

**AMERILIFE**<sup>®</sup>  
BENEFITS

Benefits  
Direct

**Ottawa USD 290**

# Welcome to **Open Enrollment**

**Plan Year: 2022 - 2023**



# PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY

Ottawa USD 290 strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Open Enrollment Guide.

Open enrollment is a short period each year when you can make changes to your benefits. This guide will outline all of the different benefits Ottawa USD 290 offers, so you can identify which offerings are best for you and your family.

Elections you make during open enrollment will be effective based on products. Medical, Dental & Vision will be effective 10/01/22 and all other products will be effective 09/01/22. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to Benefits Direct or the Ottawa office.

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## OUR BENEFITS PARTNER

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For over 50 years, Benefits Direct has serviced the insurance needs of public school systems, employees, and retirees. The primary focus of the agency is serving the needs of school system employees. The name “Benefits Direct” has become an icon within public school systems across the state. We have built the respect of our clients and the carriers we represent, as well as our competition in our market.

Our objective at Benefits Direct is to be recognized as the best, in each and every area in which we do business, and to provide our best advice, products, and services. We continue to be sensitive to our clients’ needs and make the satisfaction of those needs our most important job. We inform our clients of developments in our constantly changing marketplace. Service is our main priority each and every day. Our administrative office staff and field professionals are well-trained, experienced, competent, and courteous.

Benefits Direct strives to provide cost-effective programs for a diverse group of businesses, professionals, educators, and individuals. Our mission is to effectively meet each client’s financial and insurance goals through our firm’s relationship with major carriers.

***For help or assistance, we are always just a phone call or email away!***

**Telephone:** (833) 703 - 9078

**Email:** [customersupport@amerilifebenefits.com](mailto:customersupport@amerilifebenefits.com)

**Website:** <https://benefits-direct.com/ottawa290/>

*The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by your employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.*



# ENROLLMENT FAQ

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## Who is eligible?

All employees working 30 hours or more a week are eligible for Medical Insurance. To be eligible for all other benefits employees must work 20 hours or more a week

## How to Enroll

\*This year is an active enrollment which means **ALL** employees **MUST** enroll even if they wish to waive all products. You will have two methods of enrollment this year.

### Option 1: Online Self-Enrollment:

- Please visit the benefits portal at <https://benefits-direct.com/ottawa290/>
- Explore the portal and its pages to learn more about the benefits offered to you!
- Click on “How to Enroll” in the menu bar
- Follow the instructions in the self-enroll section and complete your enrollment

### Option 2: Benefit Counselor Call Center Enrollment:

- Please visit the benefits portal at <https://benefits-direct.com/ottawa290/>
- Explore the portal and its pages to learn more about the benefits offered to you!
- Click on “How to Enroll” in the menu bar
- Click the link to book an appointment for a Counselor to call you to complete enrollment

## When to Enroll

**Open Enrollment Dates: August 1<sup>st</sup> – August 12<sup>th</sup>**

### Option 1: Online Self-Enrollment:

- If you want to Self-Enroll, it will be available during Open Enrollment

### Option 2: Benefit Counselor Call Center Enrollment:

- If you want to speak to a counselor set your appointment **BEFORE** August 4<sup>th</sup> to ensure counselor availability

## How to Make Changes

Unless you experience a life-changing qualifying event, you **cannot** make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child’s dependent status
- Death of a spouse, child or other qualified dependent
- Change in your dependent status (Turning 26 and leaving parents’ insurance)
- Change in employment status or a change in coverage under another employer-sponsored plan



# CARRIER CONTACT INFORMATION

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If you have any questions regarding your benefits, please review your benefit portal here <https://benefits-direct.com/ottawa290/> or reach out to the appropriate carrier listed below.

## Medical

Blue Cross & Blue Shield of KS  
Website <https://www.bcbsks.com/>  
Phone # 800 - 432 - 3990

## Dental

Delta Dental  
Website <https://deltadentalks.com/>  
Phone # 800 - 234 - 3375

## Vision

VSP  
Website <https://www.vsp.com/>  
Phone # 800 - 877 - 7195

## Flexible Spending Accounts

Flex Made Easy  
Website <https://flexmadeeasy.com/>  
Phone # 855 - 615 - 3679

## Voluntary Life

One America  
Group # 616950  
Website <https://www.oneamerica.com/>  
Phone # 800 - 553 - 5318

## Legal Protection

Metlaw  
Group # 094/0037  
Website <https://info.legalplans.com/Home/>  
Enter access code: LEGAL  
Phone # 800 - 821 - 6400

## Health Savings Accounts

Further  
Website <https://hellofurther.com/>  
Phone # 800 - 859 - 2144

## Accident

Prosperity  
Group # 10056  
Website <https://www.prosperitylife.com/>  
Phone # 800 - 848 - 5433

## Critical Illness

Prosperity  
Group # 10056  
Website <https://www.prosperitylife.com/>  
Phone # 800 - 848 - 5433

## Hospital Indemnity

Reliance  
Group # 000288  
Website <https://www.reliancestandard.com/home/>  
Phone # 866 - 375 - 0775

## Permanent Life

Trustmark ULE  
Group # 0525300000\_1/ 8393  
Website <https://www.trustmarkbenefits.com/>  
Phone # 847 - 615 - 1500

## ID Protection

ID Force  
Group # 650  
Website <https://www.identityforce.com/>  
Phone # 800 - 295 - 0136



# HEALTH INSURANCE



**Provider:** BCBS of KS

**Network:** Blue Choice

Employee must work 30 hours of more per week to qualify for enrollment. As an employee of Ottawa USD 290 you have the choice between four medical plan options through Blue Cross Blue Shield of KS. BCBS works to empower their members and help them live active and rewarding lives. You can cover yourself and eligible dependents with a health plan through your employer. Eligible children can be covered until they turn 26 years old.

## Find a Doctor or Hospital

 [bcbsks.com](http://bcbsks.com)

With 99% of doctors and 100% of hospitals within our service area in Kansas, you have the flexibility to choose the doctor, hospital and pharmacy you want. Plus, you'll have access to our discounted medical costs with all participating providers.

## Connect with BCBS

 Questions? You can call BCBS directly at 800 - 432 - 3990

Stay informed, maximize your health benefits and help BCBSKS go paperless. Text BCBSKS to 73529.

