











HEALTH	HEALTH INSURANCE 						
	Plan	Out-of-Network Coverage	HSA-Qualified	Annual Deductible (single)^	Deductible Applies To	Maximum Out-of-Pocket In-Network (single)^	Relative Cost
	EPO Premier			None	N/A	N/A	\$\$\$\$
	EPO Enhanced			\$1,000	Hospital, surgery	\$3,000	\$\$\$\$
	EPO Premier with HSA		✓	\$1,500	Everything	\$3,000	\$\$\$
	EPO Enhanced with HSA		✓	\$2,500	Everything	\$5,000	\$\$
	EPO Basic with HSA		✓	\$5,000	Everything	\$5,950	\$
	PPO Premier with HSA	✓	✓	\$3,500	Everything	\$5,950	\$\$
^Family deductible and out-of-pocket maximum typically 2X single							
DENTAL INSURANCE 							
Value	Covers preventive care and a portion of basic care; pays an annual maximum of \$750 per person.					\$	
Basic	Covers the above plus a portion of major care; pays an annual maximum of \$1,000 per person.					\$\$	
Enhanced	Covers the above plus a portion of orthodontia; pays an annual maximum of \$1,500 per person.					\$\$\$	
VISION INSURANCE 							
One plan available	Covers one eye exam per year, lenses/contacts every year, and frames every two years.						
WELLNESS 							
Wellness Program with Coach Options	Individualized online wellness program, with ability to have a registered nurse as a health coach and a home kit for important lab values.						
TELEMEDICINE 							
Call or Email a Doctor Anytime, 24/7	Contact licensed, on-call physicians (who can prescribe medicines) online or over the phone. Includes access to an online personal health manager.						
HEALTH SAVINGS ACCOUNT 							
Available with HSA-Qualified Health Plans	A personal account that lets you save and spend money tax-free for medical expenses. Savings roll over each year, and can be used for medical expenses into retirement. Savings over \$2,000 can be invested.						
FLEXIBLE SPENDING ACCOUNTS 							
Health Care	An account that lets you save and spend tax-free dollars for medical expenses. Money can only be used in current calendar year, and unused money is forfeited.						
Dependent Care	An account that lets you save and spend tax-free dollars for child or elder care expenses. Money can only be used in current calendar year, and unused money is forfeited.						
LIFE INSURANCE 							
Up to \$500,000	Affordable life insurance for you and your spouse and children. Pays a lump sum benefit.						
DISABILITY INSURANCE 							
Short-Term Disability	Pays you a percentage of your salary if you are unable to work due to disability, for up to 26 weeks.						
Long-Term Disability	Pays you a percentage of your salary if you are unable to work due to disability, up to age 65.						
PET INSURANCE 							
Plans Available by Type of Pet	Covers costs for pet accidents and illnesses, including vet visits, prescriptions, tests, and hospitalizations, with a \$50 copay per visit.						

HEALTH

MONEY

PROTECTION

Benefits may differ for employees who live in other states.