



2021  
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].

## **BENEFIT ELIGIBILITY**

You and your eligible family members may participate in the 20XX employee benefits program if you're a regular, full-time employee working a minimum of 30 hours per week.

## **DEPENDENT ELIGIBILITY**

- Your legal spouse or domestic partner
- Children up to age 26\*
- A child under the age of 26 who is your natural child, stepchild, legally adopted child, or child for whom you have obtained legal guardianship
- Unmarried children of any age if totally disabled and claimed as a dependent on your federal income tax return (documentation of handicapped status must be provided)

## **NEW-HIRE ELIGIBILITY**

New hires can join the plan the (first of the month following date of hire). Spouses/domestic partners and dependent children of the employee are also eligible to participate in our benefit plans.

\*Enrolled children lose coverage when they turn 26 and will be mailed COBRA enrollment information.

Your medical plans will be offered through **[insert carrier name]**. Please review your Summary of Benefits and Coverage (SBC) for additional coverage information and full plan details.

Elections you make during Open Enrollment will be effective **[insert date]** and remain in effect until **[insert date]** unless you experience a qualifying life event.

## REGISTER ONLINE

Your connection to great healthcare is only a click away. Register for an online account at **[insert website]** so you can access time-saving tools, tips for healthy living, view lab results, choose a doctor, manage your EOBs, and more!



## DOWNLOAD THE MOBILE APP

With the **[insert carrier name]** mobile app, you've got the tools you need to manage your healthcare all from your smartphone.

The mobile app is available in the Apple and Google Play stores.

You may visit any medical provider you choose, but in-network providers offer the highest level of benefits and lower out-of-pocket costs. In-network providers charge members reduced, contracted rates instead of their typical fees. Providers outside the plan's network set their own rates, so you may be responsible for the difference if a provider's fees are above the Reasonable and Customary (R&C) limits.

