



2024-
2025

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
- Any plans previously with PHCS Multiplan are now open access medical plans, just like hospitals have been in previous years - go to the provider of your choice for any covered service!
- American Plan Administrators (APA) will assist with any questions or concerns from you or your provider about the open network or anything else, and can arrange your visit in advance 1-888-624-6300
- New medical cards without the network logo will be issued, however your old cards will still be valid if needed or if already on file with your provider
- 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
- 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 Plan Highlights

7 Employee Benefits

7 **401k** TransAmerica 800.401.8726 transamerica.com/portal/home

7 **Employee Assistance Program** ComPsych through Guardian 855.239.0743 guidanceresources.com

8 **Dental** Guardian 888.482.7342 guardianlife.com

10 **Vision** Guardian 877.393.7363 guardianlife.com

11 **Accident** CHUBB 866.445.8874 [www.chubb.com/
workplacebenefitsclaims](https://www.chubb.com/workplacebenefitsclaims)

12 **Critical Illness** CHUBB 866.445.8874

13 **Short-Term Disability** CHUBB 866.445.8874 (First time users, please call our customer service to gain access to the portal.)

14 **Hospital Indemnity** CHUBB 866.445.8874

15 **Employer Paid Life** Guardian 888.482.7342 guardianlife.com

15 **Voluntary Term Life and Long-Term Disability** Hartford with Aflac 800.206.8826 mygrouplifedisability.aflac.com

16 **Lifetime Benefit Term** CHUBB 855.241.9891 chubb.com

17 **Legal Services** MetLife 800.821.6400 members.legalplans.com

18 **Identity Theft Protection** MetLife 833.552.2131 support@aura.com

19 **Pet Insurance** MetLife 800 GET-MET8 MetLifepetinsurance.com

20 **Home & Auto Insurance** Farmer's 800.438.6381 farmers.com/groupselect

21 **Legal Notices**



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.

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. View your plan summaries online at <http://hcfacilitybenefits.com>.

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.

Review Your Benefits Online: Visit <http://hcfacilitybenefits.com> to view your benefit plan summaries and find more information about your benefits.

HOW TO ENROLL OR UPDATE YOUR BENEFITS AND BENEFICIARIES

Online: <http://chubb.benselect.com/enroll>

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.



2025

PLAN HIGHLIGHTS

NEW ENROLLMENT FEATURE: [Benefits All In](#)

We have partnered with Benefits All In to introduce a new feature called the 'Household Needs Assessment.' This is an optional survey at enrollment that we highly encourage you to assist counselors with gathering the information they need so they can identify additional resources that may be available to you.

Your financial wellbeing and employee satisfaction are priorities for us, therefore you may receive a phone call from a Benefits All In specialist to discuss coverage both in and outside of our employer plans.

Plan Highlights

- Dental and Vision plans will now be with nationally Guardian plans. After enrollment you will receive cards in the mail at your home address
- Enhanced Accident, Critical Illness, Disability and Hospital Indemnity will be CHUBB.
- 401K is with TransAmerica - set up and manage your account yourself, online or via the call center after completing 90 days of full time employment

EMPLOYEE BENEFITS



401k 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.

ComPsych® Guardian®

Sometimes life can feel overwhelming. It doesn't have to. Your ComPsych® GuidanceResources® program provides confidential counseling, expert guidance and valuable resources to help you handle any of life's challenges, big or small.

Services Include

- Confidential Emotional Support
- Financial Resources
- Wellness Support
- Legal Guidance
- Online Will Preparation
- Work and Lifestyle Support
- Digital Support

Secure Your Wishes With a Legally Binding Will

Drafting a will ensures that your assets pass on to your loved ones and your children are protected by a guardian of your choosing. EstateGuidance® makes it easy with online tools that walk you through the process in minutes.

For 24/7 live assistance call us: 855.239.0743

Or visit us at guidanceresources.com

Global Emergency Assistance Services

assist america® Guardian®

- Medical Emergency Assistance
- Travel Emergency Assistance
- Identity Theft Protection Services

To Activate Service simply download the mobile app and tap 'Help' or Call us at:

800.872.1414 (Within the US)

609.986.1234 (Outside the US)

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 periodontitis (gum disease) affect the rest of your body including your heart.