**The following pages provide a brief overview of the four health plans offered by your employer.**

<b>Member Pays:</b>	
<b>Deductible</b> (per group anniversary benefit period)	
Option A	\$1,500 individual / \$3,000 two persons / \$3,500 three or more persons
Option B	\$2,000 individual / \$4,000 two persons / \$5,000 three or more persons
Option C	\$2,500 individual / \$5,000 two persons / \$6,500 three or more persons
Option D	\$5,000 individual / \$10,000 two or more persons
<b>Coinsurance</b> (Member portion for most services)	
Option A, B & C	20% of allowed amounts after deductible has been met
Option D	0% of allowed amounts after deductible has been met
<b>Coinsurance Maximum</b>	
Option A	\$1,000 individual / \$2,000 two persons / \$3,000 three or more persons
Option B	\$1,500 individual / \$3,000 two persons / \$4,500 three or more persons
Option C	\$2,000 individual / \$4,000 two persons / \$6,000 three or more persons
Option D	Not Applicable
<b>Annual Out of Pocket Maximum</b>	
(includes copays, deductible and coinsurance) All Options	\$6,350 individual / \$12,700 two-or-more persons After the annual out-of-pocket amount has been reached (deductible/coinsurance/copays), eligible benefits will be paid at 100% of the allowed amount for the remainder of the benefit period.
<b>Doctor's Office Visits</b>	
<b>Home and Office Visits</b>	
Option A, B & C	\$35 office visit copay
Option D	Deductible/Coinsurance
<b>Preventive Care As defined by ACA</b>	Paid at 100% of the allowable charge. Some of the services include: Routine screenings, Immunizations, Well-women visits/screenings, Contraceptives

*\*Please note these pages are a brief overview of coverage. It does not list all benefits, nor does it list exclusions and limitations. Please refer to your benefit portal for more information.*



# HEALTH INSURANCE



Prescription Drugs & Mail Order	
Option A, B & C	ResultsRx BlueRx Card Generic \$15 per 30 days, *ESN \$30 per 31-90 Days Preferred Brand - \$50 per 30 days, *ESN \$100 per 31-60 days, \$150 per 61-90 days Non-Preferred Brand - \$75 per 30 days, *ESN \$150 per 31-60 days, \$225 per 61-90 days Mail Order 2.5 Times Co-pays Preferred Specialty - \$150 per 30 days, Prime Therapeutics Exclusive Specialty Network Non-Preferred Specialty - 20% to \$1,000 per 30 days, Prime Therapeutics Exclusive Specialty Network *ESN (Extended Supply Network Pharmacy)
Option D	ResultsRx BlueRx Card, AFTER Deductible Generic \$15 per 30 days, *ESN \$30 per 31-90 Days Preferred Brand - \$50 per 30 days, *ESN \$100 per 31-60 days, \$150 per 61-90 days Non-Preferred Brand - \$75 per 30 days, *ESN \$150 per 31-60 days, \$225 per 61-90 days Mail Order 2.5 Times Co-pays Preferred Specialty - \$150 per 30 days, Prime Therapeutics Exclusive Specialty Network Non-Preferred Specialty - 20% to \$250 per 30 days, Prime Therapeutics Exclusive Specialty Network *ESN (Extended Supply Network Pharmacy)
Medical Services	
Emergency Medical Transportation	Subject to deductible/coinsurance
Inpatient Surgery Physician / Surgical	Subject to deductible/coinsurance
Inpatient Facility Fee	Subject to deductible/coinsurance
Outpatient Surgery Physician Surgical	Subject to deductible/coinsurance
Outpatient Lab and Radiology	
Option A B & C	Pays at 100% to a combined maximum of \$300 for each covered person, each benefit period then subject to deductible/coinsurance
Option D	subject to deductible/coinsurance
Emergency Room	subject to deductible/coinsurance
Accidental Injury Services	subject to deductible/coinsurance
Recovery Special Needs	
Outpatient Rehabilitation	subject to deductible/coinsurance
Hospice	subject to deductible/coinsurance
Home Health Care	subject to deductible/coinsurance
Mental Health	
In patient Services Requires pre-admission certification from New Directions Behavioral Health at 1-800-952-5906	subject to deductible/coinsurance
Outpatient Services	
Option A B & C	\$35 office visit copay
Option D	Deductible/Coinsurance
Other	
Maximum Lifetime Benefits	Unlimited



# HEALTH INSURANCE



## YOUR COST IN 2022

*Monthly deductions for medical are listed below for eligible employees.*

Employee Share of Monthly Payroll Deduction				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
<b>Option A</b>	\$262.00	\$842.00	\$828.00	\$1,414.00
<b>Option B</b>	\$184.00	\$702.00	\$688.00	\$1,214.00
<b>Option C</b>	\$155.00	\$650.00	\$639.00	\$1,141.00
<b>Option D</b>	\$27.00	\$422.00	\$414.00	\$814.00

For more information on your medical plan options please visit <https://benefits-direct.com/ottawa290/medical/>

The district pays \$480 toward premium when enrolled in one of the district's plans.





# HEALTH SAVINGS ACCOUNT

**Provider:** Further (Formerly Select Account)

## Medical Plan Option D Enrollees are the only employees eligible for an HSA

A health savings account (HSA) is a tax-advantaged savings account that you can use for medical expenses. It is paired with a qualifying health insurance plan; typically, a high deductible health plan (HDHP). An HDHP is a plan that offers lower monthly premiums in exchange for a higher deductible (the amount you pay out of pocket before insurance kicks in).

### Why an HSA?

There are several benefits of an HSA, including:

- Your payroll contributions are made with pretax dollars, which may help lower your tax bill.
- The funds in your account do not expire at the end of the year. You can keep them as long as you want to.
- The funds in your account are yours to keep even if you change jobs.
- Using the account is easy. Most HSAs will issue a debit card to you. If you use the debit card to immediately pay for your eligible medical expenses, you won't have to go through a reimbursement process.

Health care costs have escalated at a rapid rate over the past decade. The combination of a lower monthly premium payment and an HSA account--designed to help people pay for health care expenses with significant tax savings--is an ideal way to save and pay for health care needs now and in the future.

