

# PINEWOODS ACADEMY

PLAN YEAR: SEPTEMBER 1, 2022 – AUGUST 31, 2023

## Disability Insurance

*Offered through Unum*

What would happen if you lost your ability to earn your paycheck? How long would you be able to continue paying off your bills and buy groceries before you ran out of money? Disability Insurance is a safety net that keeps you from having to answer these questions.

Created with school employees like you in mind, Educator LTD ensures you get the coverage you need when it matters most. These plans can let you choose the amount of money you'll receive every month, when you want benefits to begin and how long you'll receive that cash benefit for.

Whether you're the primary source of income for your household or your paycheck is supplemental, Educator LTD can serve as the perfect financial safety net for you and your family.



## Dental Insurance

*Offered through Cigna*

The first thing that someone notices about you is your smile. If you're not doing everything you can to protect the appearance and health of your teeth, Dental Insurance may be in your best interest. This benefit helps cover the cost of regular checkups and teeth cleanings, basic procedures, major procedures and depending on your plan may also include a benefit for orthodontia.

Already proud of your smile? It's still recommended you go to the dentist for regular checkups no matter how perfect your teeth are. Dentists can help spot the likes of heart disease, diabetes and oral cancer before it gets too serious.

This benefit is also available to your spouse and dependent children.



### High Plan:

Employee Only: \$34.32

Employee/Spouse: \$79.38

Employee/Child(ren): \$78.56

Family: \$119.32

### Low Plan:

Employee Only: \$23.28

Employee/Spouse: \$53.86

Employee/Child(ren): \$48.56

Family: \$75.08

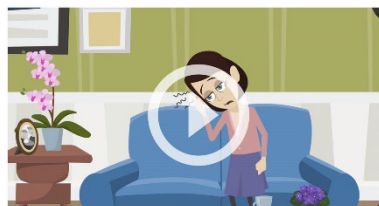
## Vision Insurance

*Offered through Eyetopia*

The value of vision insurance goes beyond saving money on new glasses and contact lenses every year. Most plans provide coverage that pay for annual eye exams and a portion of the cost for frames and lenses.

Eye exams are also effective in detecting medical conditions like diabetes, thyroid disease, and cancer. If you are considering buying vision insurance, just ask yourself one question: "How much do I value my vision?"

This benefit is also available to your spouse and dependent children.



### High Plan:

Employee Only: \$20.00

Employee/Spouse: \$37.00

Employee/Child(ren): \$44.00

Family: \$52.00

### Low Plan:

Employee Only: \$10.00

Employee/Spouse: \$17.00

Employee/Child(ren): \$20.00

Family: \$24.00

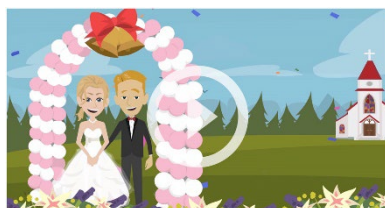
## Voluntary Term Life

*Offered through Unum*

Basic life insurance provided by your employer is a good employee benefit, but the amount of coverage may not cover your obligations if you were to suddenly pass away.

Voluntary Group Term Life insurance policy issues a cash benefit to your designated beneficiary in the event of your passing. This money can be used toward anything from final costs to paying off any remaining debts; like your mortgage, car loans or student loans.

It is the most affordable form of life insurance and is typically available to you, your spouse and dependent children.



## Cancer Insurance

*Offered through American Public Life*

Cancer Insurance provides financial assistance in the form of a cash benefit upon a cancer diagnosis and treatment, ensuring you can concentrate on your health instead of your finances.

Cancer is one of the most debilitating diseases to bounce back from financially. So much so, that 42% of cancer patients drain their life savings within two years of diagnosis. You can use your benefit to help pay toward costly medicine, medical bills, co-pays or even travel and lodging associated with cancer treatment.

This benefit is also available to your dependents.



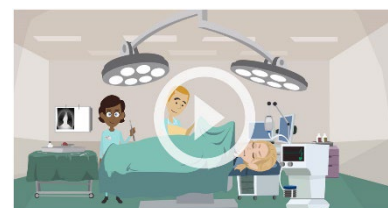
## Hospital Indemnity Insurance

*Offered through The Hartford*

Medical insurance is important, especially when you have a hospital stay. However, it can leave you with unexpected bills and out-of-pocket expenses.

