

OPEN ENROLLMENT BENEFITS AT A GLANCE



**WORKSITE
RESOURCES, LLC**

Prepared for :

Pinnacle
Classical
Academy



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.

INSTRUCTIONS

Application Instructions

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

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 Negotiated 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%
Deductible		
Individual	\$0	\$0
Family	\$0	\$0
Annual Maximum Benefit		
Per Individual	\$1000	\$1000

Type A - Preventive

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

Type B - Basic Restorative

- Sealants 1 in 60 months - Children to age 16
- Space Maintainers No limit - Children up to age 14
- Amalgam and Composite Fillings - 1 in 24 months. All teeth
- Full Mouth X-rays - 1 in 60 months

Type C - Major Restorative

- Crowns/Inlays/Onlays - 1 per tooth in 10 years
- Prefabricated Crowns - 1 per tooth in 10 years
- Repairs - 1 in 12 months
- Root Canal - 1 per tooth per lifetime
- Periodontal Surgery - 1 in 60 months per quadrant
- Periodontal Maintenance - 4 period treatments in 1 calendar yr, includes 2 cleanings
- Fixed Bridges - 1 in 10 years
- Dentures (Rebases/Relines)- 1 in 36 months
- General Anesthesia
- Consultations - 1 in 12 months
- Implant Services - 1 per tooth position in 10 calendar years

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	Up to \$45 Allowance
<u>Eyewear Frame</u>	\$150 Allowance after \$25 Copay	Up to \$70 Allowance
<u>Standard corrective lenses</u>	\$25 Copay	Up to \$30 Allowance
<u>Standard lens enhancements</u>	\$25 Copay	Applied to the allowance for the applicable corrective lens
<u>Contact fitting & evaluation</u>	Covered in full with max copay of \$60	Applied to the allowance for the applicable corrective lens
<u>Elective lenses</u>	\$150 Allowance	Up to \$105 Allowance
<u>Necessary lenses</u>	Covered in full after eyewear copay	Up to \$210 Allowance

*If you choose an out-of-network provider, you will have increased out-of-pocket expenses, pay in full at time of service, and file a claim for reimbursement.

Short 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 Term Disability policy will pay 60% of your monthly salary up to \$1500 a week. As long as your doctor tells you that your unable to work the policy will pay out its benefit.

Coverage amount	60% of salary to maximum \$1500/week
Maximum payment period: Maximum length of time you can receive disability benefits.	26 Weeks
Accident benefits begin: The length of time you must be disabled before benefits begin	Day 8
Illness benefits begin: The length of time you must be disabled before benefits begin	Day 8
Evidence of Insurability: A health statement requiring you to answer a few medical history questions.	Health Statement may be required
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when applicant signs up for coverage during the initial enrollment period	We Guarantee Issue \$1500 in coverage.
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

MET Supplemental Term Life / AD&D



With MetLife's Supplemental Term Life insurance, your employer gives you the opportunity to buy valuable life insurance coverage for yourself, your spouse and your dependent children -- all at affordable group rates.

	<u>Employee</u>	<u>Spouse</u>	<u>Child</u>
Life Coverage	Increments of \$10,000	Increments of \$5,000	Flat amount: \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000
Non Medical Maxium	\$100,000	\$25,000	\$10,000
Overall Benefit Max	\$500,000	\$100,000	\$10,000
AD&D Coverage	Yes (benefit is the same as term life coverage)	Yes (benefit is the same as term life coverage)	Yes (benefit is the same as term life coverage)
AD&D Max	Same as Term life	Same as Term life	Same as Term life

TransAmerica 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 TransAmerica, 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.

Hospital Confinement/Related Benefits

Continuous Hospital Confinement (daily) \$100

Radiation/Chemotherapy/Related Benefits

Radiation/Chemotherapy Up to \$10,000
for Cancer (every 12 months)

Surgery/Related Benefits

Surgery Inpatient \$2,000
Outpatient \$3,000

Additional Rider Benefits

Initial Diagnosis (1 time benefit) \$3,000
Fixed Wellness Benefit \$100

MET Accident



MetLife Accident Insurance can supplement existing medical coverage and help provide financial support to pay for out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as they choose. Accident Insurance provides features that could be valuable to your employees, including:

- Portability through Continued Insurance with Premium Payment which gives employees the ability to keep their existing coverage when their employment status with the employer changes.[1]
- No coordination with other insurance benefits;
- Employees are paid a lump-sum benefit that they can use as they feel necessary;
- Employees and their families will have access to discounts or services that will provide them actionable tools and resources to help them navigate life's twists and turns

Some of your benefits include:

		<u>Low Plan</u>	<u>High Plan</u>
Health Screening Benefit (1 time per calendar year)		\$50	\$50
Accidental Death or Dismemberment	Employee	\$25,000	\$50,000
	Spouse	\$12,500	\$25,000
	Children	\$5,000	\$10,000
Broken Bones, fractures, dislocations, burns, lacerations	Up to	\$3,000	\$6,000
		(Per accident)	

