

**OPEN ENROLLMENT**

**VOLUNTARY / ANCILLARY  
BENEFITS AT A GLANCE**

**2023**



**WORKSITE  
RESOURCES, LLC**

Prepared for :  
Albemarle  
Commission



# VOLUNTARY & ANCILLARY BENEFITS AT A GLANCE



This guide is intended to provide a summary of the benefit programs available to all benefit eligible employees. It is only an overview, to review specific plan brochures and plan documents for full program details, limitations and exclusions please request materials from our office.

## INSTRUCTIONS

Any employee who is not looking to make any changes does not have to complete any forms. For any employee who would like to add any coverages, we will provide a simple application in one of our open enrollment meetings.

### Application Instructions

1. Fill out every box at the top for applicant information.
2. Go through entire form and select the correct option for each line of coverage. **All prices are listed on provided enrollment form.**
3. If adding any family or dependent coverages please complete all of the dependent information.
4. Sign and date.

**\*\*\*If you would like to enroll in a Allstate Cancer, Accident or Individual Whole Life policy please be sure to complete a separate Allstate application.**

### Changes for the 07/01/2023 plan year

No Changes

# MET Vision



With your Vision Preferred Provider Organization Plan, you can:

·Go to any licensed vision specialist and receive coverage. Just remember your benefit dollars go further when you stay in network.

·Choose from a large network of ophthalmologists, optometrists and opticians, from private practices to retailers like Costco® Optical, Walmart, Sam's Club and Visionworks.

Type of Service (Once every 12 months)	In-Network	Out-of-Network
<u>Exams</u>	\$10 Copay	\$45
<u>Eyewear Frame</u>	Allowance \$100	Allowance \$55
<u>Standard corrective lenses</u>	\$0	See benefit summary
<u>Standard lens enhancements</u>	\$0	See benefit summary
<u>Contact lenses instead of eye glasses</u>		
Contact fitting & evaluation	Covered in full with max copay of \$60	See benefit summary
Elective lenses	Allowance \$100	Allowance \$80
Necessary lenses	Covered in full after eyewear copay	See benefit summary

# MET Dental



The Preferred Dentist Program was designed to help you get the dental care you need and help lower your costs. You get benefits for a wide range of covered services - both in and out of network. The goal is to deliver cost-effective protection for a healthier smile and a healthier you.

Coverage Type:	In-Network % of PDP Fee	Out-of-Network % of R&C Fee
Type A - Preventive	100%	100%
Type B - Basic Restorative	80%	80%
Type C - Major Restorative	50%	50%
<b>Deductible</b>		
Individual	\$75	\$75
Family	\$225	\$225
<b>Annual Maximum Benefit</b>		
Per Individual	\$1000	\$1000

### **Type A - Preventive**

- Oral Examinations - 2 in 12 months
- Full Mouth X-rays - 1 in 60 months Y4 Bitewing X-rays (Adult/Child) 1 in 12 months
- Prophylaxis - Cleanings 2 in 12 months
- Topical Fluoride Applications 1 in 12 mons - Up to age 14
- Sealants 1 in 60 months - Children to age 14

### **Type B - Basic Restorative**

- Space Maintainers No limit - Children up to age 14
- Amalgam and Composite Fillings - 1 in 24 months. All teeth
- Periodontal Maintenance - 2 in 1 year, includes 2 cleanings
- Oral Surgery (Simple Extractions)
- Oral Surgery (Surgical Extractions)
- Other Oral Surgery
- Emergency Palliative Treatment

### **Type C - Major Restorative**

- Crowns/Inlays/Onlays - 1 per tooth in 10 years
- Prefabricated Crowns - 1 per tooth in 10 years
- Repairs - 1 in 24 months
- Endodontics Root Canal - 1 per tooth in 24 months
- Periodontal Surgery - 1 in 36 months per quadrant
- Periodontal Scaling & Root Planning - 1 in 24 months per quadrant
- Bridges - 1 in 10 years
- Dentures - 1 in 10 years
- General Anesthesia
- Consultations - 1 in 12 months
- Implant Services - 1 service per tooth in 60 months - 1 repair per 12 months

# MET Disability



If anyone has ever missed an extended period of time at work you will know that money can get tight at home. Even though an employee is not working that doesn't mean bills don't have to get paid. A disability policy is a way to cover your bills in the even you miss work. The MET short and long term disability policy will pay 50-60% of your monthly salary. As long as your doctor tells you that your unable to work the policy will pay out its benefit.