To find an in-network Dental Provider please visit Guardianlife.com

LOW PLAN

MEDIUM PLAN

HIGH PLAN

Plan Details: Dental Guard Network Preferred

	LOW PLAN	MEDIUM PLAN	HIGH PLAN
Deductible: Individual/Family	\$50	\$50	\$50
Annual Maximum Benefit Per Person	\$1,000	\$1,500 + Max Rollover Threshold \$700 Rollover Amount \$350 Rollover Bonus Amount \$500 Account Limit \$1,250	\$1,750 + Max Rollover Threshold \$700 Rollover Amount \$350 Rollover Bonus Amount \$500 Account Limit \$1,250
Orthodontia Lifetime Maximum (dependent children up to age 19)	Not Covered	50% covered up to \$1,250	50% covered up to \$1,500
Preventive (cleaning, exams, bitewing)	100% covered	100% covered	100% covered
	Examinations once per 6 months Prophylaxis/Cleanings once per 6 months Fluoride Once per 16 months for a child under age 14 Bitewing X-Rays		
Basic Restorative (fillings, extractions, x-rays)	80% covered	80% covered	100% covered
	Sealants once in 36 months for a child under age 16 Space Maintainers / Harmful Habit Appliances Fillings Periodontal Maintenance once in 6 months X-Rays (other than bitewings) (Full mouth series once/ 6mos.) Periodontal Services (eg Scaling and Root Planing) Simple Extractions		

LOW PLAN

MEDIUM PLAN

HIGH PLAN

Plan Details Continued

Not Covered

50% covered

60% covered

Major Restorative Care

Not Covered

**Bridges & Dentures
Endodontic Services
Single Crowns
Complex Extractions
Repair & Maintenance:
Crowns, Bridges, Dentures
General Anesthesia
Periodontal Surgery
Inlays, Onlays & Veneers**

How Maximum Rollover Works

Depending on the plan’s annual maximum, an individual’s claims dollars for the year must not exceed a certain amount called the “threshold”. If the threshold is not exceeded, an individual can rollover the set Maximum Rollover Amount that is pre-determined based on the annual maximum. More money is rolled over if in-network dentists are used exclusively during the benefit year. The Maximum Rollover Limit is the most money that can be kept in the Maximum Rollover Account. Consider the following example: if a plan’s annual maximum is \$1,500, up to \$500 of unused annual maximum could be rolled over to the next year as long as in-network dentists are used exclusively and annual claims do not exceed \$700. In this case, the Maximum Rollover Account Limit would be \$1,250.

Key Facts on Maximum Rollover

If an amount has been rolled over into an individual’s MRA and a claim for preventive services is not submitted the following benefit year, the member will not lose the amount currently in his/her MRA amount. The Maximum Rollover feature starts as of the first full benefit year. The Maximum Rollover feature applies to new entrants who join the plan with 3 months or less remaining in the benefit year, as of the next benefit year.

Vision Benefits



Guardian's affiliation with Vision Service Plan (VSP), offers one of the largest vision care networks in the industry with over 86,000 provider access points nationwide, including private practice providers, Visionworks and contracted Pearle Vision locations.

Find a VSP network provider at Guardianlife.com

	LOW PLAN	HIGH PLAN
Plan Details		
Eye Examination		
Eye Exam Once per calendar year	\$10 copay	\$10 copay
Retinal Imaging Once per every 12 months	Up to \$39 copay	Up to \$39 copay
Lenses		
Single Vision	\$25 copay	\$25 copay
Bifocal	\$25 copay	\$25 copay
Trifocal	\$25 copay	\$25 copay
Lenticular	\$25 copay	\$25 copay
Lenses Frequency	Every Other Calendar Year	Once per Calendar Year
Vision Upgrade Options Included	UV Coating & Retail Chain Provider	
Frames		
Frequency	Every Other Calendar Year	Once per Calendar Year
Frame Allowance	\$130 retail max + 20% off balance	
Costco, Walmart, Sam's Club	\$70 retail max	\$70 retail max
Contact Lenses (instead of eyeglasses)		
Frequency	Every Other Calendar Year	Once per Calendar Year
Medically Necessary	Covered after copay	Covered after copay
Elective Contact Lenses	\$130 max (Copay waived)	\$130 max (Copay waived)
Elective Fitting and Evaluation	Included in the Contact Lens Allowance. 15% discount on the fee.	Included in the Contact Lens Allowance. 15% discount on the fee.

