



Integrated Design Solutions
Architecture, Engineering, Interiors & Technology

TROY - GRAND RAPIDS

Annual Benefits Enrollment 2023

November 11, 2022
Michael Lutz
Mike Hill



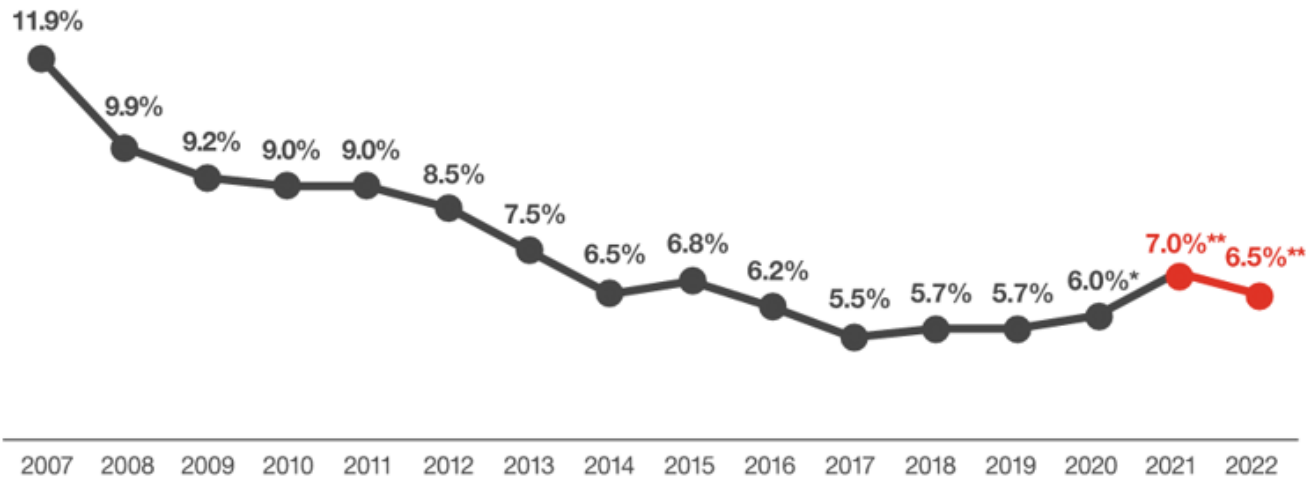
Benefits Plans Review

- Life Insurance
 - Disability Insurance
 - Dental Insurance
 - Vision Insurance
 - New Allstate options!
-
- Medical Benefits - What's changing?
 - Rewards Program - now from ASR
 - Specialty Rx Advocacy program



PwC Health Research Institute

PwC's medical cost trend



Source: PwC Health Research Institute medical cost trends, 2007-22

*Projected medical cost trend. Does not account for the effects of the pandemic on actual 2020 spending.

**Growth in spending expected over prior-year spending, with the effects of the pandemic removed from the prior-year spending. See report Appendix for details.

Note: The 7% medical cost trend for 2021 was revised from a range of scenarios, from 4% to 10%, originally projected in PwC Health Research Institute's "Medical Cost Trend: Behind the Numbers 2021" report in June 2020. See report Appendix for details.



Benefit Plan Review

Plan for 2023

- Deductibles are the same
 - Single - \$2,000 for the year
 - Family - \$4,000 for the year



Benefit Plan Review

AFTER the deductible is met:

- All Prescription Drugs have a 25% co-payment.
- Reference your plan document for copayment drug tiers and copayment maximums.
 - All copays and prescription plan details will remain the same for 2023.
- All other services will be paid at 100% after deductible is met.
- Maximum out-of-pocket = \$ 6,900 Single
\$13,800 Couple/Family



Specialty Access Program



Specialty drug costs can account for nearly 50% of health plan spend and continues to rise. The average specialty cost is \$6,050 per script with members paying an average of \$300 out of pocket per script.