### More flexibility and control

In a traditional health plan, the insurer sets limits for what is covered under the premium. The HSA, in contrast, can be used for a wide range of expenses, limited only by legislation and IRS guidelines. However, it is your responsibility to:

- Ensure that you use your funds for eligible expenses.
- Retain documentation (receipts, prescriptions, etc) about your purchases. These will be necessary in the event that you are audited by the IRS.

### Contribution Limits

Please keep in mind that the federal government sets limits on how much you can contribute to an HSA in a tax calendar year.

The table below displays the current HSA contribution limits. Current contribution information can be found on the U.S. Department of Treasury website at [treas.gov](https://treas.gov).

Tax Year	Individual Coverage Limits	Family Coverage Limits
<b>2021</b>	\$3,600	\$7,200
<b>2022</b>	\$3,650	\$7,300

\*Once age 55, members can contribute an additional \$1,000 towards their HSA (either individual and family coverage).

For more information on your hsa option please visit <https://benefits-direct.com/ottawa290/health-savings-account/>



# DENTAL INSURANCE



**Provider:** Delta Dental

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

**The following pages outline some of your dental plan benefits.**

Benefit % Paid			Services	
Delta Dental PPO	Delta Dental Premier	Out of Network	<b>Diagnostic &amp; Preventive (Not subject to deductible)</b>	
100%	100%	100%	Diagnostic:	Includes the following procedures necessary to evaluate existing dental conditions and the dental care required: <ul style="list-style-type: none"> <li>• Oral Evaluations – 2 times each contract year</li> <li>• Bitewing x rays – 2 times each contract year for dependents under age 18 and once each 12 months for adults age 18 and over</li> <li>• Fill mouth or panoramic x-rays – once every 5 years</li> </ul>
100%	100%	100%	Preventive:	Provides for the following <ul style="list-style-type: none"> <li>• Routine Cleanings – 2 times each contract year</li> <li>• Topical Fluoride – 2 times each Contract Year for dependent children under age 19</li> <li>• Space Maintainers – for Dependent Children under age 14 and only for early loss of baby molars</li> <li>• Sealants – once each tooth per lifetime for dependent children under age 16 when applied only to adult molars with no decay or fillings on the chewing surface and intact</li> </ul>
			<b>Basic (subject to deductible)</b>	
80%	80%	80%	Ancillary:	Provides for one emergency/limited exam per Contract Year by the Dentist for the relief of pain.
80%	80%	80%	Oral Surgery:	Provides for removal of teeth including pre and post-operative care, preparation of the mouth for dentures, removal of the vertical band of thin tissue that connects the tongue to the bottom of the mouth, removal of the tissue that attaches the lips to the gum above the top front two teeth, removal of tissue that connects the gums to the insides of the cheeks, and removal of a piece of tissue from a lesion and sent to the lab for testing
80%	80%	80%	Regular Restorative:	Provides silver fillings; resin (white) fillings on all teeth; and stainless-steel crowns for Dependents under age 12.
80%	80%	80%	Endodontics:	Includes root canal treatments. When covered, payment for the initial root canal therapy is limited to one per lifetime, per tooth; payment for the retreatment of a root canal is limited to once per 24 months, per tooth.
80%	80%	80%	Periodontics:	a. Includes procedures for the treatment of diseases of the gums and bones. Periodontal cleaning, including evaluation, is counted toward the frequency limitation for regular cleanings.
80%	80%	80%		b. Surgical periodontal procedures.



# DENTAL INSURANCE



Benefit % Paid			Services	
Delta Dental PPO	Delta Dental Premier	Out of Network	<b>Major (subject to deductible)</b>	
50%	50%	50%	Special Restorative	When teeth cannot be restored with a filling, provides for individual crowns.
50%	50%	50%	Prosthodontics	a. Includes bridges, partial and complete dentures
50%	50%	50%		b. Repairs and adjustments of bridges and dentures
			<b>Orthodontics (subject to deductible)</b>	
50%	50%	50%	Orthodontics (Braces):	*Includes orthodontic appliances and treatment, interceptive and corrective, for Dependent Children under age 19.

Maximum & Deductible Information	
Maximum Benefit per person	<ul style="list-style-type: none"> <li>The Maximum Benefit for all Covered Services for each Enrollee in any one Contract Year is One Thousand Five Hundred Dollars (\$1,500.00).</li> <li>The Maximum Benefit for covered orthodontics procedures for each Enrollee is One Thousand Dollars (\$1,000.00) during such Enrollee's lifetime. Payment for Orthodontic Services shall be included in determining the Maximum Benefit for each Contract Year.</li> </ul> <p>*Orthodontic Services are not a Covered Service if the Enrollee is a new hire re-hire or added to the group dental program due to a qualifying event with Orthodontic Services already in progress.</p>
Deductible Limitations	Coverage for Diagnostic and Preventive Services are not subject to the Deductible. For all other Covered Services, the Contract Year Deductible is: \$50x3.
Eligible Children	Children are eligible for coverage to age 26.

\*Please note this is a brief overview of coverage. It does not list all benefits, nor does it list exclusions and limitations. Please refer to your Evidence of Coverage or Summary Plan Description for list of benefit limitations and exclusions.

## YOUR COST IN 2022

**Monthly deductions for dental are listed below for eligible employees.**

Employee Monthly Payroll Deduction				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
<b>Dental Insurance</b>	\$33.33	\$76.61	\$79.81	\$119.87

For more information on your dental insurance please visit <https://benefits-direct.com/ottawa290/dental-insurance/>





# VISION INSURANCE

**Provider:** VSP

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

*The following chart outlines some of your vision plan benefits.*

Benefit	Description	Copay	Frequency
Wellness Exam	Focuses on your eyes and overall wellness	\$20	Every 12 months
Essential Medical Eye Care	<ul style="list-style-type: none"> <li>Retinal screening for members with diabetes</li> <li>Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.</li> <li>Coordination with your medical coverage may apply. Ask your VSP doctor for details.</li> </ul>	\$0 per screening \$20 per exam	Available as needed
<b>Prescription Glasses</b>			
Frame	<ul style="list-style-type: none"> <li>\$170 featured frame brands allowance</li> <li>\$150 frame allowance</li> <li>20% savings on the amount over your allowance</li> <li>Walmart®/Sam's Club® frame allowance</li> </ul>	\$50	Every 24 months
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> <li>*Dependent children covered until the end of the month they reach 26 years of age.</li> </ul>	\$35	Every 12 months
Lens Enhancement	<ul style="list-style-type: none"> <li>Progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> </ul>	\$0	Every 12 months
Covered Contact Lenses (in addition to glasses)	<ul style="list-style-type: none"> <li>Annual supply of contacts</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	\$80	Every 12 months

