

LOGO

Balance your health and wellbeing

Benefit Enrollment Guide



20XX

Open Enrollment Begins

[Date]

[Client] is providing you with the tools to achieve or maintain balance of your physical, emotional, and financial wellbeing.

Your physical, emotional, and financial health are important. [CLIENT] cares about you and your overall wellbeing, that's why we offer a comprehensive benefits package that can help provide you with the stability and security to be prepared for the unexpected.

Open Enrollment is the time to add or change benefits for the [YEAR] plan year. We understand how important it is to have resources to help make the best decisions for you and your family. Review your options presented in this benefits guide, compare plans, and choose what works best for you.

Attend a session with a Benefits Counselor for help making choices that reflect your changing benefits needs and goals.



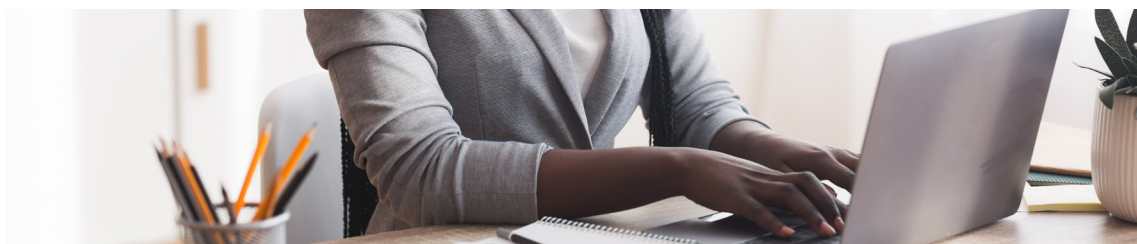
ACTION REQUIRED!

Open Enrollment is your once-a-year opportunity to choose benefits for you and your eligible dependents. All employees must take action during this year's Open Enrollment period. You can elect, change or waive your benefits for the 20XX plan year by speaking with a benefits counselor or enrolling online. HSA and FSA elections WILL NOT carry over and must be elected each year.



What's Changing

- To make selecting a Medical Plan simpler, we have reduced the number of plans from four to three. This gives you a clearer choice in what plan works best for you and your family, while ensuring that all of our employees have access to a Health Savings Account.
- We have reduced deductibles across the board, lowering your out-of-pocket costs with no premium increases for the comparable plans.
- We have added two additional supplemental medical benefits, allowing you to reduce your financial risk of a major illness and hospital stay. These benefits — Critical Illness Insurance and Hospital Indemnity Insurance — give you peace of mind knowing much of your out-of-pocket cost is covered if the unexpected occurs.
- Do not miss your opportunity to elect **[NEW BENEFIT]**. All employees will receive guaranteed acceptance during this Open Enrollment only!



The Benefits We Offer

[CLIENT] provides a full range of coverage that protects you financially and helps you build a secure future. We pay for all or a majority of the cost of many of these benefits. Benefits become effective on [DATE].

HEALTH & WELLBEING

- Medical and Prescription Plans
- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Health Savings Account
- Dental Insurance
- Vision Insurance
- Wellness Program
- Flexible Spending Accounts

INCOME SECURITY

- Basic Life Insurance
- Supplemental Life and AD&D
- Permanent Life Insurance
- Short-Term Disability Insurance
- Long-Term Disability Insurance

RETIREMENT & LIFESTYLE

- Identity Theft Insurance
- Employee Assistance Program
- 401(k) Retirement Savings Plan
- Tuition Assistance
- Pet Insurance
- Auto/Home Insurance
- Legal Insurance

Who We Cover

Employees:

[Employees who work 30 hours per week or more are eligible for the benefits described in this guide.]

Dependents:

- Your legal spouse
- Your children up to age 26 (children may include biological, adopted, step-children, and children for whom you have legal guardianship)
- Your children over age 26 who are not able to support themselves due to a physical or mental disability

How To Enroll

We offer different ways to enroll to give you the level of support that is best for you.

Certified Benefits Counselors are available to help you navigate the enrollment system, answer your questions, and help with your benefit selections. Connect with a counselor in the format that works best for you.



VIRTUAL: Schedule an appointment at [URL] to meet with a counselor virtually. NOTE: Use of your camera is optional.



ONSITE (AT SELECT LOCATIONS): At the Enrollment Café you can make your benefit elections at a laptop computer station with onsite counselor support.



BY PHONE: Call the Enrollment Call Center to speak with a counselor who will take your elections over the phone. [PHONE NUMBER AND TIMES]

See the Enrollment Instructions insert for more details.

Enroll yourself online.



ONLINE: The enrollment system is available 24/7 during Open Enrollment.



Visit [INSERT URL] or scan here. Once you register or log in, you'll follow the prompts to complete your self-service enrollment.

Medical Insurance

Health care needs are different for everyone. Our medical plan offers multiple options so you can choose the coverage level best-suited to your needs and budget.

We offer three medical plans that offer comprehensive health care benefits.

THE GOLD PLAN

THE SILVER PLAN

THE BRONZE PLAN

Each plan gives you access to the same network of high quality medical providers. The difference is that each plan carries different premium and out-of-pocket costs. With the High Deductible Health Plan (HDHP), you are eligible to open a Health Savings Account.

What's the Right Plan for You?