In an effort to continue controlling cost of specialty medications, Integrated Design Solutions has implemented a program through Navitus called the Specialty Access Program.

For those members that may require a specialty medication that qualifies for the new Navitus program, a Navitus Access Specialist at Lumicera will be in contact to assist with enrolling in the program.

Specialty Access Program



Specialty Access Program

How it works

Member's medication qualifies for Specialty Access program



Lumicera Access Specialists contact member



Member works with Lumicera's experienced team to enroll in copay assistance, patient assistance and/or alternative funding program(s)



Member receives medication from the program and continues to have access to Lumicera's clinical expertise and support

Benefit Plan Review

Medical and Prescription Drug

Biweekly Contribution Changes

Single \$89.63 increase to \$98.43

Family \$220.82 increase to \$246.42

Dental and Vision

No change!



Benefit Plan Review

- Planning for 2023
- Do an in-depth Health Assessment for yourself and family members.
 - Annual Physical - Preventative care is 100% covered and not subject to your deductible.
 - Physical conditions/chronic issues
 - Well managed care supports your health
 - Discuss Options with Physicians
 - YOU are the ADVOCATE and should always get 2nd opinions!

Benefit Plan Review



- **Medical - HSA Account**

- Hello Further will continue to furnish each employee with a VISA Debit Card. The account will be charged \$1 per month when the balance is below \$2,500.

- This card can be used for purchasing prescription drugs, to pay for office visits, testing, lab work and hospital charges. (Also - Dental, Vision, Hearing Aids, etc. - check the IRS website for a complete list of qualified items)



Benefit Plan Review



•HelloFurther

- IDS will make a deposit into your account, \$1,300 for a single and \$2,600 for a couple or family again this year for 2023.
- Funds will be available on January 13th.
- This program is NOT a “use it or lose it” program.
- You can also deposit additional funds to this account on a pre-tax basis, up to \$2,550 for a single and \$5,150 for a couple or family.
- If you are age 55 or older, the catch-up amount is an additional \$1,000 (single or family).



Benefit Plan Review

- HelloFurther



To Access Your Account

Just click on the web site listed below:

