



## Medical Benefits

### 4 Medical Plans Available through Aetna

- Managed Choice POS (OAMC)
- Elect Choice EPO (OA EPO)
- Open Choice PPO
- Maternity Program; Preventive Care Screenings; Behavioral Health Support; 24-hour nurse hotline
- Over-the-Counter Health Solution (OTCHS with CVS)



## Vision Benefits

### 1 Vision Plan available with MetLife/ Davis Vision

#### In-Network & Out-of-Network Benefits

- Davis Vision network of Providers
- Frame allowance up to \$175
- New frames every 12 months
- New contacts every 12 months
- Eye exams and lenses every 12 months with Standard Lens Enhancements



## Dental Benefits

### 2 Dental Plans available through Guardian

- Guardian Enhanced PPO Plan (Buy Up)
  - \$5,000 annual maximum per member
  - \$1,000 Lifetime max orthodontia
- Guardian Premium PPO Plan (High)
  - \$2,000 annual maximum per member
  - \$1,000 Lifetime max orthodontia
- Nationwide Coverage



## Difference Card

- Difference Card and Prestige are two separate companies
- The Difference Card provides a MasterCard funded by your employer
- Difference Card is a medical expense reimbursement plan to reduce your out-of-pocket expenses
- Can be used for deductible, copays and coinsurance payments (up to limits)



## Health Savings Account (HSA)

### Available through OPTUM Financial

- Allows you to save pre-tax dollars to put towards out-of-pocket medical, dental and vision expenses.
- Plan year 1/1 – 12/31
- Must be enrolled in a High-Deductible Health Plan (available for Plans 39 & 52)
- Easy to use Debit Card
- Pre-tax dollars
- Up to \$4,300 individual / \$8,550 family coverage
- Individuals 55 and older can contribute an additional \$1,000



## Stipends

- Home Office Stipend, Professional Development Stipend and Wellness Stipend all paid by Employer



## Flexible Spending Account (FSA)

### Available through OPTUM Financial

- Pre-tax funds deposited into your Health FSA may be used to pay for out-of-pocket medical, dental, and vision expenses
- Plan year 1/1 – 12/31
- Medical FSA available for Plans 23 & 28
- Limited FSA available for 39 & 52 (dental & vision only)
- Dependent Care
- Easy to use Debit Card
- Up to \$3,300 Health/\$5,000 Dep care
- Rollover up to \$660 maximum of your Health FSA



## Life Insurance

- \$50,000 Basic Life Insurance (Employer Paid)
- MetLife Supplemental Term Life Insurance (Voluntary)
- MassMutual Whole Life Insurance (Voluntary)



## Voluntary Benefits & Discount Programs

- UHC Accident, Critical Illness, Hospital Insurance
- Aflac Group Accident, Critical Illness and Hospital Indemnity
- MetLife Legal Plan
- LifeLock with Norton Identity Theft Protection
- MetLife Aura Identity & Fraud Protection
- HealthEquity Commuter Benefits
- MetLife Pet Insurance
- Monument Online Alcohol Therapy
- Motivity Care Caregiving Resources
- Farmers Home & Auto Discount Program
- PrestigePERKS Working Advantage Entertainment Discounts



## Disability & Family Leave

- Principal Short-Term Disability Insurance (available to full-time employees who do not have access to a Temporary Disability Benefit through the state in which they work). Employer paid
- Partially paid FMLA
- MetLife Voluntary Long- & Short-Term Disability
- Aflac Voluntary Short-Term Disability



## Financial Programs

- FinFit Financial Wellness Program
- Employer paid 401(k) Retirement Plan Contribution (3%)



## Commuter Benefits

- Pre-tax benefits through HealthEquity/WageWorks
- 2025 limits - \$325/mo. transit | \$325/mo. parking