Balance your premium cost with what you expect to spend for medical services. If you're healthy and don't expect to have many doctor visits, you can greatly reduce your upfront cost by choosing a lower premium plan. If you require a lot of care and need to limit out-of-pocket expenses, the higher premium plan might make sense.

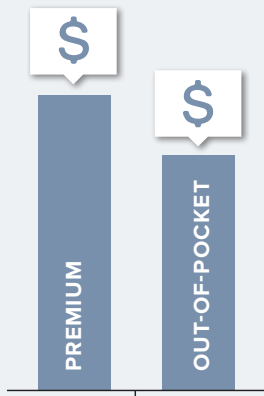
Did You Know?

Medical debt currently affects **1 in 4** individuals. Learn how supplemental medical benefits can help cover your out-of-pocket financial exposure.



National Patient Advocate Foundation 2021

GOLD PLAN

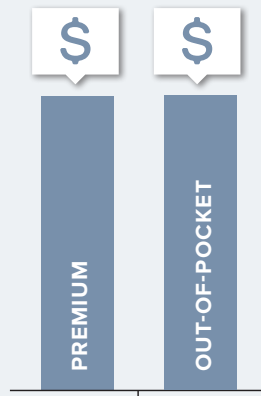


This plan has the highest premium but the lowest out-of-pocket costs.

Best if you are...

going to require plenty of medical care in the coming year, such as having a baby.

SILVER PLAN

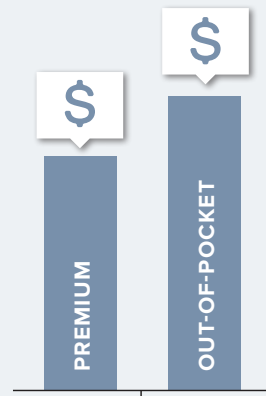


This plan balances a lower premium with higher out-of-pocket costs.

Best if you are...

healthy, but want to balance your risk because you're getting older, have a condition like high cholesterol, or have a big family.

BRONZE PLAN



This plan helps save money up front with the lowest premium but has higher out-of-pocket costs.

Best if you are...

healthy, active, and rarely expect to use medical care, allowing you to maximize the premium savings.

HSA Eligible

Telemedicine

When you need medical advice, but don't have the time or want the cost associated with a trip to the doctor's office, video visits are available through [CARRIER]. These can be done in just minutes with no travel time. It's quick, convenient, and saves you money.

Doctors are available to treat many common medical conditions at times that are convenient for you.

Get Care For:

- Cold, flu, and sinus infections
- Nausea and vomiting
- Asthma, allergies, and rashes
- Urinary Tract Infections
- Headaches and migraines
- Stress and anxiety
- Insomnia, depression, and mood swings
- Trauma and grief counseling

Terms to Know



Scan here for a list of medical terms.



To learn more, visit [URL]. Make an appointment today by downloading the [CARRIER] app.

What's Your Best Fit?



TYPICAL FAMILY WITH SOME RISK

Medical Status: High blood pressure diagnosis, history of breast cancer, risky sports activities

Financial Risk Factor: Health conditions and risky sports activities could lead to high medical costs

Due to the parents' health conditions and the children's chance of sports-related injuries, this family is looking for a medical plan with lower out-of-pocket costs. They choose family coverage in the **PPO Plan**.

They open a **Health Care Flexible Spending Account** which helps them put aside money through payroll deductions for deductibles and prescriptions and lowers their taxable income.

They elect **Accident Insurance** to help offset the cost of potential injuries due to their children's active lifestyle. And they enroll in **Critical Illness Insurance** due to their family history of cardiovascular disease and a previous cancer diagnosis. Both plans offer a health screening benefit for completing covered wellness exams.

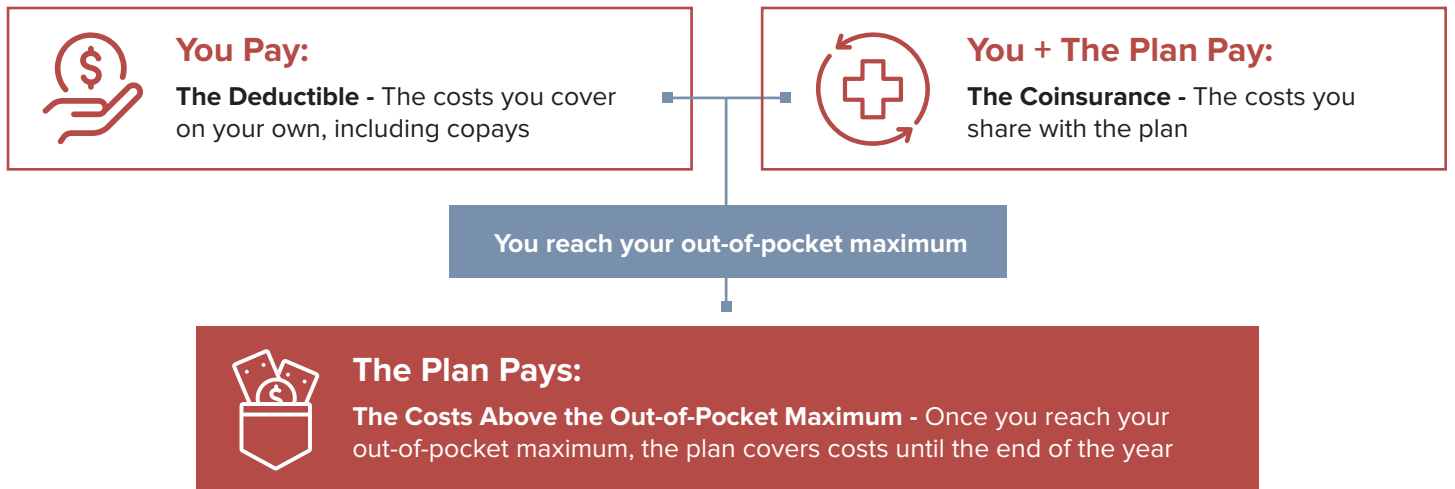
Each year during Open Enrollment, they review their **Life Insurance** needs and update their beneficiary information. They also enroll in the **Legal Plan** to receive assistance updating their living will.