<http://www.hellofurther.com>

Then click on: Sign in >> Member >> Sign in



ASR

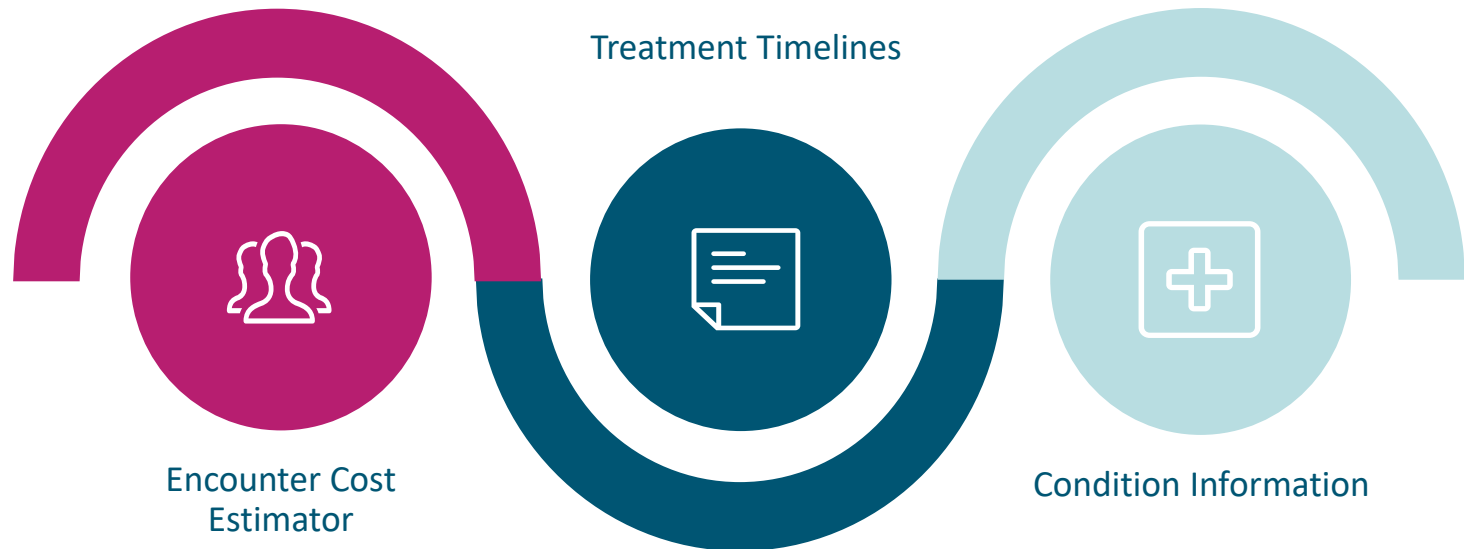
ASR Healthcare Choices

*Shop, compare & save
on healthcare*



Introducing ASR Healthcare Choices

The **ASR Healthcare Choices** price transparency tool makes it easy to find quality, affordable care. When members shop for healthcare, they have the power to decide what meets their needs, from the doctors they see to the costs for their services.



- Get **cost estimates** for treatments and procedures like MRIs or flu shots
- Find **treatment timelines** for surgeries and long-term health problems
- Learn about treatments and **conditions** and find doctors who offer them

Here's how to get started with ASR Healthcare Choices

Register at asrhealthbenefits.com.

Get access to your personalized account in a few simple steps.



1 Visit www.asrhealthbenefits.com

2 Locate MEMBERS

3 Click SIGN UP FOR A LOG-IN

Member Log-in

Username

Password

LOG-IN

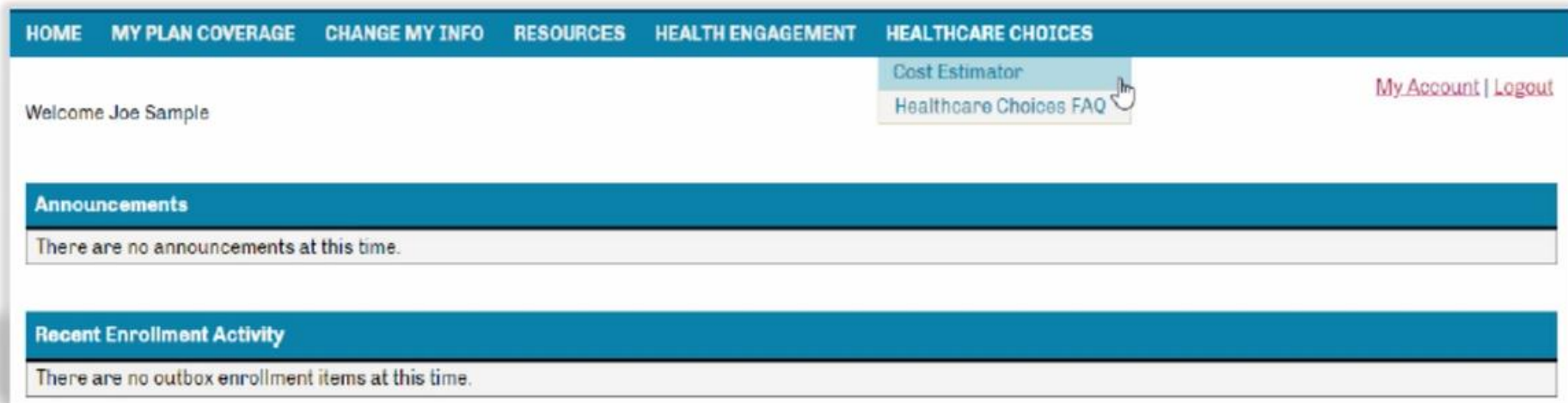
If you have forgotten your password
click our [Password Reminder](#).

Need a Log-in?

