

2027 EMPLOYEE BENEFITS



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This benefit summary describes the benefit plans available to you as an employee of [insert client name]. The details of these plans are contained in the official plan documents that have been provided to you by your employer, including some insurance contacts. This summary is meant only to cover the highlights of each plan. It does not contain all the details that are included in your summary plan description as described by the Employee Retirement Income Security Act (ERISA).

If there is ever a question about one of these plans, or if there is a conflict between the information in this summary and the formal language of the plan documents, the formal wording in the plan documents will govern. Please note that the benefits described in the summary may be changed at any time and do not represent a contractual obligation on the part of [insert client name].

PHARMACY



Pharmacy				
Retail 30-day supply	Tier 1	\$XX	\$XX	\$XX
	Tier 2	\$XX	\$XX	\$XX
	Tier 3	\$XX	\$XX	\$XX
	Tier 4	\$XX	\$XX	\$XX
Mail Order 90-day supply	Tier 1	\$XX	\$XX	\$XX
	Tier 2	\$XX	\$XX	\$XX
	Tier 3	\$XX	\$XX	\$XX
	Tier 4	\$XX	\$XX	\$XX

UNDERSTANDING YOUR PLAN OPTIONS

Plan 1 \$X (individual) / \$X (family) — Each family member has an individual deductible in addition to the overall family deductible. This means that, if an individual in the family reaches his or her deductible before the family deductible is reached, his or her services will be paid by the insurance company.

Plan 2 \$X (individual) / \$X (family) — Each family member has an individual deductible in addition to the overall family deductible. This means that, if an individual in the family reaches his or her deductible before the family deductible is reached, his or her services will be paid by the insurance company.

Plan 3: \$X (Individual coverage) / \$X (Family coverage) —All family members' out-of-pocket expenses count toward the family deductible until it is met. It doesn't matter if one person incurs all the expenses that meet the deductible or if two or more family members contribute toward meeting the family deductible.

TELEHEALTH BENEFITS

We've all been there—it's the middle of the night and you have a sick child or maybe you are trying to get an appointment with your primary care provider but the first appointment isn't for two weeks. Good news... there's an easier way! Telehealth is a convenient option for scheduling virtual doctor visits from your own home. With telehealth, you don't have to drive to the doctor's office or sit in a waiting room when you're sick—you can see your doctor from the comfort of your own bed or sofa.



With telehealth, you can schedule a virtual appointment with board-certified doctors and pediatricians who can diagnose, treat and prescribe most medications for minor medical conditions, such as:

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Constipation
- Diarrhea
- Earaches
- Fever
- Headache
- Infections
- Insect bites
- Joint aches
- Nausea
- Pink eye
- Rashes
- Respiratory infections
- Shingles
- Sinus infections
- Skin infections
- Sore throats
- Urinary tract infections