\*Please note this is a brief overview of coverage. It does not list all benefits, nor does it list exclusions and limitations. Please refer to your Evidence of Coverage or Summary Plan Description for list of benefit limitations and exclusions

## YOUR COST IN 2022

*Monthly deductions for vision are listed below for eligible employees.*

<b>Employee Monthly Payroll Deduction</b>				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
<b>Vision Insurance</b>	\$13.79	\$25.22	\$24.07	\$36.48

For more information on your vision insurance please visit <https://benefits-direct.com/ottawa290/vision/>



# SHORT TERM DISABILITY INSURANCE



**Provider:** One America

Let's face it...you always have bills to pay, even when you can't get to work due to an injury, illness or surgery. In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income to help you protect important assets and continue with some level of earnings.

With a short-term disability plan from One America you can elect a benefit amount in increments of \$50 per week, not to exceed 70% of your Covered Weekly Earnings to a maximum benefit of \$1,750. The pre – existing condition is 12/12 which means benefits will not be paid if the person's disability begins in the first 12 months of coverage; and the disability is caused by, contributed to, or the result of a condition, whether or not that condition is diagnosed at all or is misdiagnosed, for which the Person received medical treatment, consultation, care or services, including diagnostic measures, or was prescribed medicines in the 12 months just prior to the Individual's effective date of insurance.

Ottawa USD 290 offers three short term disability plans through One America

Plan Name	Elimination Period	Duration
<b>Plan 1</b>	0 days for injury 7 days for sickness	26 weeks
<b>Plan 2</b>	14 days for injury 14 days for sickness	24 weeks
<b>Plan 3</b>	30 days for injury 30 days for sickness	22 weeks

Min Annual Salary	Weekly Benefit	Plan 1	Plan 2	Plan 3
\$7,429	\$100	\$9.80	\$7.50	\$4.50
\$11,143	\$150	\$14.70	\$11.25	\$6.75
\$14,857	\$200	\$19.60	\$15.00	\$9.00
\$18,571	\$250	\$24.50	\$18.75	\$11.25
\$22,286	\$300	\$29.40	\$22.50	\$13.50
\$26,000	\$350	\$34.30	\$26.25	\$15.75
\$29,714	\$400	\$39.20	\$30.00	\$18.00
\$33,429	\$450	\$44.10	\$33.75	\$20.25
\$37,143	\$500	\$49.00	\$37.50	\$22.50
\$40,857	\$550	\$53.90	\$41.25	\$24.75
\$44,571	\$600	\$58.80	\$45.00	\$27.00
\$48,286	\$650	\$63.70	\$48.75	\$29.25
\$52,000	\$700	\$68.60	\$52.50	\$31.50
\$55,714	\$750	\$73.50	\$56.25	\$33.75
\$59,429	\$800	\$78.40	\$60.00	\$36.00
\$63,143	\$850	\$83.30	\$63.75	\$38.25
\$66,857	\$900	\$88.20	\$67.50	\$40.50
\$70,571	\$950	\$93.10	\$71.25	\$42.75
\$74,286	\$1,000	\$98.00	\$75.00	\$45.00
\$78,000	\$1,050	\$102.90	\$78.75	\$47.25
\$81,714	\$1,100	\$107.80	\$82.50	\$49.50
\$85,429	\$1,150	\$112.70	\$86.25	\$51.75
\$89,143	\$1,200	\$117.60	\$90.00	\$54.00
\$92,857	\$1,250	\$122.50	\$93.75	\$56.25
\$96,571	\$1,300	\$127.40	\$97.50	\$58.50
\$100,286	\$1,350	\$132.30	\$101.25	\$60.75
\$104,000	\$1,400	\$137.20	\$105.00	\$63.00
\$107,714	\$1,450	\$142.10	\$108.75	\$65.25
\$111,429	\$1,500	\$147.00	\$112.50	\$67.50
\$115,143	\$1,550	\$151.90	\$116.25	\$69.75
\$118,857	\$1,600	\$156.80	\$120.00	\$72.00
\$122,571	\$1,650	\$161.70	\$123.75	\$74.25
\$126,286	\$1,700	\$166.60	\$127.50	\$76.50
\$130,000	\$1,750	\$171.50	\$131.25	\$78.75





# VOLUNTARY LIFE INSURANCE

**Provider:** One America

Ottawa USD 290 offers voluntary life insurance through One America to protect your family. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying life insurance. You can buy voluntary life insurance for both you and your dependents.

## Amounts of Coverage Available:

### Employee:

Minimum of \$10,000 to maximum of \$500,000 (not to exceed 5x earnings)

### Spouse:

Minimum of \$10,000 to maximum of \$500,000 (not to exceed 100% of employee amount)

### Child:

6mth – 19 or 25 years, if full time student: \$10,000 (up to 26 years if full time student)

## Guarantee Issue:

**(initial eligibility period only)**

### Employee:

\$150,000

### Spouse:

\$30,000

### Child:

All

The chart below outlines the monthly costs of purchasing life insurance.

<i>Monthly Cost for Every \$10,000 of Employee and Spouse Life Insurance Coverage</i>										
<b>Age</b>	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
<b>Premium</b>	\$ .70	\$ .90	\$ 1.10	\$ 1.70	\$ 2.70	\$ 4.10	\$ 5.80	\$ 7.40	\$ 11.60	\$ 29.90
<b>Dependent Children</b>	<i>\$10,000 in coverage for \$2.40 a month</i>									

\*Spouse rate is based on spouse age



# FLEXIBLE SPENDING ACCOUNTS

**Provider:** Flex Made Easy

Paying for health care can be stressful. That's why Ottawa offers an employer-sponsored flexible spending account (FSA).

## WHAT ARE THE BENEFITS OF AN FSA?

- **It saves you money.** Allows you put aside money tax-free that can be used for qualified medical expenses.
- **It's a tax-saver.** Since your taxable income is decreased by your contributions, you'll pay less in taxes.
- **It is flexible.** You can use your FSA funds at any time, even if it's the beginning of the year.

