 60 months	Amalgam Fillings 1 replacement per surface in 24 months
Periodontal Maitenance 2 treatments per calendar year, includes 2 cleanings	Other X-Rays beyond preventative limit.	Resin Composite Fillings (excludes coverage for composite fillings on molars)	Pulpotomoy
Pulp Capping	Pulp Therapy	Periodontics - Non-Surgical	Oral Surgery Simple Extractions
<b>Major Restorative Care</b>	<b>Not Covered</b>	<b>50% covered</b>	<b>60% covered</b>
<b>Consultations</b>	Not Covered	2 in 12 months	2 in 12 months
<b>Root Canal</b>	Not Covered	1 per tooth per lifetime	1 per tooth per lifetime
<b>Periodontal Surgery</b>	Not Covered	1 per quadrant in any 36 month period	1 per quadrant in any 36 month period
<b>Prefabricated Crowns, Crown Buildups/Post Core</b>	Not Covered	1 per tooth in 84 months	1 per tooth in 84 months
<b>Repairs, Recementations</b>	Not Covered	1 in 12 months	1 in 12 months
<b>Dentures</b>	Not Covered	1 in 84 months	1 in 84 months
<b>Inlays/Onlays/Crowns</b>	Not Covered	1 replacement per tooth in 84 months	1 replacement per tooth in 84 months
<b>Implant Services</b>	Not Covered	1 per tooth in 60 months	1 per tooth in 60 months





**MetLife**

# Vision Benefits

The MetLife Vision through the VSP Choice network includes thousands of professionally certified optometrists and ophthalmologists who offer comprehensive vision exams and ways to purchase glasses or contacts in office.

Go to <https://mymetlifevision.com/find-provider-location-internal.html> to find a provider in your area.

## LOW PLAN

## HIGH PLAN

### Plan Details

#### Eye Examination

<b>Eye Exam</b> Once per every 12 months	\$10 copay	\$10 copay
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<b>Retinal Imaging</b> Once per every 12 months	Up to \$39 copay	Up to \$39 copay
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#### Materials / Eyewear

<b>Frames Allowance</b>	\$120 allowance \$140 on featured frames	\$130 allowance \$150 on featured frames
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<b>Frames Frequency</b>	Every 24 Months	Every 12 Months
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<b>Costco, Walmart and Sam's Club:</b>	\$65 allowance after \$25 eyewear copay.	\$70 allowance after \$25 eyewear copay.
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You will receive an additional 20% savings on the amount that you pay over your allowance. This offer is available from all participating locations except Costco, Walmart and Sam's Club.

<b>Standard Corrective Lenses</b>	\$25 copay	\$25 copay
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<b>Lens Frequency</b>	Every 24 Months	Every 12 Months
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<b>Standard Polycarbonate</b> (child up to age 18)	no additional cost	no additional cost
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<b>Ultraviolet (UV) coating</b> Once every 12 months	no additional cost	no additional cost
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#### Contact lenses (instead of eyeglasses)

<b>Contact Len Frequency</b>	Every 24 Months	Every 12 Months
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<b>Contact fitting and evaluation</b>	Copay not to exceed \$25	Copay not to exceed \$25
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<b>Elective lenses</b>	\$130 allowance	\$130 allowance
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<b>Necessary lenses:</b>	no additional cost	no additional cost
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#### In-Network Value Added Features:

<b>Laser vision correction</b>	Potential savings averaging 15% off the regular price or 5% off a promotional offer for laser surgery including PRK, LASIK and Custom LASIK. This offer is only available at MetLife participating locations.
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<b>Savings on glasses and sunglasses</b>	Get up to 20% savings on additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements.
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<b>Additional savings on lens enhancements</b>	Average 20-25% savings on all lens enhancements not otherwise covered under the Superior Vision by MetLife vision benefit program.
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# Group Accident



Accidents can happen in an instant affecting you or a loved one. Aflac is designed to help families plan for the health care bumps ahead and take some of the uncertainty and financial insecurity out of getting better.

Each benefit pays once per accident, within 6 months after the accident unless otherwise stated. See benefit plan summary from the carrier for more details.