	<b>Short Term Disability</b>	<b>Long Term Disability</b>
Coverage amount	60% of salary to maximum \$500/week	50% of salary to maximum \$3000/month
Maximum payment period: Maximum length of time you can receive disability benefits.	11 Weeks	Social Security Normal Retirement Age
Accident benefits begin: The length of time you must be disabled before benefits begin	Day 14	Day 90
Illness benefits begin: The length of time you must be disabled before benefits begin	Day 14	Day 90

# MET Basic Term Life / AD&D



Basic Term Life and Accident Death & Dismemberment is a benefit provided to all full time employees.

<b>Basic Life</b>	An amount equal to 1 times Your Basic Annual Earnings, rounded to the next higher \$1,000.
<b>Accidental Death &amp; Dismemberment</b>	An amount equal to Your Basic Life Insurance.
<b>Plan Maximum</b>	\$150,000
<b>Non-Medical Maximum</b>	\$150,000
<b>Age Reduction Formula (reduces by)</b>	Reduces by 35% at age 65, and to 50% of the original amount at age 70
<b>Dependent Life</b>	Spouse - \$5,000 Child - \$1,000
<b>Employee Contribution</b> <ul style="list-style-type: none"><li>• Basic Life</li><li>• AD&amp;D</li><li>• Dependent Life</li></ul>	0% 0% 100%

## Allstate Individual Whole Life

Individual Whole Life Insurance is a voluntary product available to all full time employees. With Individual Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

# Allstate Cancer



Receiving a cancer diagnosis can be one of life's most frightening events. Unfortunately, statistics show you probably know someone who has been in this situation.

With Cancer insurance from Allstate Benefits, you can rest a little easier. Our coverage pays you a cash benefit to help with the costs associated with treatments, to pay for daily living expenses – and more importantly – to empower you to seek the care you need.

## Here's How It Works

You choose the coverage that's right for you and your family. Our Cancer insurance pays cash benefits for cancer and 23 specified diseases to help with the cost of treatments and expenses as they happen. Benefits are paid directly to you unless otherwise assigned. With the cash benefits you can receive from this coverage, you may not need to use the funds from your Health Savings Account (HSA) for cancer or specified disease treatments and expenses.

## Benefit Amounts

### Hospital Confinement/Related Benefits

Continuous Hospital Confinement (daily)

#### Plan 1

\$200

#### Plan 2

\$300

### Radiation/Chemotherapy/Related Benefits

Radiation/Chemotherapy Up to  
for Cancer (every 12 months) Lifetime Max

#### Plan 1

\$10,000

\$50,000

#### Plan 2

\$15,000

\$75,000

### Surgery/Related Benefits

Surgery

#### Plan 1

\$3,000

#### Plan 2

\$4,500

### Additional Rider Benefits

Cancer Initial Diagnosis Level Benefit (1 time benefit)

#### Plan 1

\$2,000

#### Plan 2

\$4,000

Fixed Wellness Benefit

\$75

\$100

# Allstate Accident

Today, active lifestyles in or out of the home may result in bumps, bruises and sometimes breaks. Getting the right treatment can be vital to recovery, but it can also be expensive. And if an accident keeps you away from work during recovery, the financial worries can grow quickly.

Most major medical insurance plans only pay a portion of the bills. Our coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses.

## Here's How It Works

Our coverage pays you cash benefits that correspond with hospital confinements. Your plan may also include coverage for a variety of occurrences, such as dismemberment, dislocation or fracture, ambulance services, medical expenses, disability and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

## Benefit Amounts

Benefits are paid once per accident unless otherwise noted

### Base Policy Benefits

		<u>Plan 1</u>	<u>Plan 2</u>
Accidental Death or Dismemberment	Employee	\$20,000	\$30,000
	Spouse	\$10,000	\$15,000
	Children	\$5,000	\$7,500
Dislocation or Fracture	Employee	\$2,000	\$3,000
	Spouse	\$1,000	\$1,500
	Children	\$500	\$750
Hospital Confinement (pays daily)		\$100	\$150
Disability (pays monthly)		\$600	\$900
Medical Expenses (pays up to amount shown)		\$250	\$375
Ambulance Services	Ground	\$100	\$150
	Air	\$200	\$300

### Benefit Enhancement Rider

		<u>Plan 1</u>	<u>Plan 2</u>
Initial Hospitalization (per year)		\$1,000	\$1,000
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	Surgery	\$500	\$500
	Exploratory	\$150	\$150



**WORKSITE  
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# GET IN TOUCH

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