

# OPEN ENROLLMENT BENEFITS AT A GLANCE



**WORKSITE  
RESOURCES, LLC**

Prepared for :  
Albemarle Regional  
Health Services



## **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 Steve, Matt, or our office.

**PLEASE NOTE:** Starting on January 1, 2026 Flores will be ARHS's new FSA provider. More information and new FSA cards will be available to those who enroll in FSA as we get closer to the first of the year.

## **INSTRUCTIONS**

### **Enrollment Instructions**

- Login to Employee Navigator
- Select the benefits you desire
- Navigator will be open to select benefits

### **Basic Life Insurance**

For being a full-time employee ARHS provides you with \$20,000 of life insurance. ARHS also provides \$10,000 for your spouse and \$5,000 for a dependant child between the ages of 6 months -26.

# Guardian Dental

Please see benefit summary for more details.

<b>Coverage Type</b>	<b>In Network</b>	<b>Out of Network</b>
Preventive	100%	100%
Basic Restorative	80%	80%
Major Restorative	50%	50%
<b>Deductibles</b>		
Individual	\$25	\$25
Family	\$75 Max	\$75 Max
Annual Maximum Benefit	\$1000	\$1000



## Met Vision

Please see benefit summary for more details.

### **Type of Service**

Exams	\$10 Copay
Eyewear Frame	\$130 Allowance
Standard corrective lenses	\$25 Copay
Standard lens enhancements	\$25 Copay
Contact fitting & evaluation	Covered in full with max copay of \$60
Elective lenses	\$130 Allowance
Necessary lenses	Covered in full after eyewear copay

## MET Accident

Please see benefit summary for more details.

### **Some of your benefits include:**

Health Screening Benefit (1 time per calendar year)		<b><u>Off-Job-Coverage</u></b>
		\$75
Accidental Death or Dismemberment	Employee	\$50,000
	Spouse	\$25,000
	Children	\$10,000

Broken Bones, fractures, dislocations, burns, lacerations	Up to	\$10,000 (Per accident)
--	-------	----------------------------

Off-the-job only coverage

## MET Critical Illness

Please see benefit summary for more details.

### **Some of your benefits include:**

Health Screening Benefit (1 time per calendar year)	\$50
Benefits amount options	\$5,000, \$10,000, \$15,000, \$20,000, \$25,000

### **Some of your covered conditions:**

Heart attack, stroke, kidney failure, organ transplant

# Short & Long Term 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 event you miss work. The MET Life Short and Long Term Disability policy will pay 60% of your monthly salary up to \$1500 a week. As long as your doctor tells you that you are unable to work the policy will pay out its benefit.

	Short Term Disability	Long Term Disability
Coverage amount	60% of salary to maximum \$1500/week	60% of salary to maximum \$6000/month
Maximum payment period: Maximum length of time you can receive disability benefits.	24 Weeks	To age 65
Accident benefits begin: The length of time you must be disabled before benefits begin	Day 15	6 months
Illness benefits begin: The length of time you must be disabled before benefits begin	Day 15	6 months
Evidence of Insurability: A health statement requiring you to answer a few medical history questions.	Health Statement may be required	Health Statement may be required
Pre-existing conditions: A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 / 12 for new applicants	12 / 12 for new applicants

## TransElite Life Insurance

Please see benefit summary for more details.

TransElite Life Insurance is a voluntary product available to all full time employees. With TransElite Life Insurance from TransAmerica, 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.

Employee, spouse and children term rider policies are available.

Long term care rider included.

# TransAmerica Cancer



Please see benefit summary for more details.

## **Benefit Amounts**

### **Hospital Confinement/Related Benefits**

Continuous Hospital Confinement (daily)

#### **Plan 1**

\$100

#### **Plan 2**

\$200

### **Radiation/Chemotherapy/Related Benefits**

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

#### **Plan 1**

\$5,000

#### **Plan 2**

\$10,000

### **Surgery/Related Benefits**

Surgery Inpatient  
Outpatient

#### **Plan 1**

\$2,000

\$3,000

#### **Plan 2**

\$3,000

\$4,500

### **Additional Rider Benefits**

Cancer Initial Diagnosis Level Benefit (1 time benefit)  
Fixed Wellness Benefit

#### **Plan 1**

\$2,000

\$100

#### **Plan 2**

\$2,000

\$100

# U.S. Legal and ID Theft Insurance

Please see benefit summary for more details.

The features listed below are just a small sample of benefits that are covered under the U.S. Legal and ID theft protection plans. Please see Steve or Matt Worgan for a list of all benefits included in these plans.

Money Matters

Estate Planning

Civil Litigation

Traffic & Other Matters

Home & Real Estate

Family & Personal

Document Prep & Review

Identity Protection Features

# Flores Flexible Spending

Please see benefit summary for more details.

A healthcare FSA lets you use tax-free money to pay for eligible medical expenses. FSA's help members realize significant savings on healthcare cost. Don't think of it as money deducted from your paycheck- think of it as money added to your wallet.

IRS Annual Contribution Limit for 2026

\$3,400

# MET Pet Insurance

Please see benefit summary for more details.

## **Why choose MetLife Pet Insurance:**

- Flexible coverage with up to 100% reimbursement<sup>2</sup> and freedom to visit any U.S. licensed vet
- Available optional Preventive Care coverage<sup>3</sup>
- 24/7 access to Telehealth Concierge Services<sup>4</sup>
- Access to discounts and offers on pet care<sup>4</sup>
- MetLife Pet mobile app to submit and track claims and manage your pet's health and wellness



**WORKSITE  
RESOURCES**

# GET IN TOUCH

**Worksite Resources LLC  
PO Box 458  
Indian Trail, NC 28079**

**Steve Worgan  
Matt Worgan  
info@worksiteresourcesllc.com  
980-502-5162**

