

WHAT'S NEW IN 2023

- ▶ **NEW! Dental MAC Plan Option**
- ▶ **NEW! Hospital Cash Carrier & Plan**
- ▶ **NEW! Accident Carrier & Plan**
- ▶ **NEW! Critical Illness Carrier & Plan**
- ▶ **NEW! Identity Theft Carrier & Plan**



A Higginbotham Partner

EMPLOYEE BENEFIT PORTAL

WWW.WTXEBC.COM

FOR ENROLLMENT ASSISTANCE AND QUESTIONS REGARDING SUPPLEMENTAL BENEFITS,
CONTACT THE FBS CALL CENTER AT:

(866) 914-5202

MONDAY - FRIDAY 8AM - 5PM CST

DENTAL - LINCOLN FINANCIAL

- ▶ Changes will only impact employees currently on the Dental Low Plan as this is now a Maximum Allowable Charge (MAC) Plan. If an employee has an active In-Network Dentist they will not see any change. However, if an employee has an Out-of-Network dentist while on the plan, only the Maximum Allowable Charge will be paid on the claims submitted. Employees should confirm if their current dentist is In-Network. Rates will remain the same.

HOSPITAL CASH - CHUBB

- ▶ Hospital Cash Insurance is designed to help you with the financial exposure of a hospitalization by providing cash benefits that can be used towards the out-of-pocket costs associated with a hospital admission and confinement. Benefits are paid directly to you, regardless of other coverage you may have. Two new enhanced plan options offered.

SCAN QR CODE



1. Open Camera on your Phone
2. Hold Phone so QR Code Appears on Screen
3. Tap the Notification to open the link

ACCIDENT - THE HARTFORD

- ▶ This plan helps pay for services incurred by a covered person who is injured in an accident. Once a claim is filed the funds will be paid directly to employee. Two new enhanced plan options offered.

CRITICAL ILLNESS - CHUBB

- ▶ Heart attacks, cancer and strokes happen every day along with many other diagnosis'. Many times Critical Illnesses take a serious toll on both your physical and financial well-being. This plan pays cash benefits directly to you so you can focus on recovery. There is no pre-ex condition limitations and all amounts are guaranteed issued. Four new enhanced options between \$10,000 to \$40,000 offered.

IDENTITY THEFT - EXPERIAN

- ▶ Identity theft claims millions of victims each year and is the fastest growing crime in the United States. Identity Theft Protection is an affordable service that can protect everything from your social security number to your social media profiles. Two new enhanced plan options offered.