

# OPEN ENROLLMENT BENEFITS AT A GLANCE



**WORKSITE  
RESOURCES, LLC**

Prepared for :

Jones  
County



## 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

### Basic Life Insurance

For being a full-time employee Jones County Health provides you with \$20,000 of life insurance.

# Met Dental



Please see benefit summary for more details.

| Coverage Type  | Low Plan        | High Plan       |
|--|-----------------|-----------------|
| Preventive   | 100%            | 100%            |
| Basic Restorative  | 80%             | 80%             |
| Major Restorative  | 50%             | 50%             |
| Orthodontia  | 50%             | 50%             |
| <b>Deductibles</b>   |                 |                 |
| Individual / Family  | \$50 (Type B&C) | \$50 (Type B&C) |
| Annual Maximum Benefit   | \$1500          | \$2500          |
| Orthodontia Life Time Max - Ortho applies to child only up to age 19 |                 |                 |
| Per individual   | \$1000          | \$2000          |

# Met Vision

Please see benefit summary for more details.

## **Type of Service**

|                              |  |
|------------------------------|--|
| Exams                        | \$15 Copay                             |
| Eyewear Frame                | \$150 Allowance                        |
| Standard corrective lenses   | \$15 Copay                             |
| Standard lens enhancements   | \$15 Copay                             |
| Contact fitting & evaluation | Covered in full with max copay of \$60 |
| Elective lenses              | \$150 Allowance                        |
| Necessary lenses             | Covered in full after eyewear copay    |

# 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)          |          | \$50                       |
| Accidental Death or Dismemberment                            | Employee | \$50,000                   |
|  | Spouse   | \$25,000                   |
|  | Children | \$10,000                   |
| Broken Bones, fractures, dislocations,<br>burns, lacerations | Up to    | \$10,000<br>(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 or \$20,000 |

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

Heart attack, stroke, kidney failure, organ transplant, severe burn

# Met Life 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 even you miss work. The MET Life Short and Long Term Disability policy will pay 50% 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  | 50% of salary to maximum \$1500/week   |
| Maximum payment period: Maximum length of time you can receive disability benefits.  | 25 Weeks                               |
| Accident benefits begin: The length of time you must be disabled before benefits begin   | Day 7                                  |
| Illness benefits begin: The length of time you must be disabled before benefits begin  | Day 7                                  |
| 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 Hospital Indemnity

Please see benefit summary for more details.

Some medical plans – like high deductible health plans – may not cover all expenses. Hospital Indemnity Insurance can help ease the financial impact of hospital admission, inpatient rehabilitation, hospital stays, and other costs your employees and eligible family members may incur by paying a lump sum benefit upon a qualifying event that your employees can use as they see fit.

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

|   |         |
|---|---------|
| Health Screening Benefit (1 time per calendar year) | \$50    |
| Hospital Confinement (15 days per year)             | \$200   |
| Hospital Admission (4 time(s) per year)             | \$1,000 |
| I CU Supplemental Admission                         | \$1,000 |

# **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.

## **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)

#### **Plan 1**

\$2,000

#### **Plan 2**

\$2,000

Fixed Wellness Benefit

\$100

\$100

## **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.

# **GET IN TOUCH**

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