



Medical Benefits

9 Medical Plans Available through Oxford

- In-Network & Out-of-Network Benefits
- Oxford Freedom, Liberty & Metro Plans, UnitedHealthcare Choice Plus & Core Networks
- Oxford Sweat Equity Program
- UnitedHealthcare Rally Weight Loss Program
- UnitedHealthcare Peloton Program

7 Medical Plans Available through Aetna

- Maternity Program
- Preventive Care Screenings
- Behavioral Health Support



Vision Benefits

Available through UnitedHealthCare Vision

In-Network & Out-of-Network Benefits

- Eye exams and lenses every 12 months
- New frames every 24 months
 - Up to \$130 frame allowance then 30% discount on the overage
- New contacts every 12 months



Dental Benefits

4 Plans available through MetLife

- MetLife Enhanced PPO Plan
 - \$5,000 annual maximum per member
 - \$1,000 Lifetime max orthodontia
- MetLife Premium PPO Plan
 - \$2,000 annual maximum per member
 - \$1,000 Lifetime max orthodontia
- MetLife Standard PPO Plan
 - \$1,000 annual maximum per member
 - \$1,000 Lifetime max orthodontia
- MetLife DHMO Plan Only available in NY, NJ, CA and FL
 - No annual maximum per member
 - Scheduled copays
 - Must elect PCP



Flexible Spending Account (FSA)

Available through OPTUM Financial

- Health FSA/Dependent Care
- Easy to use Debit Card
- Pre-tax dollars
- Up to \$3,050 Health/\$5,000 Dep care
- Rollover up to \$610 maximum of your Health FSA



Life Insurance – Employer Paid

- \$10,000 Basic Life Insurance and AD&D
- MetLife Supplemental Term Life Insurance (Voluntary)
- MassMutual Whole Life Insurance (Voluntary)



Voluntary Benefits & Discount Programs

- United Health Care Critical Illness, Accident Insurance, Hospital
- Aflac Personal Accident, Personal Disability, Cancer Protection, Hospital
- MetLife Legal Plan
- LifeLock with Norton Identity Theft Protection
- HealthEquity/WageWorks Commuter Benefits
- Nationwide Pet Insurance
- Farmers Home & Auto Discount Program
- Plum Benefits & Working Advantage Discounts



Financial Programs

- 403B Retirement Plan Services through MetLife
- Optum Bank Health Savings Account (HSA)