Members who use a VSP contracted laser center may save an average of 10% -20% off, or 5% off a promotional offer, on PRK, LASIK, Custom LASIK, Custom PRK and Bladeless LASIK.

In network benefits can be used online at eyeconic.com.

Chubb's approach to Accident insurance features new benefit solutions to address the out-of-pocket costs of unexpected accidents. Chubb Accident offers innovative benefits for Pain Management, Post Traumatic Stress Disorders, Wellness and so much more.

Wellness Benefit is paid once per year for each covered person who undergoes a preventive care service as listed in the policy Sports Package Benefits are 25% higher when accident is due to organized sports. Up to \$1,000 per person/per year First Accident Benefit Chubb will pay an extra \$100 upfront when employees file their first covered claim

Initial Care Benefits	Benefit Amount
Emergency Room	\$150
Urgent Care	\$150
Initial Doctor Visit	\$75

Hospital / Facility Benefits	Benefit Amount
Standard Hospital Admission	\$900
Hospital Confinement (per day, up to 365 days)	\$225
ICU Confinement (per day, up to 30 days)	\$525
Outpatient Surgery Facility	\$75
Rehabilitation Confinement (per day, up to 30 days)	\$150

Accident Benefits	Maximum Per Instance
Ambulance (air)	\$900
Ambulance (ground)	\$300
Appliance	\$300
Blood/plasma/platelets	\$200
Burns	
Level 1 - Burns Second Degree at least 36% of body	\$750
Level 2 - Burns Third Degree (9-34 square inches)	\$3,750
Level 3 - Burns Third Degree (35 or more square inches)	\$15,000
Skin Graft	25%
Catastrophic Accident	
Employee	\$17,500
Spouse	\$7,500
Child	\$3,500
On or After Age 70	50%
Chiropractic Care (per visit)	\$25
Maximum Visits Per Accident	3
Maximum Visits Per Calendar Year	6
Coma	\$7,500
Dislocations (up to)	\$4,800

Emergency Dental	
Crown	\$120
Extraction	\$30
Dentures	\$120
Implants	\$120
Eye Injury	\$175
Follow-up Treatment (per visit)	\$35
Maximum Visits	6
Fractures (up to)	\$6,000
Herniated Disk Surgery	\$750
Knee Cartilage - Torn	\$750
Lacerations	\$38-\$600
Lodging (per night, 100 or more miles)	\$150
Maximum Nights	6
Loss of hands, feet, sight	\$17,500
Loss of fingers or toes	\$2,000
Major Diagnostic Exam (CT, MRI, etc.)	\$150
Medicine Benefit	\$5
Pain Management	\$75
Paralysis	
Two Limbs (paraplegia or hemiplegia)	\$3,500
Four Limbs (quadriplegia)	\$7,500
Post-Traumatic Stress Disorder	\$150
Maximum Visits	6
Prosthetics	\$2,000
Residence / Vehicle Modification	\$1,500
Surgery - Abdominal, Cranial, and Thoracic	\$1,500
Hernia	\$200
Tendon, Ligament, or Rotator Cuff Repair	\$750
Therapy – Physical, Occupational, or Speech	\$35
Maximum Visits	10
Transportation (per trip, 100 or more miles)	\$350
Maximum Trips	3
Traumatic Brain Injury	\$350
Wellness (per person, per year)	
Basic + Immunizations and Physicals	\$75
Waiting Period	0 days
X-Ray	\$50

Critical Illness Insurance

CHUBB®

Chubb's innovative approach to Critical Illness combines ongoing benefit solutions to lessen the financial impact of serious illnesses along with advocacy packages to help employees manage diabetes, change their behavior, promote recovery and wellness.