[Year] Medical Plan Summary

	GOLD PLAN		SILVER PLAN		BRONZE PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	x	x	x	x	x	x
Out-of-Pocket Maximum (Individual/Family)	x	x	x	x	x	x
Coinsurance	x	x	x	x	x	x
Company HSA Contribution (Individual/Family)	x	x	x	x	x	x
Preventive Care	x	x	x	x	x	x
Primary Care Physician	x	x	x	x	x	x
Specialist	x	x	x	x	x	x
Diagnostic Test (X-ray, Blood Work)	x	x	x	x	x	x
Imaging (CT, PET Scans, MRIs)	x	x	x	x	x	x
Hospital Inpatient	x	x	x	x	x	x
Outpatient Surgery	x	x	x	x	x	x
Urgent Care	x	x	x	x	x	x
Emergency Room	x	x	x	x	x	x
Ambulance	x	x	x	x	x	x

Remember: Getting care from an in-network medical provider always saves you money

How Your Medical Plan Works



Prescription Plan

Prescription coverage is included in your medical plan. Your prescription plan details are as follows:

	GOLD PLAN		SILVER PLAN		BRONZE PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Retail – 30-day supply						
Generic	x	x	x	x	x	x
Preferred Brand	x	x	x	x	x	x
Non-preferred Brand	x	x	x	x	x	x
Specialty	x	x	x	x	x	x
Mail Order – 90-day supply						
Generic	x	x	x	x	x	x
Preferred Brand	x	x	x	x	x	x
Non-preferred Brand	x	x	x	x	x	x
Specialty	x	x	x	x	x	x

Controlling Health Care Costs

The rising cost of health insurance is a concern for all of us. Keeping costs to a minimum contributes to lower premiums in future years. Here are tips on how you can help lower the cost of health insurance:



Use network providers.

You will receive a higher level of benefits if you use providers who participate in the network.



Request generic rather than brand name prescription drugs.

Generic medications, while just as effective, are considerably less expensive.



Consider seeing your family physician rather than a specialist.

Family physicians can often provide the same level of care for a variety of illnesses and conditions.



Exercise and maintain a proper diet.

The healthier you are the less vulnerable you are to disease, reducing doctor's visits and prescription medicines.

If we become more aware consumers, we can each do our part to lower the cost of health care!

Supplemental Medical Benefits

Medical insurance does not prevent all of the financial strain of a major illness or injury. Many families don't have enough in their savings to cover the deductible and coinsurance of a major medical event. Supplemental medical benefits can help cover this out-of-pocket financial exposure for a reasonable cost.

Have you ever known someone who was diagnosed with a critical illness, experienced an accident, or was hospitalized? Events like these happen unexpectedly. Don't go another day unprotected. Enroll in [list benefits] and be prepared for whatever tomorrow brings.*

The benefits are paid directly to you, allowing you to use the funds however you choose. You receive the full benefit even if you have other insurance.

Critical Illness Insurance




You can protect yourself from the unexpected costs of a serious illness.

Even the most generous medical plan does not cover all of the expenses of a serious medical condition like a heart attack or cancer. Critical Illness Insurance pays a full lump sum benefit directly to you if you are diagnosed with a covered illness that meets the plan criteria. The benefit is paid in addition to any other insurance coverage you may have. [You can elect \$10,000 to \$50,000 in coverage in \$10,000 increments.]

Covered Illnesses include:

- Heart Attack
- Stroke
- Cancer
- Major Organ Transplant
- End Stage Renal (Kidney) Failure
- Coronary Artery Bypass Surgery**
- [COVID-19**]

Plan Features

-  **Guaranteed Acceptance:** There are no health questions or physical exams required.
-  **Family Coverage:** You can elect to cover your spouse and children.
-  **Portable Coverage:** You can take your policy with you if you change jobs or retire.

Did You Know?

Americans spend an average of **\$5,000** a year on out-of-pocket health care costs.



Bureau of Labor Statistics Consumer Expenditures Survey 2020

How Critical Illness Insurance Works

When Sam had a stroke, they were grateful their doctors were able to stabilize their condition, but they learned there was some permanent damage to their vision. They began to see their out-of-pocket costs adding up quickly. The good news is they received a lump sum payment of \$10,000 to help cover these expenses from the Critical Illness coverage they elected during Open Enrollment.

[Health Screening Benefit



The plan provides a [\$50] benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.]

*The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable. The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states for supplemental medical benefits.

