

**OPEN ENROLLMENT
BENEFITS AT A GLANCE**

2023



**WORKSITE
RESOURCES, LLC**

Prepared for :
Margate
Health &
Rehab



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 an application. For any employee who would like to add any coverages, we will provide an Allstate application in one of our open enrollment meetings.

Application Instructions

After enrollment meetings Steve and Matt will be available to help individuals enroll in offered benefits.

Changes for the 09/01/2023 plan year

No Changes

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
for Cancer (every 12 months)

Up to
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

Accidental Death or Dismemberment

Employee

Plan 1

\$20,000

Plan 2

\$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

Initial Hospitalization (per year)

Plan 1

\$1,000

Plan 2

\$1,000

Tendon, Ligament, Rotator Cuff

Surgery

\$500

\$500

or Knee Cartilage Surgery

Exploratory

\$150

\$150

Allstate 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 Allstate short term disability policy will pay a percentage of your monthly salary. As long as your doctor tells you that your unable to work the policy will pay out its benefit.

Details of Coverage For Short Term Disability Policy

- **Maximum Monthly Benefit** - Minimum \$400 up to a Maximum of \$5,000 (based on income)
- **Benefit Period** - Choose from 3, 6, 12 or 24 month benefit periods
- **Elimination Periods (number of days for injury and sickness)** - There are multiple options for your elimination period. Please see Steve or Matt for more details.

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.

GET IN TOUCH

Worksite Resources LLC
1811 Sardis Rd N
Suite 207
Charlotte, NC 28270

Steve Worgan
Matt Worgan
info@worksiteresourcesllc.com
980-262-2116