You cannot stockpile money in your FSA. **If you do not use it, you lose it.** You should only contribute the amount of money you expect to pay out of pocket that year. If you don't use the FME debit card you must submit your claims within 30 days of the plan end date for expenses incurred during the plan year.

## WHAT IS A DEPENDENT CARE FSA?

Dependent Care FSAs allow you to contribute pre-tax dollars to qualified dependent care. The maximum amount you may contribute each year is \$5,000 (or \$2,500 if married and filing separately).

## HOW DO I ENROLL?

*Make your election either by Self Enrolling or speaking to a counselor during Open Enrollment. Even if you signed up last year, you must re-enroll for 2022.*

**FSA savings example:** Bob and Jane's combined gross income is \$30,000. They have two children and file their income taxes jointly. Since Bob and Jane expect to spend \$2,000 in adult orthodontia and \$3,300 for day care next plan year, they decide to direct a total of \$5,300 into their FSAs. \*Assumes standard deductions and four exemptions. \*\* Varies, assume 3 percent.

	Without FSAs	With FSAs
<b>Gross income</b>	\$30,000	\$30,000
<b>FSA contributions</b>	0	-\$5,000
<b>Gross income</b>	\$30,000	\$25,000
<b>Estimated taxes</b>		
<b>Federal tax</b>	-\$2,550*	-\$1,776*
<b>State tax</b>	-\$900**	-\$750**
<b>FICA tax</b>	-\$2,295	-\$1,913
<b>After-tax earnings</b>	\$24,255	\$20,314
<b>Eligible out-of-pocket expenses</b>		
<b>Medical and dependent care expenses:</b>	-\$5,000	\$0
<b>Remaining spendable income</b>	\$19,255	\$20,561
<b>Spendable income increase</b>		\$1,306



# ACCIDENT INSURANCE

**Provider:** Prosperity

Accidents can happen to anyone, anywhere, at any time! Paying for out-of-pocket medical costs or other indirect costs after an accidental injury can be stressful. That's why Ottawa offers a voluntary accident insurance plan that you may elect coverage for either you or the entire family.

Accident insurance helps you pay for those unexpected costs by providing you cash benefits for things such as:

- broken bones
- dislocated joints
- burns
- bandages, stiches and cuts
- surgery and anesthesia
- Emergency room visits, X-rays and imaging
- Emergency dental work
- Ambulance rides
- Wheelchairs, crutches and other medical supplies

Additionally, the accident coverage includes accidental death and dismemberment benefits

Any of the benefits you receive from the policy are paid directly to you and can help you cover deductibles, co-insurance, or whatever expenses you may choose to spend it on. Best of all, your benefits will be paid to you regardless of any other insurance coverage you may have. To see more plan details & compare the plans please visit your benefit portal <https://benefits-direct.com/ottawa290/>

The chart below outlines the monthly costs of purchasing accidental coverage.

Employee Monthly Premium				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
<b>Plan #1</b>	\$13.35	\$21.70	\$29.37	\$38.31
<b>Plan #2</b>	\$18.17	\$29.59	\$38.61	\$50.76





# CANCER INSURANCE

**Provider:** Prosperity

Cancer voluntary coverage pays cash benefits when you may need it most!

With our cancer plan, you'll receive benefits that follow a positive diagnosis of an internal cancer during the term of your coverage. You and your loved ones can rest a little easier knowing you have protection in place to help avoid depleting your bank accounts or taking on additional debt to cover day-to-day living expenses.

## WHY DO I NEED CANCER COVERAGE?

Cancer plans can assist you with a variety of expenses so you can focus on getting better. You can spend the benefits however you want, on direct or indirect costs associated with the illness:

- Make your mortgage payments
- Hire extra help for around the house such as in-home caregivers
- Help cover medical bills as well as therapy and training
- Pay for travel to treatment facilities away from home and for family visits

## HERE'S HOW IT WORKS...

In addition to the physical and emotional effects, people who are diagnosed with cancer may see a costly impact on their expenses. You may need additional help to absorb the expense of paying for drugs and other direct and indirect costs associated with cancer.

## ACT NOW!

You've probably taken some steps to protect your assets and future financial stability with a health plan, life insurance, savings, etc. Take an additional step to round out your coverage and help you and your loved ones financially in the event of an unexpected cancer occurrence. To see more plan details & compare the plans please visit your benefit portal <https://benefits-direct.com/ottawa290/>

The chart below outlines the monthly costs of purchasing accidental coverage.

Employee Monthly Premium				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
<b>Plan #1</b>	\$13.35	\$21.70	\$29.37	\$38.31
<b>Plan #2</b>	\$18.17	\$29.59	\$38.61	\$50.76



# CRITICAL ILLNESS INSURANCE

**Provider:** Prosperity

With a critical illness plan, you'll receive a benefit after a serious illness or a condition such as a heart attack, stroke, or coronary artery bypass graft.

## WHY DO I NEED CRITICAL ILLNESS COVERAGE?

A critical illness plan can assist you with a variety of expenses so you can focus on getting better. You can spend the benefits however you want, on direct or indirect costs associated with the illness:

- Make your mortgage payments
- Hire extra help for around the house, such as in-home caregivers
- Help cover medical bills as well as therapy and training not covered by your primary health insurance
- Pay for travel to treatment facilities away from home - and for family visits

In addition to the physical and emotional effects, people who are diagnosed with a serious condition may see a costly impact on their expenses.

## HERE'S HOW IT WORKS...

All benefit payments are made directly to you in most cases, placing you in control at a time when you may feel that your options are limited. Some or all of the benefit is available to you after your initial diagnosis, so it's there when you need it most. You'll save on your premiums because coverage through your employer typically is less expensive than purchasing on your own.

You elect an initial benefit amount between \$5,000 - \$50,000 and Prosperity will pay the initial benefit amount when a covered person is diagnosed with a covered Critical Illness while the coverage is in force. To see more details please visit your benefit portal.