**The coverage pays 25% of the face amount of the policy once per lifetime for coronary bypass surgery and [COVID-19].

Accident Insurance

Major injuries are painful. But the financial impact of the medical treatment doesn't have to be.

Accident Insurance pays benefits directly to you if you suffer a covered injury such as a fracture, burn, ligament damage, or concussion. Benefits are paid even if you have other coverage.

The benefit amount is calculated based on the type of injury, its severity, and the medical services required in treatment and recovery. The plan covers a wide variety of injuries and accident-related expenses, including:

- Injury Treatment (fractures, dislocations, concussions, burns, lacerations, etc.)
- Hospitalization
- Physical Therapy
- Emergency Room Treatment
- Transportation

[NOTE: You cannot contribute to a Health Savings Account if you elect Accident Insurance.]

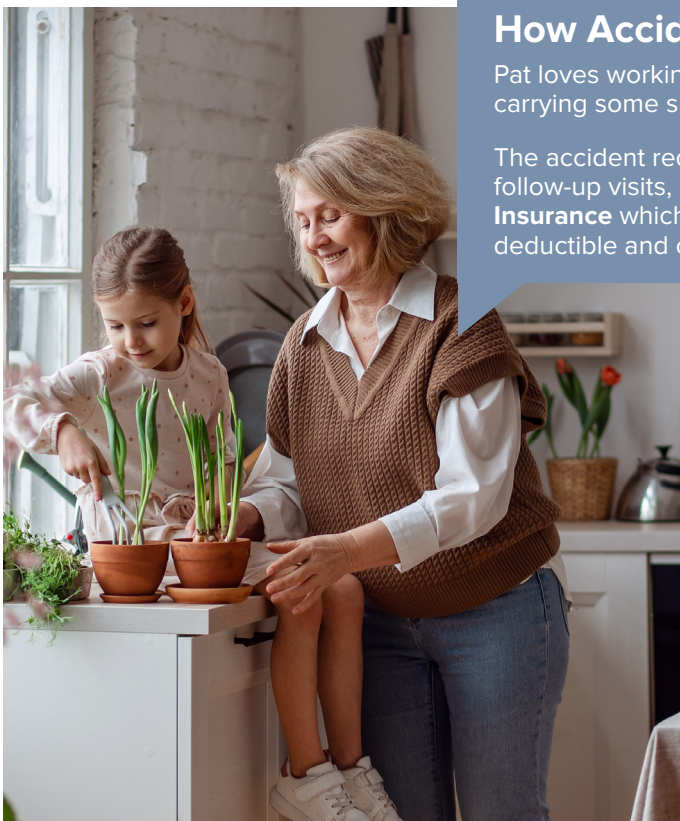
Plan Features

- ✓ **Guaranteed Acceptance:** There are no health questions or physical exams required.
- 👤 **Family Coverage:** You can elect to cover your spouse and children.
- 🕒 **[24/7 Coverage:** Benefits are paid for accidents that happen on and off the job.]
- ➔ **Portable Coverage:** You can take your policy with you if you change jobs or retire.



[Health Screening Benefit

The plan provides a [\$50] benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.]



How Accident Insurance Works

Pat loves working in the backyard garden on the weekends. One day while carrying some supplies, they trip and sprain their ankle and break their big toe!

The accident requires not only a trip to the emergency room, but also physician follow-up visits, and physical therapy treatments. Fortunately, Pat has **Accident Insurance** which helps cover the out-of-pocket medical costs, including the deductible and coinsurance.



How Pat's Accident Benefit Was Calculated:

Medical Service	Sample Benefit
Emergency Room	\$ 300
Fracture Benefit	\$ 500
Physician Follow-Up Visits (2)	\$ 200 (\$100 per visit)
Physical Therapy Visits (6)	\$ 540 (\$90 per visit)

TOTAL SAMPLE BENEFIT **\$1,540**

This scenario does not reflect the benefits of a specific Accident Insurance plan schedule. The benefits are generic for the purposes of this example to show how the benefit total of an Accident Insurance plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.

Hospital Indemnity Insurance





Receive payments to help cover the cost of a hospital stay.

If you are admitted into a hospital, it doesn't take long for the out-of-pocket costs to add up. Hospital Indemnity Insurance pays benefits directly to you if you are admitted into a hospital for care or childbirth. Benefits are paid even if you have other coverage.

You receive a benefit as soon as you are admitted and then an additional benefit based on the number of days you are confined to the hospital. The benefit increases if you are admitted and confined to an intensive care unit or inpatient rehabilitation.

[NOTE: You cannot contribute to a Health Savings Account if you elect Hospital Indemnity Insurance.]

Plan Features

-  **Guaranteed Acceptance:** There are no health questions or physical exams required.
-  **Family Coverage:** You can elect to cover your spouse and children.
-  **Payroll Deduction:** Premiums are paid through convenient payroll deductions.
-  **Portable Coverage:** You can take your policy with you if you change jobs or retire.



How Hospital Indemnity Insurance Works

Taylor is injured in a car accident and is in the hospital for four days. They are then moved to a rehabilitation unit for three additional days. Taylor has Hospital Indemnity Insurance. They receive a benefit for being admitted into the hospital and a benefit for each day of their in-patient and rehab stays.