If you have not yet completed a log-in
form, please take a moment to do so.

[SIGN UP FOR A LOG-IN](#) ►

Locate the **HEALTHCARE CHOICES** tab, and select **Cost Estimator** from the drop-down menu.



The screenshot displays the ASR user interface. At the top is a blue navigation bar with the following tabs: HOME, MY PLAN COVERAGE, CHANGE MY INFO, RESOURCES, HEALTH ENGAGEMENT, and HEALTHCARE CHOICES. The HEALTHCARE CHOICES tab is active, and a dropdown menu is open, showing two options: Cost Estimator and Healthcare Choices FAQ. A mouse cursor is pointing at the Cost Estimator option. Below the navigation bar, the main content area has a white background. On the left, it says 'Welcome Joe Sample'. On the right, there are links for 'My Account' and 'Logout'. Below this, there are two sections: 'Announcements' and 'Recent Enrollment Activity'. Both sections have a blue header and a white body. The 'Announcements' section states 'There are no announcements at this time.' The 'Recent Enrollment Activity' section states 'There are no outbox enrollment items at this time.'

HOME MY PLAN COVERAGE CHANGE MY INFO RESOURCES HEALTH ENGAGEMENT **HEALTHCARE CHOICES**

Welcome Joe Sample

Cost Estimator
Healthcare Choices FAQ

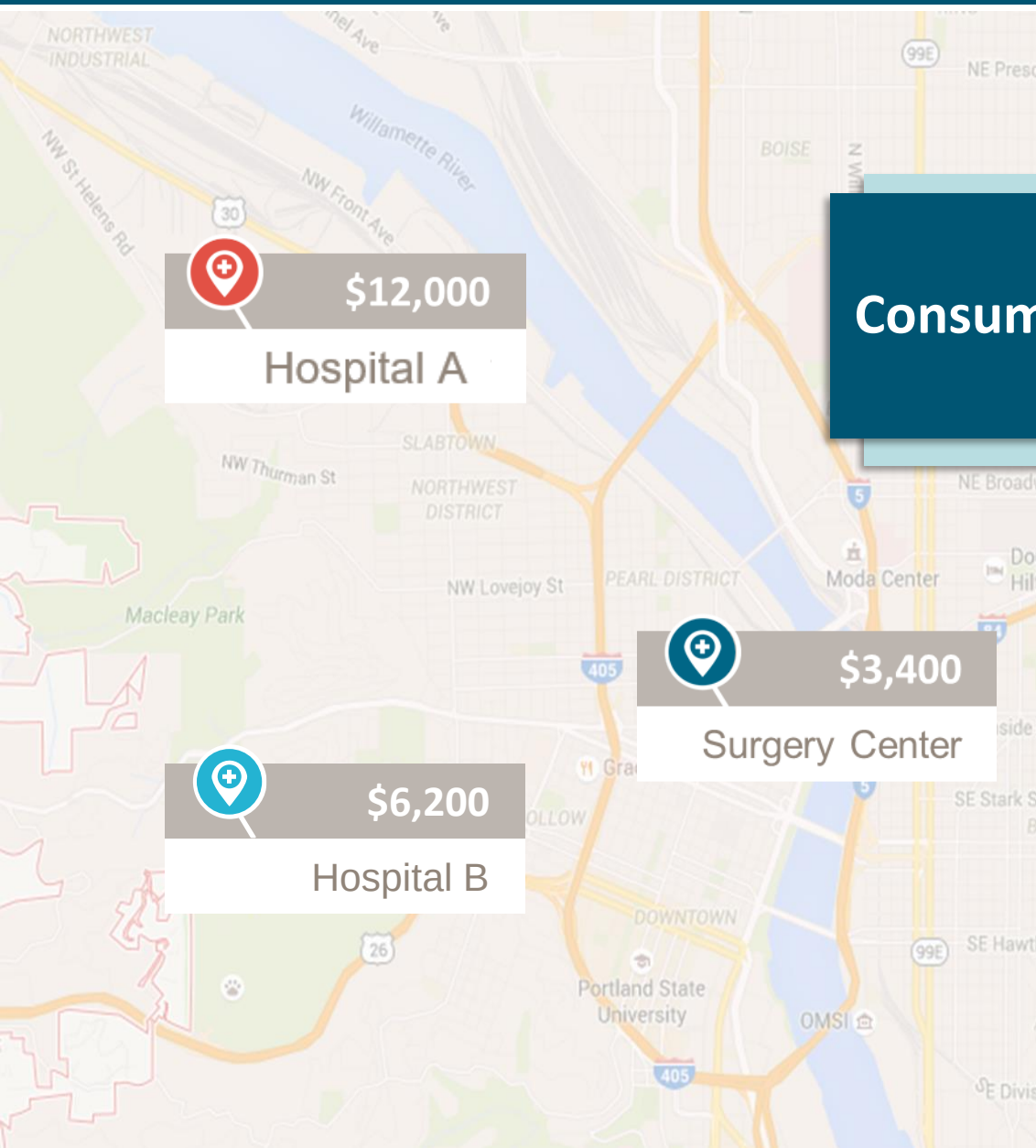
[My Account](#) | [Logout](#)

