

# VOLUNTARY BENEFITS

We provide the following benefits to supplement your core coverage. The company provides some benefits at no cost to you. For others, you pay the full cost.



## 401(K) RETIREMENT SAVINGS ACCOUNT: [CARRIER]

To help you save for the retirement of your dreams, we offer a 401(k) savings plan. You may contribute to your account via convenient, pre-tax payroll deductions. The company also matches your contributions. Your contributions, together with the company's contributions, may not exceed the annual IRS maximum amount (employees age 50 or older are eligible for catch-up contributions of \$6,000 in 2018).



## ACCIDENT INSURANCE: [CARRIER]

To protect yourself and your dependents from the financial fallout as a result of accident, injury or even death, you have the option to purchase voluntary accident insurance at discounted group rates. This benefit is paid for entirely by you.



## CRITICAL ILLNESS INSURANCE: [CARRIER]

To help cover out-of-pocket health care expenses related to certain critical illnesses, you have the option to purchase critical illness insurance at discounted group rates. You and your covered spouse and dependents will receive a lump-sum payment to help cover out-of-pocket expenses related to cancer, heart attacks, strokes, benign brain tumors, major organ failure and certain childhood conditions. The lump-sum payment will vary depending on your condition. For more details, refer to the Summary Plan Description (SPD). This benefit is paid for entirely by you.



## EMPLOYEE DISCOUNT PROGRAM: [CARRIER]

Gain access to discounts on a variety of brand-name products and services, from cars and computers to theaters and restaurants. Log on to [URL] for featured discounts.



## BEST DOCTORS SECOND OPINION PROGRAM: [CARRIER]

You and your family members do not have to face difficult medical decisions alone. Best Doctors will work with your health care provider to gather your medical history records and take the time to ask questions and review every aspect of your situation. They will then work with the best five percent of doctors in the country to provide you with answers, and to confirm or correct your diagnosis and treatment plan. This benefit is provided at no additional cost to medical plan participants.

To utilize Best Doctors, call 866-904-0910 or visit [www.bestdoctors.com/members](http://www.bestdoctors.com/members).



## CANCER INSURANCE: [CARRIER]

To help you with the added financial burden that comes from a cancer diagnosis, you may purchase cancer insurance to help you cover the cost of expenses that are not typically covered under our medical coverage. This may include:

- Out-of-pocket medical expenses
- Out-of-network specialists
- Experimental cancer treatment
- Travel and lodging when treatment is far from home
- Child care and household help
- Normal living expenses, such as your car payment, mortgage/rent and utility bills



## PET INSURANCE: [CARRIER]

Your pet is like family, and deserves to be covered as one. You have the option of purchasing voluntary pet insurance to help cover the costs associated with veterinary care. You'll also have access to discounted rates.



### CONCIERGE SERVICE: [CARRIER]

For all your benefits and HR-related questions and concerns, look no further than [NAME OF SERVICE]. Representatives can assist you with:

- General benefits and eligibility questions
- Benefit plan design questions
- ID card requests
- Problems with claims/carriers
- Understanding qualified life events (QLEs) and what documentation is needed as proof

You can contact [NAME OF SERVICE] at XXX-XXX-XXXX or [URL].



### HOSPITAL INDEMNITY INSURANCE: [CARRIER]

You have the option of enrolling in the hospital confinement indemnity plan to help cover the cost of out-of-pocket expenses associated with a hospital stay (such as transportation, meals and child care) that are not covered under our core medical coverage. This benefit provides a cash amount and is provided at an additional cost to you.



### LEGAL PLAN: [CARRIER]

In need of legal assistance? You have the option of enrolling in the Voluntary Legal Plan, which offers access to both in- and out-of-network attorneys who can assist you with a range of legal, family and real estate matters, including:

- Wills and trusts
- Matrimonial
- Real estate
- Debt collection
- Family matters

To enroll, go to [URL] or call XXX-XXX-XXXX. This benefit is paid for entirely by you.