How Taylor's Hospital Indemnity Benefit Was Calculated:

Medical Service	Sample Benefit	Total
Hospital Admission	\$1,000 per admission	\$1,000
Hospital Confinement	\$200 per day (4 days)	\$800
Inpatient Rehabilitation Unit	\$200 per day (3 days)	\$600
TOTAL SAMPLE BENEFIT		\$2,400

This scenario does not reflect the benefits of a specific Hospital Indemnity Insurance plan schedule. The benefits are generic benefits for the purposes of this example to show how the benefit total of a Hospital Indemnity plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.

[Health Screening Benefit



The plan provides a [\$50] benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.]

Health Savings Account (HSA)

Save for future medical costs and reduce your tax bill with this special savings account available to HDHP plan participants.

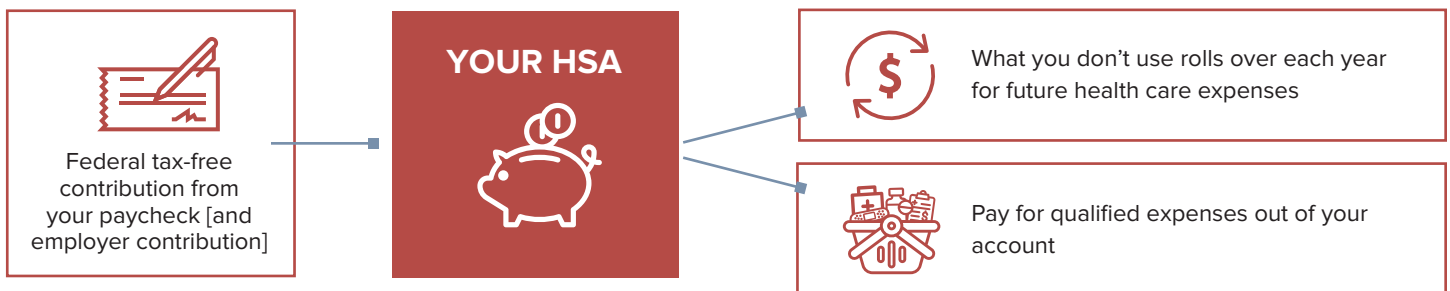
Out-of-pocket medical expenses can add up quickly. Over time, health care likely will be your largest household expense. A Health Savings Account allows you to build up protection for future health care expenses.

[Along with CLIENT'S contributions,] you can contribute money to your HSA and use it any time for qualified health care expenses.

Whatever you don't use rolls over for future years and earns interest. Better yet, HSAs provide tax advantages.

Keys to Growing Your HSA:

- Try not to use your HSA for routine expenses. If you can pay out-of-pocket, leave your HSA funds alone so that they can grow for when you need them in the future.
- Consider electing supplemental medical benefits to cover big ticket expenses from unexpected serious illnesses or injuries and ensure they don't wipe away the money in your HSA.
- Monitor your fund's growth. Like a 401(k), your HSA funds earn interest through investments. Make sure your money is growing at an acceptable and safe pace.



HOW MUCH CAN YOU CONTRIBUTE?	Annual IRS Contribution Limit	Annual [Client] Contribution	Your Maximum Contribution Amount
Individual Coverage	[\$4,150]*	[\$500]	[\$3,650]
Family Coverage	[\$8,300]*	[\$1,000]	[\$7,300]

*Total IRS contribution limits for 2024 are cumulative of [CLIENT] funding. Individuals age 55 or older can make an additional \$1,000 in "catch up" contributions.



HSAs Deliver Triple Tax Savings

1. You don't pay federal income tax on the money you contribute.
2. You don't pay taxes on the interest you earn in your account.
3. You don't pay taxes when you use the money to pay for qualified medical services.

Dental Plan

Your dental health is an important part of your overall wellness. You may choose from two dental insurance plans through [CARRIER].

	PLAN NAME 1		PLAN NAME 2	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Maximum	x	x	x	x
Annual Deductible (Individual/Family)	x	x	x	x
Out-of-Pocket Maximums (Individual/Family)	x	x	x	x
Preventive Services Exams, Cleanings, X-rays	x	x	x	x
Basic Services Fillings, Extractions, Oral Surgery	x	x	x	x
Major Restorative Services Crowns, Bridgework, Dentures	x	x	x	x
Orthodontia (Dependents under age 19)	x	x	x	x
Orthodontia Lifetime Maximum	x	x	x	x

What Does Preventive Dental Care Typically Cover?

Preventive care can save you money later on procedures that are more urgent, complex, and costly.



Routine dental checkups and cleanings should be scheduled every six months. Your dentist may recommend more frequent or fewer visits, depending on your dental health history.



Professional fluoride treatments can be a key defense against cavities. Professional fluoride treatments have significantly more fluoride than tap water or toothpaste and take only minutes to apply.



Dental sealants go a step beyond fluoride by providing a thin coating to the surface of your teeth. Most dental plans cover sealants as preventive care for children under 18 on their first and second molars.



X-ray images of your mouth may be taken to better evaluate your oral health. These images provide a more detailed look inside your teeth and gums.

Vision Plan

[CLIENT] offers vision coverage through [CARRIER]. Benefits include eye exams, affordable options for prescription glasses or contacts, and discounts for laser vision correction.