Announcements

There are no announcements at this time.

Recent Enrollment Activity

There are no outbox enrollment items at this time.



Consumer gap in understanding

56%

of Americans are not aware
doctor's prices vary

43%

of care is shoppable

Encounter Cost Estimator

Whether planning a routine visit or extensive surgery—members take control over their healthcare expenses with our cost estimator.

- Single sign-on within the ASR Member Portal to create a seamless member experience
- Displays expected plan cost based on actual ASR/HAP provider contracts

Hello JOE,

What are you searching for today?



Estimate your costs



Treatment timelines



Condition information

Search all

Estimate your costs

Type a medical service name to compare provider costs

shoulder



Shoulder Repair (Arthroscopic)

Shoulder Repair (Arthroscopic), Rotator Cuff

Shoulder Repair, Rotator Cuff

Encounter Cost Estimator

Research procedure costs from check-in to check-out – such as surgery, imaging, labs, and doctor’s appointments.

- Compare costs between providers to find lowest-cost providers in the area offering that service.
- Uncover the average cost in their area for a service.
- Plan ahead for care: print the treatment estimate to review with the doctor

CT Scan, Lower Limb (without Contrast)

SPECIALTIES
General Acute Care Hospital

CONTACT
Main:

\$396 / cost

[More details](#)

AVERAGE COST

\$939

COST RANGE

\$396 - \$1,409

SPECIALTIES
General Acute Care Hospital

CONTACT
Main:

\$1,409 / cost

[More details](#)

Service details

CT Scan, Lower Limb (without Contrast) for
A CAT Scan of the Lower Limb is a scan that uses x-rays to make a 3-D image of the bones and tissues in the leg, foot, or toe.