Employee Guaranteed Issue Amount \$30,000

Spouse Maximum Face Amount: 50% of the Employee Face Amount

Child Face Amount: 50% of the Employee Face Amount

Critical Illness Benefits	Percentage of Applicable Coverage Amount
Maximum Benefit Amount (X Face Amount)	Unlimited
Covered Conditions - Pays a percentage of face amount	
Breast Cancer Carcinoma In Situ	100% of Face Amount
Cancer (except skin cancer)	100%
Carcinoma In Situ	25%
Coma	100%
Coronary Artery Obstruction	25%
End Stage Renal Failure	100%
Heart Attack	100%
Loss of Sight, Speech, or Hearing	100%
Major Organ Failure	100%
Paralysis or Dismemberment	100%
Severe Burns	100%
Stroke	100%
Sudden Cardiac Arrest	100%
Skin Cancer Benefit - Payable once per insured per year	\$250
Childhood Conditions Pays 100% of the dependent child face amount; Provides benefits for childhood conditions (Autism Spectrum Disorder; Cerebral Palsy; Congenital Birth Defects; Heart, Lung, Cleft Lip, Palate, etc; Cystic Fibrosis; Down Syndrome; Gaucher Disease; Muscular Dystrophy; Type 1 Diabetes).	Included
Recurrence Benefit	
Benefits are payable for a subsequent diagnosis of Cancer, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Severe Burns, Stroke, or Sudden Cardiac Arrest.	100%
Additional Benefits	
Wellness Benefit - Payable once per insured per year	
Basic + Immunizations and Physicals	\$50
Waiting Period	30 days
Benefit Limitations	
Continuity of Coverage (Takeover)	Included
Pre-Existing Conditions Limitation	None

Chubb offers solutions to protect employees from the physical and financial consequences of a disability that keeps them from earning a paycheck. In addition to everything you'd expect from a disability income product, Chubb offers innovative benefits to provide extra assistance for financial obligations.

Employee Disability Income Benefits	7/7 6 month	14/14 6 month
Coverage Type	Occupational	Occupational
Benefit Period	6 months	6 months
Injury Elimination Period	7 Days	14 days
Sickness Elimination Period	7 Days	14 days
Maximum Benefit Amount	60%* of Income up to \$6,000/ month	60%* of Income up to \$6,000/ month
Maximum Benefit Amount	\$300 / month	\$300 / month
Waiver of Premium	After disabled for 14 or more consecutive days following the elimination period	After disabled for 14 or more consecutive days following the elimination period
Partial Disability Benefit	Up to 50% of the Maximum Benefit Amount	Up to 50% of the Maximum Benefit Amount
Integration with other sources of Income	Yes	Yes
Pre-Existing Condition Limitation	3 / 12	3 / 12
Pre-Existing Conditions Credit for Takeovers	Takeover	Takeover
Additional Benefits		
Organ Donation <small>Disabilities due to an organ donation are covered as a sickness and the elimination period is waived.</small>	Included	Included

* 40% of income for residents of CA, HI, NJ, NY, RI

Partial Disability - Following total disability, if you are able to return to work but not able to perform some of your occupation duties and only able to work at your job on a part-time basis, you may be eligible for partial disability benefits.

Waiver of Premium - Once you have been disabled for 14 days after satisfying your elimination period, you no longer have to pay premium for your coverage. Premium will not be due until you are no longer receiving disability benefits.

Pre-existing Condition - A condition for which you have received medical treatment, advice, consultation, diagnostic testing, care, services or took prescribed medications within 3 months preceding your effective date.

Pregnancy Benefit - After your coverage has been in force for 10 months from your effective date, disability benefits for pregnancy will be covered the same as a covered Sickness.

Organ Donation Benefit - A disability due to an organ donation is covered as a Sickness and the elimination period is waived.

Hospital Indemnity Insurance

CHUBB®

In today's unsettled health insurance market many employers are having to make hard decisions about how to provide high quality yet cost effective health coverage to their employees. Chubb Hospital Indemnity is designed to help employees deal with the cost of a hospitalization by providing benefits that can be used to offset out-of-pocket costs associated with hospital admission and confinement.

Hospitalization and Rehabilitation Benefits	
Hospital Admission Benefit This benefit is for admission to a hospital or hospital sub-acute intensive care unit.	\$1000 Maximum Benefit Per Calendar Year: 1
Hospital Confinement Benefit This benefit is for confinement in hospital or hospital sub-acute intensive care unit.	\$150 Per Day Maximum Days Per Calendar Year: 31
Hospital Confinement ICU Benefit The benefit for confinement in a hospital intensive care unit.	\$300 Per Day Maximum Days Per Calendar Year: 10
Rehabilitation Unit Confinement Benefit This benefit is for confinement in a rehabilitation unit.	\$75 Per Day Maximum Days Per Calendar Year: 10
Additional Provisions	
Pre-Existing Conditions Limitation	None

Initial Eligibility

Insured**

- Active employees working at least 20 hours per week and eligible for the employer sponsored major medical plan.
- Minimum of 90 days of active service.
- There must be an employer-employee relationship between the group policyholder and each participant.
- Ages 18 and older

Spouse

- Ages 18 and older
- Spouse includes legally married spouse, domestic partner and civil union partner.