Hospitalization Benefits	Benefit Amount
<b>Hospital Admission</b>	\$900 per confinement
<b>Hospital Confinement</b> <small>(maximum of 365 days per accident, within 6 months after the accident)</small>	\$225 per day
<b>Hospital Intensive Care</b> <small>(maximum of 30 days per accident, within 6 months after the accident)</small>	\$300 per day
<b>Intermediate Intensive Care Step-Down Unit</b> <small>(maximum of 30 days per accident, within 6 months after the accident)</small>	\$150 per day
<b>Family Member Logging</b> <small>(greater than 100 miles from the insured's residence, maximum of 30 days per accident, within 6 months after the accident)</small>	\$150 per day

Aftercare Benefits	Benefit Amount
<b>Appliances</b>	
<b>Cane, Ankle Brace</b>	\$30
<b>Walking Boot, Walker, Crutches, Leg Brace, Cervical Collar</b>	\$75
<b>Wheelchair, Knee Scooter, Body Jacket, Back Brace</b>	\$300
<b>Accident Follow-up Treatment</b> <small>(maximum of 6 per accident, within 6 months after the accident provided initial treatment is within 7 days of the accident)</small>	150 per day
<b>Post Traumatic Stress Disorder (PTSD)</b>	\$150 per day
<b>Rehabilitation Unit</b> <small>(maximum of 31 days per confinement, no more than 62 days total per calendar year for each insured)</small>	\$75 per day
<b>Therapy</b> <small>(maximum of 10 per accident, beginning within 90 days after the accident provided initial treatment is within 7 days after the accident)</small>	\$35
<b>Chiropractic or Alternative Therapy</b> <small>(maximum of 6 per accident, beginning within 90 days after the accident provided initial treatment is within 7 days after the accident)</small>	\$25

Accident Benefits	Maximum Per Instance
<b>Initial treatment</b> <small>(once per accident, within 7 days after the accident, not payable for telemedicine services)</small>	
<b>Hospital emergency room</b> <small>(with X-Ray / without X-Ray)</small>	\$200/\$150
<b>Urgent care facility with X-Ray / without X-Ray</b>	\$200/\$150
<b>Doctor's office or facility</b> <small>(other than a hospital emergency room or urgent care) with X-Ray / without X-Ray)</small>	\$100/\$75
<b>Air ambulance</b>	\$900
<b>Ambulance (ground)</b>	\$300
<b>Major diagnostic testing</b>	\$150
<b>Blood/plasma/platelets</b>	\$200
<b>Prescriptions</b> <small>(2 times per accident, within 6 months after the accident)</small>	\$5
<b>Pain Management</b>	\$75
<b>Concussion</b>	\$350
<b>Traumatic Brain Injury</b>	\$3,500
<b>Coma</b> <small>(once per accident)</small>	\$7,500
<b>Emergency dental work</b>	\$300
<b>Burns</b>	
<b>Second Degree</b>	\$750
<b>Third Degree</b>	\$15,000
<b>Eye Injuries</b>	\$175
<b>Fractures</b> <small>(once per accident, within 90 days after the accident)</small>	\$3,000
<b>Dislocations</b> <small>(once per accident, within 90 days after the accident)</small>	\$2,250
<b>Lacerations</b> <small>(once per accident, within 7 days after the accident)</small>	\$600
<b>Outpatient Surgery and Anesthetic</b> <small>(per day / performed in hospital or ambulatory surgical center, within one year after the accident)</small>	\$300
<b>Facilities Fee for Outpatient Surgery</b> <small>(surgery performed in hospital or ambulatory surgical center, within one year after the accident)</small>	\$75
<b>Inpatient Surgery and Anesthetic</b> <small>(per day / within one year after the accident)</small>	\$750
<b>Transportation</b> <small>(greater than 100 miles from the insured's residence, 3 times per accident, within 6 months after the accident)</small>	\$350 Plane \$150 Ground



# Critical Illness Insurance

When life takes an unexpected turn, your focus should be on recovery — not finances. Aflac’s group critical illness and cancer insurance helps relieve financial worries by providing a lump-sum benefit payable directly to you to use as needed.

## Health Screening Benefit

We will pay \$50 for health screening tests performed while an insured’s coverage is in force. We will pay this benefit once per calendar year. This benefit is only payable for health screening tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations. This benefit is payable for the covered employee and spouse.

This benefit is not paid for dependent children.

