

Voluntary Term Life Insurance

Offered through MetLife

Term Life Insurance is typically the most affordable form of life insurance. It allows you to designate the beneficiary in the event of your passing.

With this plan, you to purchase coverage for employee, spouse, and children. Life insurance coverage is available from a minimum of \$20,000 to a maximum of 5 times your basic annual earnings.

Coverage is also available for your dependents.



Dental Plan

Offered through MetLife

On the plan preventative services—including two visits per plan year—are paid at 100% U&C. Basic services such as fillings are paid at 80% U&C, while major services and orthodontia are paid at 50% U&C. A \$50 plan-year deductible applies to basic and major services. The maximum benefit (claims paid) for each person covered is \$1250 per plan year (9-1 through 8-31). Orthodontic Services are covered up to a \$1500 lifetime maximum.

Coverage is also available for your dependents.



Employee
\$33.71

Employee + Spouse
\$77.98

Employee + Child(ren)
\$77.17

Employee + Family
\$117.20

Vision

Offered through Superior Vision

The value of vision insurance goes beyond saving money on new glasses and contact lenses every year. Illnesses like diabetes, thyroid disease, and cancer can all be detected by an ophthalmologist.

This provides on eye exam and either glasses or contact lenses every 12 months. \$150 allowance for frames and standard lenses are paid in full. Contact exams and lenses have a \$175 annual allowance.



Employee
\$8.98

Employee + Spouse
\$15.29

Employee + Child(ren)
\$16.16

Employee + Family
\$24.26

Hospital Indemnity Insurance

Offered through The Standard

Hospital indemnity insurance is supplemental medical insurance coverage that pays benefits if you are hospitalized. While health insurance pays for medical services after co-pays, co-insurance and deductibles are met, hospital indemnity insurance pays you if you are hospitalized, regardless of any other coverage you may have.



This plan will pay \$100/day of hospital confinement up to 15 days and \$2,500 when admitted. It also pays \$50 for well-checkups including routine physicals.

Employee
\$19.28

Employee + Spouse
\$33.00

Employee + Child(ren)
\$26.54

Employee + Family
\$47.74

Medical Flexible Spending Account

Offered through National Benefit Services

A Medical FSA is the most common type of flexible spending account allows an employee to set aside a portion of their pre-tax earnings to pay for qualified expenses, most commonly for medical costs, such as doctors, dentists, and optometrist copays.

With a FSA you must use your annual contribution by the end of the plan year or lose the funds.

Student Loan Debt Relief

Offered through GotZoom

This program allows you to get a free analysis of possible savings on your Federal Student Loan. There are over 70 federal student loan debt relief programs that GoZoom can help you take advantage of. This website is where you can go to get more details: www.gzenroll.cpom/gfg