



# Benefits-at-a-Glance



## Medical, Vision, and Dental



Choose the medical plan that's right for you:

- HSA** High Deductible Health Plan (HDHP) \*
- FSA** HealthKeepers POS 80/20 \*\*

Additional coverage and savings:

- Anthem Blue View Vision (included with medical plan)
- Dental Coverage
- SPS Health Pharmacy savings
- Health Savings Account (w/ HDHP)

Contact the Finance Department for help with your Anthem coverage and pharmacy benefits.

## Voluntary Benefits

**HealthEquity Flexible Spending Accounts**



Healthcare and Dependent Care FSAs let you use tax-free money to pay for your family's eligible medical and dependent care expenses, potentially saving you more than \$500 per year.

See how much you can save: [healthequity.com/learn](http://healthequity.com/learn)

**Allstate New! Cancer Insurance**



Nearly one-half of adults will be diagnosed with cancer during their lifetime<sup>1</sup>.

This policy pays cash benefits after a diagnosis of cancer or one of 29 other specified diseases.

<sup>1</sup> Cancer Statistics - NCI



Portable at the same rate!

No Health Questions!\*

**Aflac New! Hospital Indemnity Insurance**



Protect yourself from medical bill copays and deductibles with Hospital Indemnity.

Hospital Indemnity pays cash benefits directly to you to help cover gaps left by major medical. There is no waiting period.

No Pre-Existing Condition Limitations!



Portable at the same rate!

No Health Questions!\*

**Aflac New! Accident Insurance**



Just because an accident can change your health, doesn't mean it should change your lifestyle too.

Protect yourself from the unexpected with Accident Insurance. Benefits are paid directly to you, regardless of any other medical insurance!



Portable at the same rate!

No Health Questions!\*

**Aflac New! Group Critical Illness Insurance**

Pays lump-sum benefits for a covered diagnosis of Cancer, Heart Attack, Stroke, Type 1 & 2 Diabetes, & more.



Portable at the same rate!

No Health Questions!\*

**Aflac New! HealthAdvocate™**

Health Advocacy & Medical Bill Saver value-added benefits included when enrolled in one of Aflac's valuable group plans.

**HSA** \*With this coverage you can contribute to a Health Savings Account.

**FSA** \*\*With this coverage you can contribute to a Flexible Spending Account.

\*Speak with benefits counselor for plan limits.

**CHUBB®** *New!*  
**Life Insurance with Long-Term Care**



Up to 3x the face value available for Long-Term Care  
 Premiums do not increase due to age  
 Paid-up benefits begin to accrue after 10 years  
 Terminal Illness Benefit  
 Spouse and children coverage available

**Maximize Death Benefit**

Total Death Benefit \$100,000

**Split Your Benefit**

Death Benefits \$48,000  
 LTC Benefits \$52,000

\$100,000 Total Death and LTC Benefits

**Maximize Your Benefit**

Accelerated LTC Benefit  
 ↓ 25 Months  
 \$100,000

Extended LTC Benefit  
 ↓ 50 Months  
 \$200,000

Total LTC Benefit  
 ↓ 75 Months  
 \$300,000

Portable at the same rate!

**No Health Questions for employees up to \$150,000 Life Insurance with \$450,000 Long Term Care \***

**R LEGAL RESOURCES** **Legal Plan**

A legal plan protects you and your family from the high cost of attorney fees. The plan covers 100% of the attorney fees for fully covered services including:

- Estate Planning & Wills
- Traffic Violations
- Real Estate and Credit Protection
- Family Law and so much more...

Portability Options

**R LEGAL RESOURCES** **Identity Theft Protection**

**Monitor - Control - Alert - Resolve**

Keep your identity secure. Early warnings allow you to take action fast.

You are in control to improve your credit score and protect personal data.

\$1 Million in identity theft insurance.

Portability Options

**SuperiorVision™** **Vision Insurance**

Large provider network.

Designed to supplement your Anthem Blue View Vision. Covers routine eye exams, frames & lenses, or contact lenses up to the plan maximum.

Discounts on Laser vision correction (LASIK).

**Pre-Tax**  
 COBRA Eligible

**Lincoln Financial Group** *New!*  
**Disability Insurance**

Eligibility: full-time and permanent part-time working a minimum of 20 hours per week.

Helps maintain financial stability when you are sick or injured by replacing a portion of your income.

*New for maternity:* Pays a 12-week benefit

**No Health Questions!\***

Portability Options

**Approximately 41% of adults have health care debt.**

*Your benefits program can significantly help safeguard your wallet and reduce stress.*

Framework for Medical Debt Protection | Commonwealth Fund



SCAN ME

Voluntary Benefits

**Important Note & Disclaimer:**

This is neither an insurance contract nor a summary plan description. Only your actual policy provisions will prevail.

*\*Speak with benefits counselor for plan limits.*



SCAN ME

Core Benefits

[pierceins.com/spsk12/](http://pierceins.com/spsk12/)

[spshealth.spsk12.net](http://spshealth.spsk12.net)