Covered Conditions	Percentage of Applicable Coverage Amount
Heart Attack (Myocardial Infarction)	100%
Sudden Cardiac Arrest	100%
Coronary Artery Bypass Surgery	25%
Major Organ Transplant	100%
Bone Marrow Transplant (Stem Cell Transplant)	100%
Kidney Failure (End-Stage Renal Failure)	100%
Stroke	100%
Covered Cancer Conditions	
Invasive cancer	100%
Non-invasive cancer	25%
Skin cancer initial diagnosis	\$250 per lifetime
Additional Benefits	
Coma	100%
Burns	100%
Paralysis	100%
Loss of Sight	100%
Loss of Speech	100%
Loss of Hearing	100%
Childhood Conditions Rider	
Cystic Fibrosis, Cerebral Palsy, Cleft Lip or Cleft Palate, Down Syndrome, Phenylalanine Hydroxylase Deficiency Disease (PKU), Spina Bifida , Type I Diabetes	50% of Employee Benefit
Autism Spectrum Disorder	\$3,000

# Disability Insurance



Disability income protection insurance provides a benefit for long term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration

## Long Term Disability Details

Maximum Percentage of Income	50%
Monthly Benefit Maximum	\$5,000
Guaranteed Issue	Full Benefit
Elimination Period	180 Days
Disability Definition	2 Year Own Occupation
Benefit Duration	SSNRA

## Limitations

Mental/Nervous	24 Months
Drug/Alcohol	24 Months
Pre-Existing	3/12

## Maximum Benefit Duration

Benefits will not extend beyond the longer of your Social Security Normal Retirement Age or Duration of Benefits below:

Age at Disablement	Duration of Benefits
61 or less	5 Years
62	4 Years
63	3 1/2 Years
64	3 Years
65	2 1/2 Years
66	2 Years
67	1 3/4 Years
68	1 1/2 Years
69	1 1/4 Years
70 or older	1 Year

## Short Term Disability Details

Maximum Percentage of Income	60%
Monthly Benefit Maximum	\$6,000
Guaranteed Issue	Up to \$3,000 per month
Elimination Period	7/7 or 14/14
Benefit Duration	6 months

## Limitations

Pre-Existing Condition Exclusion	3/12
Pre or post tax:	POST

### Elimination Period

The time period between an injury and the receipt of benefit payments.

### Pre-Existing Condition Exclusion

A pre-existing condition means a sickness or injury for which you have received treatment within 3 months before your effective date. (Claims resulting from birth are excluded within 12 months of the effective date)

### Portability of Coverage

Your coverage may continue when eligibility or employment ends.

### Waiver of Premium

After 90 consecutive days of disability caused by a covered sickness or injury, premiums are waived for as long as you remains disabled, up to the applicable benefit period.

### Elimination Period

The time after you must be disabled before you can start receiving benefits.

### Disability Definition

For 2 of a disability, you are considered totally disabled if you are unable to perform the duties of your regular occupation due to a covered injury or sickness. After 2 years you are considered disabled if you are unable to perform duties of any gainful occupation for which you are reasonably fitted.



# Hospital Indemnity Insurance

Expenses associated with a hospital stay can be financially difficult if money is tight and you are not prepared. But having the right coverage in place before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it is needed most.

Our Hospital Indemnity insurance pays a cash benefit for hospital confinements directly to you unless assigned. It is increasingly important to not only protect your finances if faced with an unexpected illness, but also to empower yourself to seek the necessary treatment.

## Hospitalization Due to Pregnancy

Your First Day Hospital Confinement does include hospitalization due to normal pregnancy or complications of pregnancy. A newborn child's initial confinement in a hospital is not payable. A newborn child's initial confinement in a hospital includes any transfers to another hospital before being discharged to go home.

A newborn child's routine nursing or well-baby care during the initial confinement in a hospital is not payable.

## Hospital Indemnity Benefits

Hospital Confinement Admission	\$1,000
Daily Hospital Confinement	\$150
Hospital Intensive Care	\$150
Intermediate Intensive Care Step-Down Unit	\$ 75

## Definitions and Limits

### First Day Hospital Confinement

Once per continuous confinement per covered person, up to the limit stated in the rate insert. Not paid for newborn child's initial confinement after birth.

### Daily Hospital Confinement

Up to 31 days for each confinement.\* Hospitalization due to pregnancy is covered, subject to any Pregnancy Waiting Period. Not paid for any day the First Day Hospital Confinement benefit is paid.

### Hospital Intensive Care

Up to 10 days for each confinement. Pays in addition to the First Day Hospital Confinement benefit and Daily Hospital Confinement benefit.

# Term Life with LTD



Protect those you love from financial hardship. Life insurance pays a benefit directly to any beneficiaries you choose, such as your spouse, partner, children or other loved ones. Life insurance may help provide replacement income for your family.