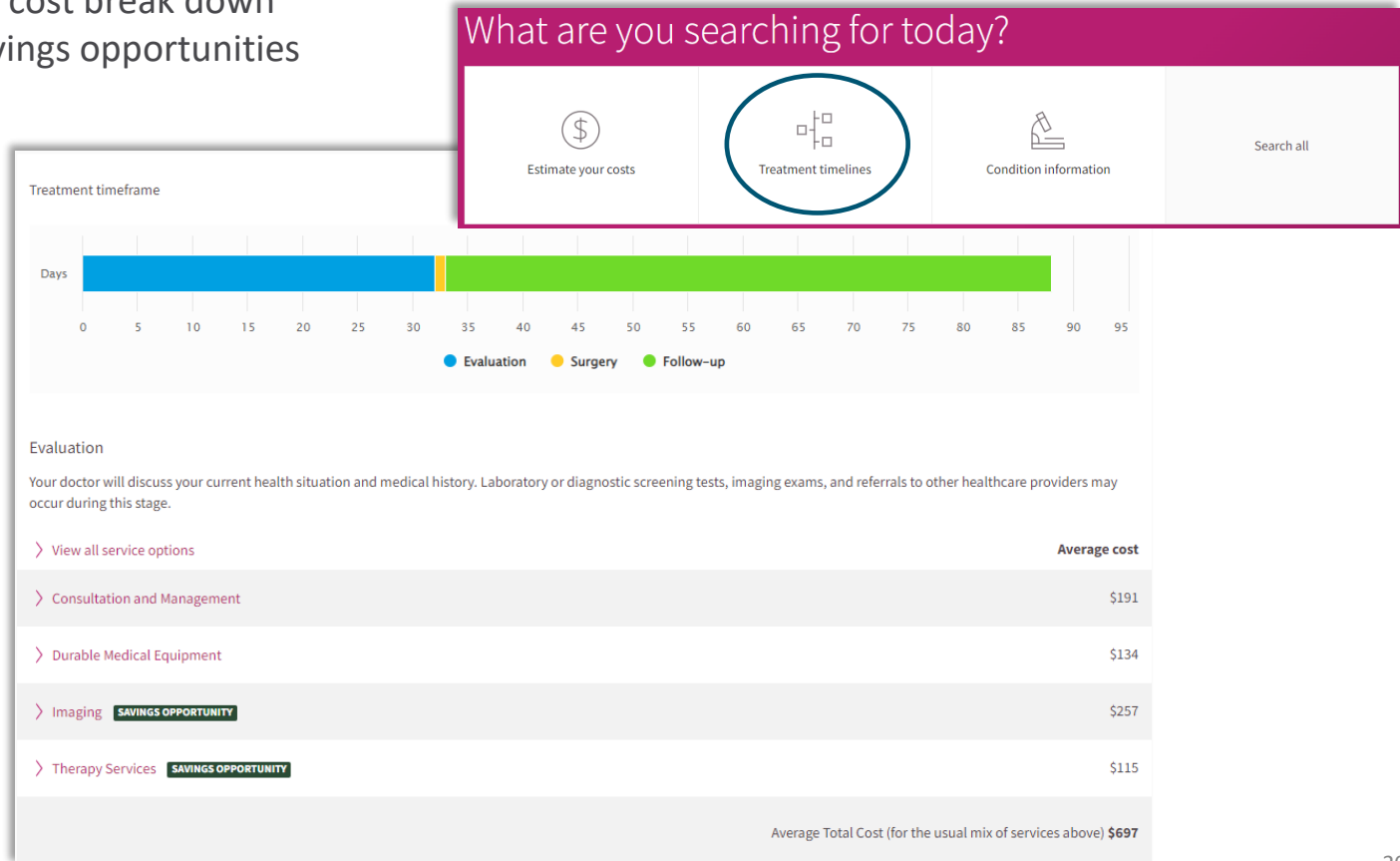
Cost Details

Average total cost	\$396
Cost range at this location	\$383 - \$436

Treatment Timelines

With the comprehensive Treatment Timelines, members can do away with the surprises.

- Average cost of treatment– from diagnosis through follow-up –based on actual claims data
- Time involved in treatment across evaluation, surgery and follow-up care
- Options from hospitals to outpatient clinics, as well as for services like imaging, labs, & PT
- Treatment cost break down
- Special savings opportunities



Condition Information

Be informed. Make smarter treatment choices.

- From back pain to heart disease, learn more about conditions and understand options.
- Read about your diagnosis and find helpful information about providers
- See how to manage costs from evaluation to treatment to follow-up.

What are you searching for today?



Estimate your costs

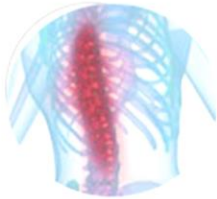


Treatment timelines



Condition information

Search all



Lumbar (Low Back) Pain

Lumbar (low back) pain is a complaint that most people will experience at some point in their life. Problems occur because the lower back is the part of your body that supports most of your weight.