Base Coverage Benefit	
Covered Critical Illness/ Benefit Amount Percentage	
Heart Attack – 100%	Coma – 100%
Stroke – 100%	Severe Burns – 100%
Coronary Artery Bypass Graft – 100%	Motor Neuron Disease/ALS – 100%
Major Organ Transplant – 100%	Advanced Alzheimer's Disease – 100%
Kidney Failure – 100%	
Paralysis – 100%	
Named Insured: Initial Benefit Amount	\$5,000 - \$50,000
Spouse:	50% of the Named Insured Amount
Children:	25% of the Named Insured Amount

\*Please note this is a brief overview of coverage. It does not list all benefits, nor does it list exclusions and limitations. Please refer to your Evidence of Coverage or Summary Plan Description for list of benefit limitations and exclusions

Visit the next page to see rates!



# CRITICAL ILLNESS INSURANCE

Provider: Prosperity

## YOUR COST IN 2022

		Monthly Premium by Benefit Amount								
Rate Tier	Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$50,000
<b>Employee Only</b>	17-29	\$1.70	\$2.97	\$4.24	\$5.51	\$6.78	\$8.05	\$9.32	\$10.59	\$13.13
	30-39	\$3.04	\$5.47	\$7.89	\$10.32	\$12.74	\$15.17	\$17.59	\$20.02	\$24.87
	40-49	\$5.88	\$10.79	\$15.70	\$20.61	\$25.52	\$30.43	\$35.34	\$40.26	\$50.08
	50-59	\$11.09	\$20.91	\$30.72	\$40.53	\$50.35	\$60.16	\$69.98	\$79.79	\$99.42
	60-64	\$17.95	\$34.36	\$50.77	\$67.18	\$83.59	\$100.00	\$116.41	\$132.82	\$165.64
	65-69	\$23.53	\$45.36	\$67.20	\$89.04	\$110.87	\$132.71	\$154.54	\$176.38	\$220.05
	70-74	\$32.96	\$64.07	\$95.18	\$126.29	\$157.40	\$188.52	\$219.63	\$250.74	\$312.96
	75-79	\$41.89	\$81.93	\$121.97	\$162.01	\$202.05	\$242.09	\$282.13	\$322.17	\$402.24
80+	\$54.20	\$106.56	\$158.91	\$211.27	\$263.62	\$315.98	\$368.33	\$420.69	\$525.39	
<b>Employee &amp; Spouse</b>	17-29	\$2.63	\$4.45	\$6.27	\$8.09	\$9.92	\$11.74	\$13.56	\$15.38	\$19.02
	30-39	\$4.64	\$8.12	\$11.60	\$15.08	\$18.55	\$22.03	\$25.51	\$28.99	\$35.95
	40-49	\$8.87	\$15.91	\$22.96	\$30.00	\$37.05	\$44.09	\$51.14	\$58.19	\$72.28
	50-59	\$16.47	\$30.56	\$44.64	\$58.72	\$72.81	\$86.89	\$100.98	\$115.06	\$143.23
	60-64	\$26.43	\$49.98	\$73.53	\$97.08	\$120.64	\$144.19	\$167.74	\$191.29	\$238.39
	65-69	\$34.51	\$65.85	\$97.20	\$128.54	\$159.88	\$191.22	\$222.56	\$253.90	\$316.59
	70-74	\$48.11	\$92.75	\$137.40	\$182.05	\$226.69	\$271.34	\$315.99	\$360.63	\$449.93
	75-79	\$60.92	\$118.37	\$175.83	\$233.29	\$290.75	\$348.21	\$405.66	\$463.12	\$578.04
80+	\$78.59	\$153.72	\$228.85	\$303.98	\$379.11	\$454.24	\$529.37	\$604.50	\$754.76	
<b>Single Parent Family</b>	17-29	\$1.83	\$3.17	\$4.51	\$5.85	\$7.19	\$8.53	\$9.86	\$11.20	\$13.88
	30-39	\$3.17	\$5.67	\$8.16	\$10.66	\$13.15	\$15.64	\$18.14	\$20.63	\$25.62
	40-49	\$6.01	\$10.99	\$15.97	\$20.95	\$25.93	\$30.91	\$35.89	\$40.87	\$50.83
	50-59	\$11.22	\$21.11	\$30.99	\$40.87	\$50.75	\$60.64	\$70.52	\$80.40	\$100.17
	60-64	\$18.08	\$34.56	\$51.04	\$67.52	\$84.00	\$100.47	\$116.95	\$133.43	\$166.39
	65-69	\$23.67	\$45.57	\$67.48	\$89.38	\$111.29	\$133.19	\$155.10	\$177.00	\$220.81
	70-74	\$33.09	\$64.27	\$95.45	\$126.63	\$157.81	\$188.99	\$220.17	\$251.35	\$313.71
	75-79	\$42.02	\$82.13	\$122.24	\$162.34	\$202.45	\$242.56	\$282.67	\$322.78	\$403.00
80+	\$54.33	\$106.76	\$159.18	\$211.61	\$264.03	\$316.45	\$368.88	\$421.30	\$526.15	
<b>Two-Parent Family</b>	17-29	\$2.76	\$4.65	\$6.54	\$8.43	\$10.32	\$12.21	\$14.10	\$15.99	\$19.77
	30-39	\$4.77	\$8.32	\$11.86	\$15.41	\$18.96	\$22.51	\$26.06	\$29.61	\$36.70
	40-49	\$8.99	\$16.11	\$23.22	\$30.34	\$37.45	\$44.57	\$51.69	\$58.80	\$73.03
	50-59	\$16.60	\$30.76	\$44.91	\$59.06	\$73.22	\$87.37	\$101.52	\$115.67	\$143.98
	60-64	\$26.56	\$50.18	\$73.80	\$97.42	\$121.04	\$144.66	\$168.28	\$191.90	\$239.14
	65-69	\$34.64	\$66.05	\$97.46	\$128.87	\$160.29	\$191.70	\$223.11	\$254.52	\$317.34
	70-74	\$48.24	\$92.95	\$137.67	\$182.38	\$227.10	\$271.82	\$316.53	\$361.25	\$450.68
	75-79	\$61.05	\$118.57	\$176.10	\$233.63	\$291.15	\$348.68	\$406.21	\$463.73	\$578.79
80+	\$78.72	\$153.92	\$229.12	\$304.32	\$379.51	\$454.71	\$529.91	\$605.11	\$755.51	



# HOSPITAL INDEMNITY

**Provider:** Reliance Standard

Voluntary hospital indemnity insurance provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment.