## Group Supplemental & Dependent Life

### Benefit Amount

Employee Life	Maximum of \$200,000 in \$10,000 increments
Spouse	Maximum of \$50,000 \$5,000 increments Not to exceed 50% of employee amount.
Child(ren)	\$10,000

### Guaranteed Issue

Employee	\$200,000
Spouse	\$50,000
Child(ren)	\$10,000

## Voluntary long-term disability insurance (LTD)

50% of your pre-disability monthly earnings, not to exceed \$5,000 per month.

### Employer Paid Life

Your employer cares about you and wants to make sure your loved ones are taken care of in the event that you die. All full time employees are eligible for employer paid life insurance. See your HR director to confirm your benefit amount.

### Guaranteed Issue

The first time this benefit is available to you, to the amounts listed, you and your family automatically qualify for this benefit without having to answer health questions. You will continue to carry this for as long as you maintain the policy.

### Waiver of Premium

Premiums may be waived if you should become disabled.

### Portability of Coverage

You may be able to keep your insurance if you later become ineligible such as by leaving the group.

### Convertible

You may be able to convert your coverage to an individual insurance policy, without having to furnish proof of good health.

The CHUBB logo is displayed in a bold, black, sans-serif font. The letters are widely spaced, and a registered trademark symbol (®) is located at the top right of the final letter 'B'. The logo is contained within a white arrow-shaped graphic pointing to the right, which is set against a dark blue background.

# Lifetime Benefit Term

You work hard to provide a good life for your family. However, what if something happened to you? Would your family be able to continue covering expenses you may have today like mortgage payments, childcare, credit card payments, college tuition and other household expenses? What about burial expenses or expenses for long term care like nursing home or assisted living care?

## CHUBB Lifetime Benefit Term

Life Insurance-Valuable protection  
for your loved ones

Creative Solutions for Term Life Insurance

You work hard to provide a good life for your family. However, what if something happens to you? Life Time Benefit Term provides the help you and your family needs to help pay for:

- Mortgage and Rent
- College and Education
- Retirement
- Household Expenses
- Long Term Care
- Childcare
- Family Debt
- Burial

### Guaranteed Issue

Purchase up to \$100,000 with no medical questions or exams

### Guaranteed Premiums

Life insurance premiums will never increase and are guaranteed to age 100. Thereafter no additional premium is due while the coverage can continue to age 121.

### Guaranteed Benefits During Working Years

While the policy is in force, the death benefit is guaranteed 100% when it is needed most-during your working years when your family is relying on your income. The death benefit is 100% guaranteed for the longer of 25 years or age 70.

### Qualified Long Term Care (LTC) Benefit

If you need LTC, you can access your death benefit while you are living for home health care, assisted living, adult day care and nursing home care. You get 4% of your death benefit per month while you are living for up to 25 months to help pay for LTC. Insurance premiums are waived while this benefit is being paid.

# Legal Services



Unlike other voluntary benefits which are purchased as a safety net (with the hope that you never have to use them), the more an you uses a Legal Plan, the more you benefit. Like it or not, laws permeate every aspect of our lives. So, it's helpful to have an advocate in your corner dealing with expensive legal issues like identity theft or debt.

## Plan features

<b>Money Matters</b>	Debt Collection Defense Financial Education Programs Identity Theft Defense	Identity Restoration Services Negotiations with Creditors Personal Bankruptcy	Promissory Notes Tax Audit Representation Tax Collection Defense
<b>Home &amp; Real Estate</b>	Boundary & Title Disputes Mortgages Security Deposit Assistance Deeds	Property Tax Assessments Tenant Negotiations Eviction Defense Refinancing & Home Equity Loan	Zoning Applications Foreclosure Sale or Purchase of Home
<b>Estate Planning</b>	Codicils Living Wills	Revocable & Irrevocable Trusts Complex Wills	Complex Wills Powers of Attorney
<b>Family &amp; Personal</b>	Adoption Guardianship Prenuptial Agreement Affidavits Immigration Assistance Protection from Domestic Violence	Conservatorship Juvenile Court Defense, Review of ANY Personal Legal Demand Letters Including Criminal Matters Document Divorce (20 hours)	Name Change School Hearings Garnishment Defense Parental Responsibility Matters Personal Properties Issues
<b>Civil Lawsuits</b>	Administrative Hearings Disputes Over Consumer Goods & Services	Pet Liabilities Civil Litigation Defense	Small Claims Assistance Incompetency Defense
<b>Elder-care Issues</b>	Consultation & Document Review for Issues Related to Your Parents: Medicaid Powers of Attorney	Medicare Prescription Plans Deeds Notes	Wills Leases Nursing Home Agreements
<b>Traffic &amp; Other Matters</b>	Defense of Traffic Tickets Driving Privileges Restoration	Habeas Corpus Repossession	License Suspension Due to DUI





# Identity Theft Protection

## Meet Aura

An all-in-one, easy to use online security solution designed to protect the entire family

### Identity Theft Protection

Aura monitors your personal information and alerts you if any threats are detected.