Hospital Indemnity insurance provides a cash benefit for every day, week or month you are hospitalized. Most policies have additional features that help with out of pocket costs related to medical care. Benefits are paid to you directly and it works in addition to your health insurance coverage.

This benefit is also available to your spouse and dependent children.



## Accident Insurance

*Offered through The Hartford*

Accidents are nearly impossible to predict, but with accident insurance they're easy to prepare for. Accident Insurance allows you to concentrate on your health instead of your finances by issuing a lump-sum benefit when you suffer a covered accident.

While prices vary, the average cost of a trip to the emergency room will run you \$1,200. You can use this money to help pay toward your emergency room fees, co-pays, and hospital bills.

Accident prone family members? This affordable benefit may also be available to your spouse and dependent children.



## Critical Illness Insurance

*Offered through The Hartford*

Critical illness insurance is a policy that provides a lump-sum benefit when you are diagnosed with a covered critical illness like a heart-attack, stroke and other serious conditions – even cancer if it's included in your policy.

This money can be used for anything from minimizing out of pocket costs to other expenses like your mortgage, groceries, or what your medical plan doesn't cover.

It's hard to plan for sudden critical illnesses, but this policy makes dealing with them easier. Dependent coverage may also be available.



## Flexible Spending Account

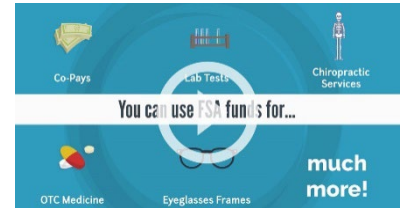
*Offered through National Benefit Services*

A flexible spending account (FSA) is one of several tax-advantaged financial accounts that can be set up through a cafeteria plan adopted by your employer.

A medical FSA is the most common type of flexible spending account allows you to set aside a portion of your earnings to pay for qualified expenses, most commonly for medical costs, such as doctors, dentists, and optometrist copays.

Employees who continue to participate in the FSA, up to \$550 of unused funds can rollover to the next plan year.

For employees who terminate employment, funds not used by your date of termination are lost to the employee. This is known as the “use it or lose it” rule.



## Permanent Life Insurance

*Offered through Texas Life*

Life insurance becomes necessary the moment someone else depends on you. It can be your spouse, children, or even your parents. If your death would affect the lifestyle of someone you love, it's time to enroll.

Permanent Life insurance provides a specified lump-sum benefit to your beneficiary at the time of your death. The price of your premiums typically won't change from the date you enroll. And, even if you leave your employer the policy stays with you.



## Telehealth

*Offered through 1-800 MD*

With telehealth, you can get the treatment you need for minor sicknesses without having to visit your doctor's office.

By enrolling in this benefit, you'll gain access to medical consultations through phone call, email, and video chat. Telehealth will typically have you talking to a doctor within 30 minutes of setting up the appointment.

You'll speak to a doctor who can diagnose your minor aches and illnesses, and they can even prescribe medication for the likes of the common cold, flu, pink eye, and many other medical conditions.

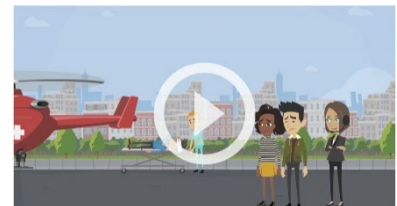


## Emergency Medical Transportation

*Offered through MASA*

When emergencies happen, you rarely have any control over who renders services. And, you have no time to worry about whether an ambulance is in your health plan's network. Unfortunately, huge gaps exist in most group insurance plans, which can leave you exposed to unexpected out-of-pocket expenses. Even if health insurance covers part of your bill, there are many scenarios where they may not cover the total cost, leaving you with a large bill.

Fortunately, there is a solution: MASA MTS provides the ultimate peace of mind if you ever require emergency ground or air ambulance transportation service within the continental United States, Alaska, Hawaii, and while traveling in Canada.



## Identity Theft Protection

*Offered through Lifelock*

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. It actively monitors and flags any suspicious activity via identity and credit monitoring. If fraud does occur, experts will help you recover your identity and restore your credit.

This benefit is available to your family.