	PLAN NAME 1		PLAN NAME 2	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Examination Copay (every 12 months)	x	x	x	x
Lenses (every 12 months)				
Single Vision	x	x	x	x
Bifocal	x	x	x	x
Trifocal	x	x	x	x
Lenticular	x	x	x	x
Frames (every 24 months)	x	x	x	x
Contact Lenses (every 24 months)				
Elective	x	x	x	x
Medically Necessary	x	x	x	x
Laser Vision Correction	x	x	x	x

5 Tips for a Lifetime of Healthy Vision

- 1. Schedule yearly eye exams.** Visiting your eye doctor regularly helps you see your best, protect your sight, and even detect serious health conditions such as diabetes.
- 2. Protect your eyes against UV rays.** No matter what the season, it is important to wear sunglasses. When selecting and purchasing sunglasses, be sure to confirm they offer 100% UVA/UVB protection.
- 3. Give your eyes a break from digital devices.** Digital screens emit a specific type of blue and violet light which can negatively impact eye health and cause digital eye strain.
- 4. Quit smoking.** Smoking increases your risk of developing macular degeneration, optic nerve damage, and cataracts.
- 5. Practice safe wear and care of contact lenses.** Keep them clean and follow the recommendations for use and wear.



Wellness Benefits

Living a healthy lifestyle is key to improving and maintaining good health. The everyday choices we make can help us live healthier, happier, and more fulfilling lives both at work and at home. [CLIENT] is taking steps to encourage you to make healthy living a priority with these wellness resources.

[This program is available to all benefit-eligible employees.] For more details, visit [WEBSITE].

Plan Details

[Information to come]

Plan Details

[Information to come]

Plan Details

[Information to come]



Flexible Spending Accounts (FSAs)

Reduce your income taxes while putting aside money for health and dependent care needs.

Flexible Spending Accounts allow you to put aside money for important expenses and help you reduce your income taxes at the same time. [CLIENT] offers [two/three] types of accounts – a [Health Care FSA, a Limited Purpose FSA, and a Dependent Care FSA].

How Flexible Spending Accounts Work

1. Each year during Open Enrollment, you decide how much to set aside for FSA expenses. Your full contribution amount will be available for use on your benefit effective date.
2. Your contributions are then deducted from your paycheck on a pre-tax basis in equal installments throughout the calendar year for use on qualified expenses.
3. You can use your FSA debit card to pay for eligible expenses at the point of sale, or you can pay out-of-pocket and submit a claim form for reimbursement.

ANNUAL MAXIMUM CONTRIBUTION	
Health Care or Limited Purpose Flexible Spending Accounts	[\$3,050]
Dependent Care Flexible Spending Account	[\$5,000] (\$2,500 if married and filing separate tax returns))

Please note that these accounts are separate. You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.

HEALTH CARE FSA



Deductibles, copays, prescription drugs, medical equipment, etc.*

LIMITED PURPOSE FSA



Works with HSA eligible medical plans to cover dental and vision expenses.

DEPENDENT CARE FSA



Babysitters, daycare, day camp, home nursing care, etc.

**If you are enrolled in a medical plan that offers an HSA, you are not eligible for the Health Care FSA.*

Items You Might Not Realize are Health Care FSA Eligible:

- Sunscreen
- Heating and cooling pads
- First aid kits
- Shoe inserts
- Travel pillows
- Motion sickness bands

Scan here for a list of FSA covered expenses.



Use It or Lose It!

Be sure to calculate your FSA contributions carefully. The funds won't roll over from year-to-year, and you will have to actively re-enroll on a yearly basis. You are not automatically re-enrolled. [Adjust if there is a HCFSA \$610 carryover or grace period].

Life and Accidental Death & Dismemberment Insurance

Always be there financially for your loved ones.

Your family depends on your income for a comfortable lifestyle and for the resources necessary to make their dreams a reality. Life Insurance ensures your family's future is financially secure if you're no longer there to provide for them.

[CLIENT] provides Basic Term Life Insurance and offers additional options to give you the ability to assemble a complete Life Insurance portfolio.

Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance

[CLIENT] provides Basic Term Life and AD&D coverage at no cost to you and enrollment is automatic.

BASIC TERM LIFE	The benefit is equal to [NUMBER] times your base annual earnings to a maximum of [\$].
ACCIDENTAL DEATH AND DISMEMBERMENT	If you are seriously injured or lose your life in an accident, you will be eligible for a benefit [equal to your Basic Term Life coverage.]

Supplemental Life and AD&D Insurance

You may also choose to purchase Supplemental Life Insurance coverage in addition to the company-paid benefit. You pay the total cost of this benefit through convenient payroll deductions.

EMPLOYEE	[X]
SPOUSE	[X]
CHILD(REN)	[X]

How Much Life Insurance Do You Need?

Many financial experts recommend you have at least five to eight times your household income in Life Insurance. To calculate the level sufficient to cover your needs, you should consider your current income and how much it costs to maintain your family's standard of living. You should also consider your current expenses and your family's future financial needs such as the following:

Current Expenses

- Home Mortgage/Rent
- Car Payments
- Credit Card Debt
- Other Debt

Future Needs






- Child Care
- College Tuition
- Spouse's Retirement
- Routine Household Expenses

After you add your financial responsibilities, how does the sum compare with your current coverage?