Benefit Details	
Hospital Room & Board Benefits	
Room & Board Benefit per Day (180 Daily Benefits per Coverage Year)	<b>\$100</b>
Hospital Critical Care Unit Benefits (Paid in addition to Room & Board Benefit)	
Critical Care Unit Benefits per Day (30 Daily Benefits per coverage year)	<b>\$100</b>
Hospital Admission Benefit	
One Daily Benefits per Coverage Year	<b>\$500</b>

The chart below outlines the monthly costs of purchasing hospital indemnity coverage.

Employee Monthly Premium				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
<b>HI Plan</b>	<b>\$11.46</b>	<b>\$24.19</b>	<b>\$17.19</b>	<b>\$29.92</b>



# PERMANENT LIFE INSURANCE & LONG-TERM CARE

**Provider:** Trustmark ULE

Trustmark ULE Insurance provides two important coverages when you need them most.

## 1. Financial Security After a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief survivors may suddenly be faced with costly expenses and debts, and even a loss of income. Universal LifeEvents can help.







Universal LifeEvents provides a higher death benefit when your needs and responsibilities are the greatest. You can choose a plan and benefit amount that provides the right protection for you.

Universal LifeEvents insurance can mean those left behind are still able to pursue their own dreams, and help ensure that the ending of one story won't stop the beginning of another.

## 2. Long Term Care

At any point in your life you may need to long-term care services which could cost hundreds of dollars per day.

Universal LifeEvents includes a long-term care (LTC) benefit that can help pay for these services at any age. This benefit remains at the same level throughout your life, so the full amount is always available when you most need it. (See flyer below for more details on how it works)

 <p>Universal Life/LifeEvents is flexible permanent life insurance designed to last a lifetime</p>	 <p>1 in 3 household would have immediate trouble paying for living expenses if they lost their primary earner</p>
 <p>The younger you are when you enroll, the more benefit you receive for the same premium</p>	 <p>40% of Americans live paycheck to paycheck. Could your family afford to stay in your home?</p>
 <p>No medical exams or blood work – just answers a few simple questions</p>	 <p>56% of Americans have less than \$10,000 saved for retirement – 1 in 3 have \$0 saved. Wouldn't it be nice to have some protection?</p>

Your exact rate can depend on multiple features and will be calculated during your enrollment.



## ID THEFT PROTECTION

**Provider:** ID Force – *New Carrier*

Your identity matters so get the benefit that protects your privacy and security!

Now is the time to take protecting all you've built seriously. Your company recognizes the exponential increase in fraud and scams as your digital footprint expands, and the vulnerabilities that result from having sensitive personal information exposed. It's why IdentityForce is part of the employee benefit wheelhouse. We're here to provide you with world-class identity theft protection plans built to proactively monitor, alert, and help you fix any identity theft compromises.

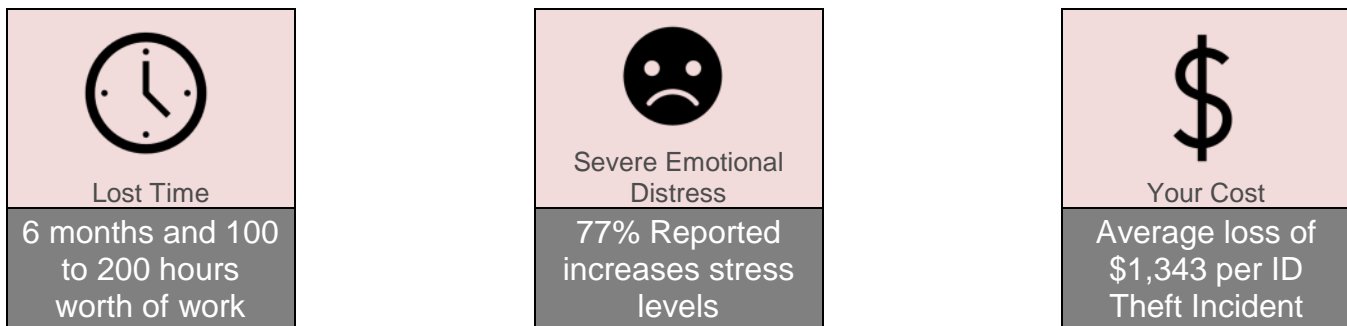
### WHY NOW?

Our identities have become more than just a name, birthdate, and social security number. Today it includes voice signatures and fingerprints, personal property records, health records, and even social media data. All of these details can be capitalized on by criminals to commit identity fraud, whether used directly in forms of synthetic identity theft, or used in social engineering attempts to extract money or personal details that provide additional opportunities for identity crimes.

### ID THEFT IMPACT

You don't want to deal with a lifetime of damage that could result from identity theft. You most likely even know someone who has already been a victim of identity theft themselves, or you at least know someone who has had their good name compromised. Security incidents, scams, and fraud continue to grow. As our world becomes increasingly digitalized, and virtual, it's even more important to have IdentityForce in your corner.

We not only proactively monitor the Dark Web, credit reports, and real-time fraud issues, but we will help you fix any compromises to your personal information. All without the hassle of making phone calls, completing paperwork, and all the heavy lifting needed to make sure your identity is restored.