### Financial Fraud Protection

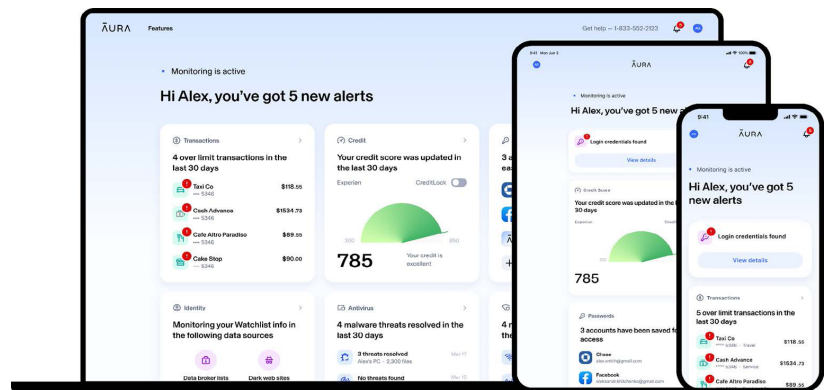
Aura monitors your credit, financial accounts, and property titles and alerts you to any suspicious activity.

### Privacy and Device Security

Get intelligent safety tools— like VPN, antivirus, password manager, and more – to protect your online privacy.

### Family Safety

Loved ones with integrated parental controls, elder fraud prevention tools, and more.



In today’s digital world, employees are spending more time online than ever which could put their personal information in the hands of cyber criminals.

Aura protects you and your families from fraud by helping to ensure your private information is not anywhere it shouldn’t be.

**24/7/365  
Customer Support**

**White Glove  
Fraud Resolution**

**\$5M Insurance  
Policy**

**Features at your  
fingertips**

Aura’s 100% US-based Customer Support team is available 24/7/365.

Aura’s White Glove Resolution Specialists guide fraud victims through every step of the remediation process.

Each enrolled adult is backed by a generous \$5M insurance policy\* to cover eligible losses and expenses.

With Aura’s easy to use mobile app, members enjoy a consistent experience across devices.

# Pet Insurance



MetLife Pet Insurance is committed to helping pet parents experience the joys of parenthood by providing them the confidence to care for their pet. Pet insurance helps to reimburse pet parents for covered unexpected veterinary expenses for their furry family members. This will help to give you the confidence that you can pay for treatment for your pets if they become sick or have an accidental injury.



Select and enroll in the coverage that's best for you and your pet



Download our mobile app



Take your pet to the vet



Pay the bill and send it with your claim documents to us via our mobile app, online portal, email, fax or mail



Receive reimbursement by check or direct deposit if the claim expense is covered under the policy

## What's Covered?

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- X-rays and diagnostic tests
- hip dysplasia
- hereditary conditions
- congenital conditions
- chronic conditions
- alternative therapies
- holistic care
- and much more!

### Freedom of Comprehensive coverage

Flexibility to select various levels of coverage with no breed exclusions or upper age limits; ability to include multiple pets on one policy through our innovative family plans

- Flexible coverage with up to 100% reimbursement<sup>2</sup> and freedom to visit any U.S. licensed vet
- Available optional Preventive Care coverage
- 24/7 access to Telehealth Concierge Services
- Access to discounts and offers on pet care
- MetLife Pet mobile app to submit and track claims and manage your pet's health and wellness

### Simple and delightful experience with the MetLife Pet mobile app:

- Manage pet insurance and your pet's health records
- Access to live 24/7 Telehealth Concierge Services<sup>4</sup> and personalized articles
- Find nearby pet services



**FARMERS**  
INSURANCE

# HOME & AUTO Insurance

## Insure what's important while enjoying saving

- Automated payment options and discounts
- Claim-free driving rewards
- Multi-policy savings
- Roadside assistance
- 24/7 claim reporting

Access to quality insurance to protect your valuables, to help protect against personal liability, and that can help feel financially secure with 24/7 professional support they need to bounce back, if the unexpected happened. This program helps choose policies to fit your needs and that fit your budget with special savings based on where you work, among other discounts.

