

OPEN ENROLLMENT BENEFITS AT A GLANCE



AppHealthCare
Caring for our Community



**WORKSITE
RESOURCES, LLC**

Prepared for :

Appalachian
District
Health



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 10/01/2025 - 10/31/2025

Basic Life Insurance

For being a full-time employee Appalachian District Health provides you with \$40,000 of life insurance.

Met Dental



Please see benefit summary for more details.

Coverage Type	In Network	Out of Network
Preventive	100%	100%
Basic Restorative	80%	80%
Major Restorative	50%	50%
Orthodontia	50%	50%
Deductibles		
Individual / Family	\$50 (Type B&C)	\$50 (Type B&C)
Annual Maximum Benefit	\$1000	\$1000
Orthodontia Life Time Max - Ortho applies to child only up to age 19		
Per individual	\$1000	\$1000

Met Vision

Please see benefit summary for more details.

Type of Service	Low Plan	High Plan
Exams	\$10 Copay	\$10 Copay
Eyewear Frame	\$130 Allowance	\$200 Allowance
Standard corrective lenses	\$0 Copay	\$0 Copay
Standard lens enhancements	\$0 Copay	\$0 Copay
Contact fitting & evaluation	Max copay of \$60	Max copay of \$60
Elective lenses	\$130 Allowance	\$200 Allowance

MET Accident

Please see benefit summary for more details.

Some of your benefits include:	Off-Job-Coverage
Health Screening Benefit (1 time per calendar year)	\$100
Accidental Death or Dismemberment	Employee \$25,000 Spouse \$12,500 Children \$5,000
Broken Bones, fractures, dislocations, burns, lacerations	Up to \$10,000 (Per accident)
24 Hour 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	\$15,000 or \$30,000
Some of your covered conditions:	
Heart attack, stroke, kidney failure, organ transplant, severe burn	

Met Life Short Term Disability



Please see benefit summary for more details.

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 \$825 a week. As long as your doctor tells you that you are unable to work the policy will pay out its benefit.

MET Supplemental Term Life / AD&D

Please see benefit summary for more details.

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.

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

Plan 2

\$3,000

\$3,000

\$4,500

Additional Rider Benefits

Cancer Initial Diagnosis Level Benefit (1 time benefit)

Plan 1

\$2,000

Plan 2

\$2,000

Fixed Wellness Benefit

\$100

\$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



Clarity 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

Clarity Dependent Care FSA

Please see benefit summary for more details.

A DCFSA lets you use tax-free money to pay for eligible dependent care expenses. A qualifying “dependent” may be a child under the age of 13, a disabled spouse, or an older parent in eldercare.

IRS Annual Contribution Limit for 2026

\$7,500

MET Pet Insurance

Please see benefit summary for more details.

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

GET IN TOUCH

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