On and Off-the-job coverage

MET Critical Illness

MetLife Critical Illness Insurance can supplement existing medical coverage and help provide financial support to pay for out-of-pocket expenses such as mortgage payments, college tuition, hiring household help, or treatment not covered by your medical plan. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as they choose. Critical Illness Insurance provides features that could be valuable to your employees, including:

- Eligibility for portability through the Continued Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.
- No coordination with other insurance benefits;
- Employees are paid a lump-sum benefit that they can use as they feel necessary.
- Employees and their families will have access to discounts or services that will provide them actionable tools and resources to help them navigate life's twists and turns

Covered Conditions

- Initial Benefit means the benefit that is payable for a covered condition the first time that it occurs while coverage is in effect. The Initial Benefit amount is expressed as a percentage of the elected Benefit Amount.
- Recurrence Benefit means the benefit that is payable for another occurrence of the same covered condition for which MetLife has already paid a benefit. The Recurrence Benefit amount is expressed as a percentage of the Initial Benefit amount.

Some of your benefits include:

Health Screening Benefit (1 time per calendar year)	\$50
Benefits amount options	\$10,000, \$20,000, or \$30,000

Some of your covered conditions:

Heart attack, stroke, kidney failure, organ transplant

TransElite Life Insurance

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.

MET Pet Insurance

No matter what unpredictable antics your furry family member gets into, your family isn't complete without them. With MetLife Pet Insurance,¹ you can feel confident that their health and your wallet are protected if you're faced with an unexpected trip to the vet.

Why choose MetLife Pet Insurance:

- Flexible coverage with up to 100% reimbursement² and freedom to visit any U.S. licensed vet
- Available optional Preventive Care coverage³
- 24/7 access to Telehealth Concierge Services⁴
- Access to discounts and offers on pet care⁴
- MetLife Pet mobile app to submit and track claims and manage your pet's health and wellness

What's Covered

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- x-rays and diagnostic tests

Coverage also includes

- hip dysplasia
- hereditary conditions
- congenital conditions
- chronic conditions
- alternative therapies
- holistic care
- and much more!

To get a quote or enroll, visit www.metlife.com/getpetquote or call 1-800-GET-MET8.

Or scan the QR code with your smartphone camera to get started.



Enter Company Name to Receive Discounts

MET Legal Services



The legal plan provides full coverage of attorney fees for the most common personal legal matters with no additional out-of-pocket cost to employees.

Money Matters	<ul style="list-style-type: none">• Debt Collection Defense• Identity Theft Defense• LifeStages Identity Restoration Services²	<ul style="list-style-type: none">• Negotiations with Creditors• Personal Bankruptcy• Promissory Notes	<ul style="list-style-type: none">• Tax Audit Representation• Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none">• Boundary & Title Disputes• Deeds• Eviction Defense• Foreclosure	<ul style="list-style-type: none">• Mortgages• Property Tax Assessments• Refinancing & Home Equity Loan• Sale or Purchase of Home	<ul style="list-style-type: none">• Security Deposit Assistance• Tenant Negotiations• Zoning Applications
Estate Planning	<ul style="list-style-type: none">• Codicils• Complex Wills• Healthcare Proxies• Living Wills	<ul style="list-style-type: none">• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	<ul style="list-style-type: none">• Revocable & Irrevocable Trusts• Simple Wills
Family & Personal	<ul style="list-style-type: none">• Adoption• Affidavits• Conservatorship• Demand Letters• Divorce (20 hours)• Garnishment Defense• Guardianship	<ul style="list-style-type: none">• Immigration Assistance• Juvenile Court Defense, Including Criminal Matters• Name Change• Parental Responsibility Matters• Personal Property Issues	<ul style="list-style-type: none">• Prenuptial Agreement• Protection from Domestic Violence• Review of ANY Personal Legal Document• School Hearings
Civil Lawsuits	<ul style="list-style-type: none">• Administrative Hearings• Civil Litigation Defense	<ul style="list-style-type: none">• Disputes Over Consumer Goods & Services• Incompetency Defense	<ul style="list-style-type: none">• Pet Liabilities• Small Claims Assistance
Elder-care Issues	Consultation & Document Review for Issues Related to Your Parents: <ul style="list-style-type: none">• Deeds• Leases	<ul style="list-style-type: none">• Medicaid• Medicare• Notes• Nursing Home Agreements	<ul style="list-style-type: none">• Powers of Attorney• Prescription Plans• Wills
Traffic & Other Matters	<ul style="list-style-type: none">• Defense of Traffic Tickets³• Driving Privileges Restoration	<ul style="list-style-type: none">• Habeas Corpus• License Suspension Due to DUI	<ul style="list-style-type: none">• Repossession

GET IN TOUCH

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