Permanent Life Insurance

Permanent Life Insurance completes your family's protection, providing a cost-effective benefit for final expenses such as funeral costs, credit card debt, and medical bills. As long as premiums are paid, this policy will not expire, and premiums will not change due to your age. [It also includes optional riders which provide accelerated death benefits for terminal conditions and "living benefits" (care for chronic conditions).]

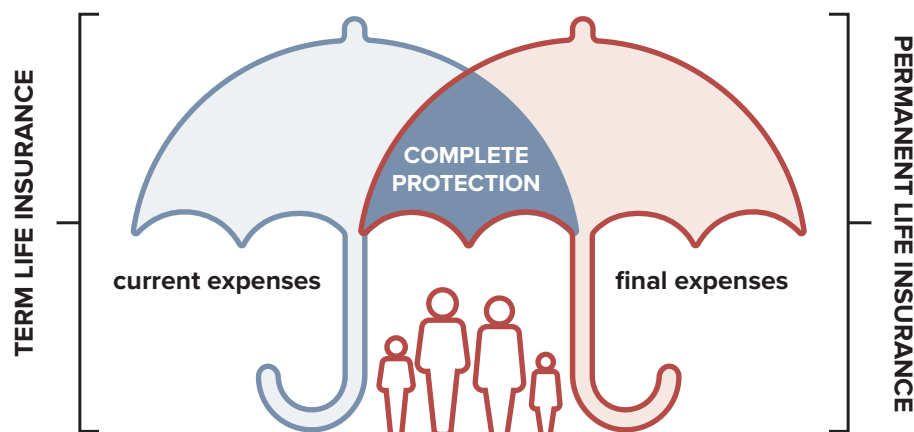
Plan Features

-  **Guaranteed Acceptance:** No physical exams are required to apply for coverage (although health questions may be asked).
-  **Family Coverage:** You can purchase coverage for yourself, your spouse, your children, [AND/OR YOUR GRANDCHILDREN.]
-  **Portable Coverage:** You can take your policy with you if you leave the company or retire.
-  **Coverage for Your Needs:** You can purchase the precise amount of coverage that is right for your needs.
-  **Policy Builds Cash Value:** As the policy builds cash value, you can eventually use it to make premium payments or to pay urgent expenses while you are still alive.

The premium cost for this benefit is determined by your age and the amount of coverage you elect. Locking in a lower premium now will help you save money in the future.

LIFE INSURANCE PLAN COMPARISON CHART

Basic Term Life	Supplemental Life	Permanent Life
The premiums are fully company paid	The premiums increase as you age	The premiums don't change
Replaces your income so that your family can cover items like mortgage, tuition, and household expenses	Replaces your income so that your family can cover items like mortgage, tuition, and household expenses	Pays for final expenses, such as funeral costs and nuisance debt such as credit cards
Coverage ends when you leave the company	You may have the option to change to an individual policy that you can continue	This is an individual policy that you can continue



Disability Insurance

Your ability to bring home a paycheck is your most valuable asset. We help you protect it.

If an injury or illness kept you out of work and prevented you from earning a paycheck, how would you cover your bills and other household expenses? Disability Insurance provides income protection, paying a portion of your salary that you can use to offset out-of-pocket expenses and make up for lost wages.



Did You Know?

It's estimated that **1 in 4** 20-year-olds will experience a disability for 90 days or more before they reach age 67.



Social Security Administration, Disability Insurance, Facts 2021

Short-Term Disability Insurance

Short-Term Disability Insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time.

[CLIENT] provides basic Short-Term Disability coverage at no cost to you and enrollment is automatic. After you are out of work for [ELIMINATION PERIOD] and declared disabled, you will receive [%] of your base earnings for up to [max. benefit period] weeks.

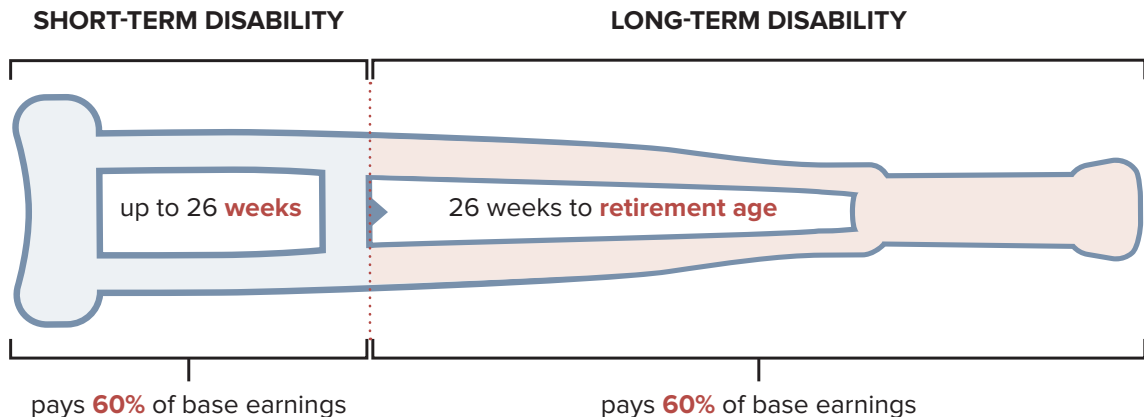
Voluntary Short-Term Disability Insurance

Depending on your household budget, you may need additional disability coverage. To help you increase your disability protection, [CLIENT] has negotiated a special rate that allows eligible employees to purchase additional Short-Term coverage at an affordable cost.