The chart below outlines the monthly costs of purchasing identity protection

Employee Only	\$9.50
Family	\$17.50

Please visit the benefit portal to see more information



# LEGAL PROTECTION

**Provider:** Metlaw

Smart, Simple & Affordable		\$18.75
MetLaw -- covers you, your spouse and dependents. Telephone and office consultations for an unlimited number of personal legal matters with an attorney of your choice. E-Services -- Attorney locator, law firm e-panel, law guide, free downloadable legal documents, financial planning, insurance and work/life resources		
<p><b>Estate Planning Documents</b></p> <ul style="list-style-type: none"> <li>• Simple and Complex Wills</li> <li>• Trusts (Revocable and Irrevocable)</li> <li>• Powers of Attorney (Healthcare, Financial, Childcare)</li> <li>• Healthcare Proxies</li> <li>• Living Wills</li> <li>• Codicils</li> </ul> <p><b>Document Review</b></p> <ul style="list-style-type: none"> <li>• Any Personal Legal Documents</li> </ul> <p><b>Family Law</b></p> <ul style="list-style-type: none"> <li>• Prenuptial Agreement</li> <li>• Protection from Domestic Violence</li> <li>• Adoption and Legitimization</li> <li>• Guardianship or Conservatorship</li> <li>• Name Change</li> </ul> <p><b>Immigration Assistance</b></p> <ul style="list-style-type: none"> <li>• Advice and Consultation</li> <li>• Review of Immigration Documents</li> <li>• Preparation of Affidavits and Powers of Attorney</li> </ul> <p><b>Elder Law Matters</b></p> <ul style="list-style-type: none"> <li>• Consultations and Document Review for issues related to your parents including Medicare, Medicaid, Prescription Plans, Nursing Home Agreements, leases, notes, deeds, wills and powers of attorney as these affect the participant</li> </ul>	<p><b>Real Estate Matters</b></p> <ul style="list-style-type: none"> <li>• Sale, Purchase or Refinancing of your Primary, Second or Vacation Home</li> <li>• Eviction and Tenant Problems (Primary Residence - Tenantonly)</li> <li>• Home Equity Loans for your Primary, Second or Vacation Home</li> <li>• Zoning Applications</li> <li>• Boundary or Title Disputes</li> <li>• Property TaxAssessment</li> <li>• Security Deposit Assistance (For Tenant)</li> </ul> <p><b>Document Preparation</b></p> <ul style="list-style-type: none"> <li>• Affidavits</li> <li>• Deeds</li> <li>• Demand Letters</li> <li>• Mortgages</li> <li>• Promissory Notes</li> </ul> <p><b>Traffic Offenses*</b></p> <ul style="list-style-type: none"> <li>• Defense of Traffic Tickets (excludes DUI)</li> <li>• Driving Privileges Restoration (Includes License Suspension due to DUI)</li> </ul> <p><b>Personal Property Protection</b></p> <ul style="list-style-type: none"> <li>• Consultations and Document Review for Personal Property Issues</li> <li>• Assistance for disputes over goods and services</li> </ul>	<p><b>Financial Matters</b></p> <ul style="list-style-type: none"> <li>• Negotiations with Creditors</li> <li>• Debt Collection Defense</li> <li>• **LifeStages – Identity Management Services</li> <li>• Identity Theft Defense</li> <li>• Personal Bankruptcy</li> <li>• Tax Audit Representation (Municipal, State or Federal)</li> <li>• Foreclosure Defense</li> <li>• Tax Collection Defense</li> </ul> <p><b>Juvenile Matters</b></p> <ul style="list-style-type: none"> <li>• Juvenile Court Defense, including Criminal Matters</li> <li>• Parental Responsibility Matters</li> </ul> <p><b>Defense of Civil Lawsuits</b></p> <ul style="list-style-type: none"> <li>• Administrative Hearings</li> <li>• Civil Litigation Defense</li> <li>• Incompetency Defense</li> <li>• School Hearings</li> <li>• Pet Liabilities</li> </ul> <p><b>Consumer Protection</b></p> <ul style="list-style-type: none"> <li>• Disputes over Consumer Goods and Services</li> <li>• Small Claims Assistance</li> </ul> <p><b>Family Matters™***</b></p> <ul style="list-style-type: none"> <li>• Available for an additional fee</li> <li>• Separate plan for parents of participants for Estate Planning Documents</li> <li>• Easy Enrollment - online or by phone</li> </ul>

**For More Information:**  
 Visit our website [info.legalplans.com](http://info.legalplans.com) and enter access code: **LEGAL** or call our Client Service Center at 1-800-821-6400 Monday - Friday from 8am to 8pm (Eastern Time).



# EMPLOYEE ASSISTANCE PROGRAM



**Provider:** New Directions

Too much on your plate? We can help you delegate. Secure a sitter. Rent an affordable place. Schedule a plumber. Find grandma a caregiver. Join a gym. Relocate for that new job. Life's to-do lists can be endless. Wouldn't it be nice to have a personal assistant to help?

New Directions Work/Life services offers just that – a team of specialists to support you and your family members with nearly anything that impacts daily life. With one phone call, you can locate a provider, get referrals and resources for almost any need. All vetted, organized and customized to help you stress less, focus at work and be more present at home.

**Work/Life services can help you with things like:**

## CHILD/ELDER CARE

- Parenting skills
- Child care/development
- Camps/rehabilitation assistance
- Tutoring
- Housing options
- Elder care
- Senior housing/nursing homes
- Meal programs
- Companion services
- Disability resources
- Understanding Medicare/Medicaid

## DAILY LIVING

- Household maintenance
- Pet care Dining and entertainment
- Gifts and shopping
- Moving and relocation
- Meals and groceries

## CAREER AND WORK

- Resume writing and editing services
- Job placement resources Career counseling
- Community resources

## FAMILY RESOURCES

- Adoption assistance
- Special needs assistance
- Education assistance
- Household maintenance and repair
- Relocation
- Transportation needs
- Housing options
- College coaching
- Fitness assistance

## FINANCIAL RESOURCES

- Prescription assistance
- Rental assistance
- Food pantries
- Utility assistance
- Low-cost housing

## EMERGENCY RESOURCES

- Domestic violence services
- Emergency shelters
- Natural disaster preparation
- Natural disaster recovery
- Response to employer requests

Start today – no cost, no limits!

1. Call 800-624-5544
2. Tell us your needs and any preferences
3. Receive at least three referrals per request within two days
4. Connect with referrals
5. Get it done

Work/Life services include...

- Practical support for everyday life issues
- Help to manage your work, family and personal needs
- Personalized consultations with trained Work/Life specialists
- Referrals to local providers and national services
- 24/7 support for you and your household members
- Tip sheets, checklists and other helpful tools

Use the personal assistant you didn't know you had, today!

ndbh.com  
800-624-5544

**USE CODE: usd290**





## OTHER AVAILIABLE BENEFITS

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There are other benefits available to employees. For more information regarding these benefits please contact the Finance/Human Resources Department at the Board Office or by emailing [hr@usd290.org](mailto:hr@usd290.org)

These benefits include:

- Advance Life Insurance (employee premium paid by District)
- KPERS
- KPERS Optional Group Life Insurance
- Optional Retirement Plans: 403(b) or 457 plans

In addition to benefits, employees can contribute through payroll deduction to the following organizations

- United Way of Franklin County
- Community in School