### PATIENT CARE ADVOCACY AND REWARDS PROGRAM: [CARRIER]

Medical plan participants have access to this free, confidential advocacy service that can assist you and your dependents in using your benefits to help you better manage your health care costs. Advocates will be able to:

- Answer questions about your benefits and explain how to use them
- Answer questions about health care reform
- Explain and compare all of your medical plan options (e.g., your spouse's plan, Medicare, Medicaid and state Health Insurance Marketplaces)
- Help you find an in-network doctor or hospital
- Compare costs for medical procedures through different providers
- Resolve claims, appeals and billing issues

- Clarify the total out-of-pocket costs for services
- Assist with referrals and prior authorizations

You can also get rewarded for being a smart health care consumer. Call Patient Care seven days before you schedule a procedure (e.g., mammograms, MRIs, colonoscopies, etc.), and your advocate will provide a quality and cost comparison of up to three providers for your procedure. Choose one of the lower-cost options and you will be rewarded with 20 percent of the savings up to \$1,000!

To access this program, call 866-253-2273 or go to [www.patientcare4u.com](http://www.patientcare4u.com).



### TELADOC: [CARRIER]

With the Teladoc program, a U.S. board-certified doctor is just a call or click away. Whenever you're unable to visit the doctor's office or local health care clinic, use Teladoc to get quick medical advice on the phone, online or even on your mobile device. You'll then pay the applicable copay, just as you would for visiting the doctor's office in person. Whether you're on vacation or simply tied up at work, a Teladoc doctor can help.

Go to [www.teladoc.com/Enter](http://www.teladoc.com/Enter), click on "Set up account" and provide the required information. You can also call Teladoc for assistance at 800-Teladoc (800-835-2362). Once enrolled, you'll receive a welcome kit in the mail with further information, including steps on providing your medical history. Teladoc doctors will use this information to provide personalized medical care to you whenever, wherever.



### TELEHEALTH

Telehealth is a unique benefits package offered at no cost to all employees enrolled in medical coverage that is designed to help navigate the complex health care and insurance system. Telehealth is comprised of Teladoc (\$0 per consultation!), Health Advocate and eDocAmerica. You will receive a welcome kit in the near future if you enroll in medical coverage. Note that the welcome kit has language that states "Medical Discount Plan." Some states require that language.

Please be assured that there is no cost to use the program, including no cost for a Teladoc consultation. If you misplace your welcome kit, you can contact 855-647-6767 to request a replacement. There is a separate registration process for all three services, and registration instructions are included in the welcome kit for each benefit.



### **VOLUNTARY LONG-TERM DISABILITY (LTD) INSURANCE**

You have the option of purchasing voluntary LTD to help you maintain your standard of living if you're unable to earn a paycheck due to a disabling accident or extended illness. It pays a portion of your income to help cover essential living expenses such as food, clothing, utilities, your mortgage, car payments and more.



### **LONG-TERM CARE (LTC)**

You have the option of purchasing LTC insurance, which refers to a variety of services designed to help you perform the functions of day-to-day living to help you remain as independent as possible. Some LTC services provide assistance with day-to-day activities for people with a chronic illness or cognitive impairment, such as dementia. Others follow a period of rehabilitation for people who continue to require assistance to perform daily activities.

Because neither medical insurance nor Medicare are primarily designed to pay for these services, LTC can help provide a way for you to pay for this care. It can help you retain assets and income set aside for retirement, as well as remain independent by providing the money to allow you to decide where and how your care will be provided.



### **TRANSIT/COMMUTER BENEFIT**

The transit/commuter benefit allows you to use pre-tax dollars to pay for your commute (up to IRS annual limits), including qualified transit and parking expenses. Your transit/commuter benefit contributions are set aside pre-tax, before your federal and Social Security taxes are calculated, so your taxable income is reduced and you get to keep a greater portion of your paycheck. You can use this benefit to cover all types of commuting, including subway, bus, train, ferry, vanpool, bicycle and parking—even ride-sharing services!



### **WHOLE LIFE INSURANCE**

You have the option of purchasing whole life insurance to help your family prepare for the unexpected. In the event of your death, this benefit can help replace your family's loss of income, help with mortgage costs or educational needs—or leave a legacy for the next generation. Whole life offers level premiums and insurance protection for as long as you live. Whole life policies also build cash value over time that grows tax-deferred and can be used as savings. Or, it can be borrowed against if you need the money while you are alive.



### **IDENTITY THEFT INSURANCE: [CARRIER]**

Identity theft can be emotionally devastating and take years to resolve without help from an experienced professional. Replacing documents, cutting through red tape, and untangling fraud is daunting. But with help from [CARRIER]'s experienced team, available 24/7, restoration takes place quickly and effectively, giving customers peace of mind. This benefit is paid entirely by you.