### Auto Insurance

Comprehensive coverage? Collision coverage? Deductibles? Medical Payments? Where to begin? Your local Farmers agent can take the mystery out of selecting the right Car insurance coverage for your needs and budget. Get started with an online Auto insurance quote and learn about our insurance discounts that can help you save money.

### Home Insurance

Your home is perhaps your most valuable possession, so you'll want to make sure your insurer has withstood the test of time. Farmers® has been providing insurance products for over 80 years, and will be there in the event disaster strikes and your home is damaged in a fire or due to another covered cause of loss. Plus, get competitive rates with our multi-line insurance discounts. Get a Home insurance quote now.

### Renters Insurance

Your landlord may have an insurance policy, but if there's a fire in your building, that policy may not cover your possessions. That's why there's Renters insurance. Get a Renters insurance quote to see how affordable it is to protect your personal belongings: about the price of a movie and popcorn once a month.

### Umbrella Insurance

You work hard for the things that are important to you. For added coverage above and beyond the liability limits of your Auto or Home insurance policies, a Personal Umbrella insurance policy can provide added protection for your assets and future earnings

# LEGAL Notices



This enrollment booklet is a summary description of your benefits. If there is a discrepancy between these summaries and the written legal plan documents, the plan documents shall prevail. This booklet and plan summaries do not constitute a contract of employment. These plans are provided by your employer and employer's insurance broker. Although every effort has been made to provide complete and accurate information, we make no warranties, express or implied, or representations as to the accuracy of content on this booklet. We assume no liability or responsibility for any error or omissions in the information contained in the booklet.

## ACCOUNTABILITY ACT OF 1996 (HIPAA)

The Health Insurance Portability and Accountability Act of 1996 addresses how an employer can enforce eligibility and enrollment for health care benefits, as well as ensuring that protected health information which identifies you is kept private. You have a right to inspect copy-protected health information that is maintained by and for the plan for enrollment, payment, claims and case management. If you feel that protected health information about you is incorrect or incomplete, you may ask your benefits administrator to amend the information. For a full copy of the Notice of Privacy Practices, describing how protected health information about you may be used and disclosed and how you get access to the information, contact Human Resources.

The HIPAA Privacy Rule was effective beginning April 14, 2003. The Privacy Rule is intended to safeguard protected health information (PHI). The provisions of the Privacy Rule have a significant impact on those who deal with health information and on all citizens about their personal PHI. Our health insurance broker and all our contracted plans adhere to the HIPAA Privacy Rule.

## WOMEN'S HEALTH AND CANCER RIGHTS ACT

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Woman's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for: All stages of reconstruction of the breast on which mastectomy was performed.

1. Surgery and reconstruction of the other breast to produce a symmetrical appearance; prostheses.
2. Treatment of physical complications of the mastectomy, including lymphedema.

## CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT OF 1985

The right to COBRA continuation coverage was created by federal law, so that you and your covered dependents may continue your employer-sponsored benefits coverage at full costs (plus an administrative fee). After a qualifying event, COBRA continuation coverage must be offered to each qualified beneficiary. You, your spouse and your dependent children could become qualified beneficiaries if coverage under the Plan is lost as a result of a qualifying event. If you're an employee, you'll become a qualified beneficiary if you lose your coverage for either of these reasons:

- Your hours of employment are reduced
  - Your employment ends for any reason other than your gross misconduct.
- If you're the spouse/ dependent of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan for any of these reasons:
- Your spouse/parent dies
  - Your spouse/parent's hours of employment is reduced
  - Your spouse/parent's employment ends for reasons other than his or her gross misconduct
  - Your spouse/parent is retired and becomes entitled to Medicare benefits
  - You are divorced or legally separated from your spouse
  - Child is no longer eligible for coverage under the Plan as a dependent child.

The period for which coverage may continue will depend on the qualifying event. When the event is death of the employee, entitlement to Medicare benefits, divorce or separation, or child's loss of dependent eligibility, COBRA continuation coverage remains in effect for up to 36 months. With some exceptions, when the qualifying event is the end of employment or reduction in hours, COBRA continuation generally lasts for only up to 18 months.