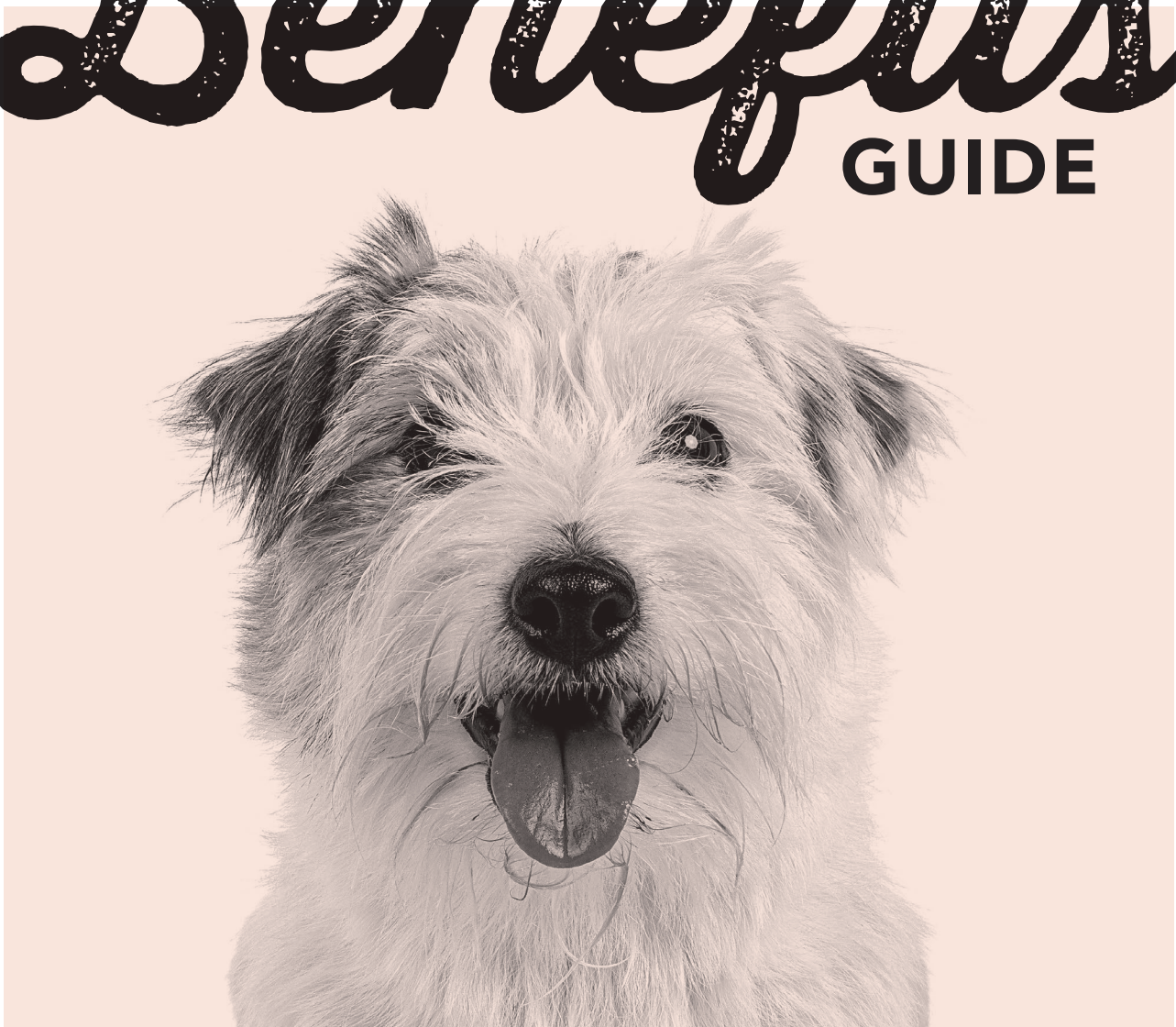


A PORTION OF THE SALE OF THIS BENEFITS GUIDE WILL BE DONATED TO THE HUMANE SOCIETY

2027 Benefits GUIDE



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2027 *Benefits* GUIDE



TABLE OF CONTENTS

Welcome!	3	Vision Plan	16
Eligibility.....	4	Life Insurance.....	17
Qualifying Life Event	5	Disability Coverage	18
Choose Your Medical Plan	6	Employee Assistance Program	19
Medical Plan Comparison	7	Voluntary Benefits	20
Pharmacy	8	Financial Security	24
Know Where to Go for Care.....	9	Health and Wellness Benefits	25
Understanding How Your Plan Works	10	Employee Contributions.....	26
Telehealth Benefits	11	How do I Enroll?.....	27
Health Savings Account (HSA).....	12	Benefits Definitions	28
Flexible Spending Account (FSA)	13	Important Contacts	30
Dental Plan	15		

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].



WELCOME!

We are committed to providing competitive benefit programs that are flexible enough to meet your individual needs. Our comprehensive benefits are carefully designed to give you the tools you need to keep you and your family healthy, provide financial protection in the event of unforeseen circumstances and help you build long-term security for.

Getting the most from your benefits is up to you. You know your family, your goals and your lifestyle best. This benefits guide was designed to answer some of the basic questions you may have about your benefits. Please take the time to review this guide to make sure you understand the benefits that are available to you and your family and be sure to act before the enrollment deadline.



Open Enrollment: Take Action! [insert date] – [insert date]

This Open Enrollment is an [active enrollment], meaning all employees must enroll to have benefits in the new plan year. If you do not enroll, your benefits will be waived beginning January 1, 20XX and you will not be able to enroll until the next Open Enrollment, unless you experience a Qualifying Life Event (QLE).



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.



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

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.