Children

- Ages 0 to age 26
- Child is defined as a natural child, legally adopted child, stepchild, child in the waiting period prior to finalization of adoption by you, step-child or grandchild who is dependent for federal income tax purposes.

** Applicant must have underlying medical coverage to be eligible to apply for Hospital Indemnity Insurance for the following States: CA, NJ, NY, SD

Features

Conditional Renewability - Coverage is automatically renewed as long as the insured is an eligible employee, premiums are paid as due, and the Policy is in force.

Portability - Employees can keep their coverage if they change jobs while the Policy is in force as long as they have been continuously covered for at least 12 months. Once ported, coverage will continue for 12 months as long as the Policy remains in force and premiums are paid as due.

Childbirth - Benefits for pregnancy will be covered the same as a Covered Sickness.

Composite Premium - Rates do not vary based on age.

No Coordination of Benefits - Indemnity benefits are paid regardless of any other medical coverage employees may have.

Guardian Employer Paid Term Life with Guardian	
Benefit Amount	
Employee Life	\$12,500
Seatbelt / Airbag	\$10,000 / \$15,000
Age	Reduction
70	33%
75	66%

Aflac Voluntary Supplemental Term Life with Aflac	
Employee	\$200,000
Spouse	\$50,000
Child(ren)	\$10,000

Voluntary Long-Term Disability with Aflac

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.

Lifetime Benefit Term

CHUBB®

Life insurance with long-term care benefits matters because it helps cover the costs if you need extra care as you get older. It means you won't have to worry about draining your savings or relying on family to pay for things like nursing homes or home health aides. Having this coverage lets you plan ahead and feel more secure about your future health needs.

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 (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 Long Term Care. Insurance premiums are waived while this benefit is being paid.

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.

To learn more about your coverages and see our attorney network, create an account at members.legalplans.com or call 800.821.6400 Monday – Friday 8:00 am to 8:00 pm (ET).

Plan features

Money Matters	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
Home & Real Estate	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
Estate Planning	Codicils Living Wills	Revocable & Irrevocable Trusts Complex Wills	Complex Wills Powers of Attorney
Family & Personal	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
Civil Lawsuits	Administrative Hearings Disputes Over Consumer Goods & Services	Pet Liabilities Civil Litigation Defense	Small Claims Assistance Incompetency Defense
Elder-care Issues	Consultation & Document Review for Issues Related to Your Parents: Medicaid Powers of Attorney	Medicare Prescription Plans Deeds Notes	Wills Leases Nursing Home Agreements
Traffic & Other Matters	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

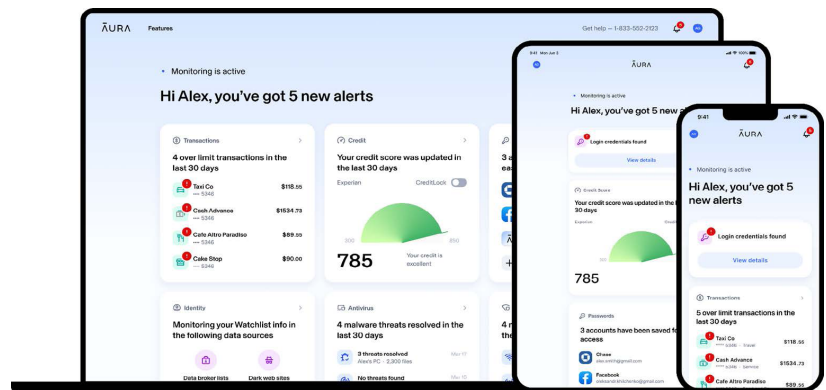
Aura monitors your credit, financial accounts, and property titles and alerts you to any suspicious activity.

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.

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% reimbursement² 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 Services⁴ and personalized articles
- Find nearby pet services



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

GET QUOTES: Call Farmers today at 800-438-6381 or visit www.farmers.com/groupselect



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 lymph edema.

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.