This voluntary coverage allows you to choose the amount of extra coverage you need. You can keep this policy if you leave [CLIENT].

Long-Term Disability Insurance

Long-Term Disability Insurance helps protect your finances when your disability continues beyond the period covered by the Short-Term Disability plan. [This benefit is also fully paid for by the company and enrollment is automatic.] The benefit is equal to [%] of your base monthly earnings to a maximum of [\$] per month. Benefits begin after [elimination period].



Identity Theft Insurance

Digital thieves constantly discover new ways to extract your personal information, open credit accounts in your name, sell your sensitive data on the dark web, and take over your financial accounts.

We offer comprehensive Identity Theft Insurance that monitors multiple gateways into your identity and credit, and alerts you of fraudulent activity.

Protection Services Include:

- Credit Reports and Monitoring
- Court Records Monitoring
- Bank Account Takeover Monitoring
- Criminal Bookings Monitoring
- Credit Application Monitoring
- Sex Offender Monitoring
- Real Time Authorization Notifications
- Change of Address Monitoring
- Child Social Security Number Monitoring
- Full Service Identity Restoration Services
- Social Security Number Trace

Ari had no idea someone had stolen their identity until they received an alert from their credit card company about a change to their login credentials.

Fortunately, they had Identity Theft Protection which caught the first signs of danger. It locked down all their accounts and instituted protocols to eliminate further threats to Ari's information and identity.



Did You Know?

A child's Social Security number gives ID thieves a fraudulent "clean slate."



Monitor your child's credit report as often as your own.

How Big Of An Issue Is Identity Theft?

1.4
MILLION

Reported identity theft incidents in 2020, versus 650,000+ in 2019

\$3.3
BILLION

Reported losses due to identity theft in 2020, increased from \$1.8B in 2019

40%

Account takeovers that happen in just one day

1.25
MILLION

Children who were victims of identity fraud in 2020

Additional Benefits

We offer a variety of additional benefits that give you options beyond health care and income protection.

Mental Health Benefits

Employee Assistance Program (EAP)

Balancing the demands of work, family, and personal needs can be challenging, especially during uncertain times. [CLIENT] knows how important it is to have access to support when you need it most. Our EAP is available at no cost to you and your family members and provides confidential counseling and resources to help you with concerns such as:

- Anxiety and depression
- Grief and loss
- Substance abuse
- Financial and legal concerns
- Relationship and family matters
- Parenting
- Work-related issues
- Child and elder care

Plan Features

- Provided at no cost to you and your household members
- Includes up to [#] counseling sessions
- Confidential services provided by licensed professionals
- Available 24/7/365

To access the EAP, call [XXX-XXX-XXXX] or visit [URL] (Username: [insert] / Password: [insert]).



Financial Benefits

401(k) Retirement Plan

Building a healthy financial future is just as important as taking care of your health needs today. Putting money aside for your future is easy with the 401(k) plan. And with contributions deducted before federal taxes are calculated, there is less of an impact to your take home pay than you might think.

Plan Features

- Save from [%] to [%] of your pay on a pre-tax basis through convenient payroll deductions.
- Reduce the amount of your current taxable income by the amount you contribute.
- You don't pay federal, and in most cases, state income taxes on any investment earnings as long as they remain in the plan.
- Choose how to invest your contributions among the plan's multiple investment options.
- [CLIENT] will match [\$] for each [\$] of the employee's contribution up to [\$].

Learn more by contacting [CARRIER] at [PHONE NUMBER] or [WEBSITE].

Tuition Assistance Program

The [CLIENT] Tuition Assistance Program is designed to assist employees in developing themselves for professional growth in their careers with the company.

For more information contact [INSERT CONTACT INFO].

Lifestyle Benefits

Auto/Home Insurance

This voluntary program is offered as a payroll deduction and convenience to employees. Depending on your individual circumstances, automobile and homeowners insurance may be discounted up to 10%. You are eligible to enroll in Auto and Home Insurance at any time throughout the year.

For more information visit [WEBSITE] or call [PHONE NUMBER].

Pet Insurance

Coverage for every member of the family. With Pet Insurance, you'll have peace of mind knowing you can get help with some of your pet's medical bills, including treatments, surgeries, lab fees, X-rays, prescriptions, and more.

To enroll visit [WEBSITE] or call [PHONE NUMBER].



"When Heidi, my miniature schnauzer, chased a porcupine under the porch, I was glad I had pet insurance."

Owning a pet is an investment. Like any investment, it should be protected. Pet Insurance paid for Heidi's exam, x-rays, and antibiotics. After all, when it comes to porcupines, it's a prickly situation if you're not protected.

Legal Insurance

Legal Insurance provides access to a network of participating attorneys for help with a wide range of legal matters, such as:

- Court Appearances
- Document Review and Preparation
- Debt Collection Defense
- Will Preparation
- Family Law
- Real Estate Matters

By purchasing Legal Insurance, you have a team of lawyers standing by instead of searching for advice on the internet.

For example, if you are purchasing your first home — lawyers are available to review all the pertinent documents, including the deed, and purchase agreement. They can even help with traffic tickets!

For more information visit [WEBSITE] or call [PHONE NUMBER].



NOTE: This statement is intended to summarize the benefits you receive from [CLIENT]. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources department.