Treatments and Costs

In-Depth Look

Estimates & Options

This estimate includes the total costs for treatments and services at an in-network provider or facility. From evaluation to treatment to follow-up, there are many ways to cut costs. [Learn more.](#)

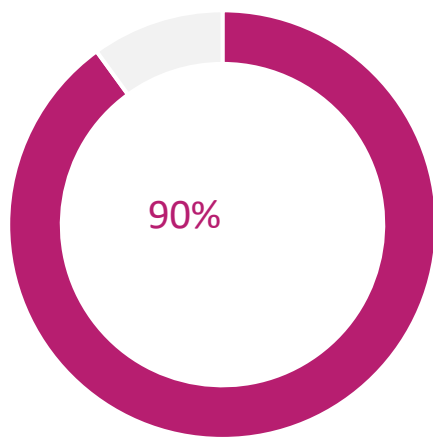


ASR Healthcare Rewards

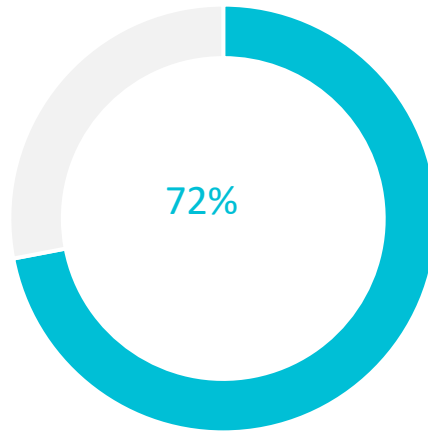
Smart healthcare choices pay off

Reward smart healthcare choices through the power of incentives

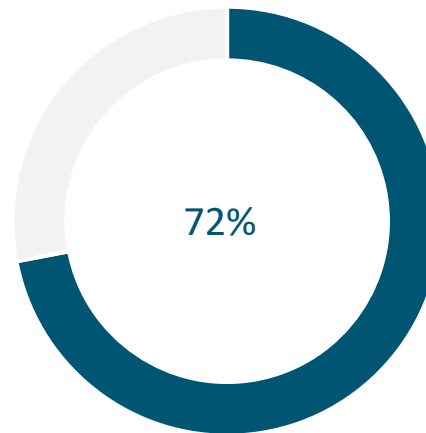
Employees want health care cost information, and they are willing to switch providers for an incentive.



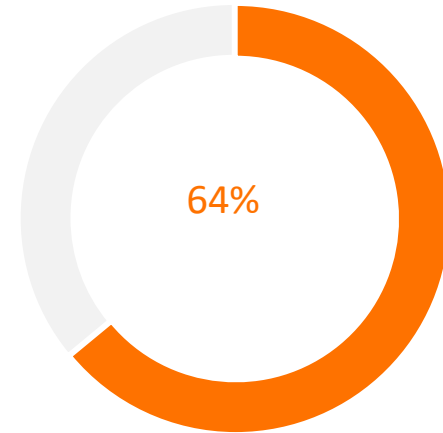
Are **interested** in health care incentives programs



Would switch to a recommended **imaging provider** for a \$25 reward



Would switch the **location for a surgery** for a \$100 reward



Believe incentive programs are **more valuable** than other benefits offered by their employer

Introducing ASR Healthcare Rewards



- Motivate employees to search for care!
- Employees earn cash back when they utilize low-cost providers for preventive services, labs, imaging, surgeries, etc.

Knee Repair (Arthroscopic), ACL



This service is rewardable!

Earn a reward for this service if you sign up and visit a provider with a green trophy.

SPECIALTIES

Ambulatory Surgical Center

CONTACT

Main:

\$16,965 / cost



\$75 reward

[More details](#)

SPECIALTIES

General Acute Care Hospital

CONTACT

Main:

\$24,921 / cost

[More details](#)

Create awareness with
employees

1

We make it simple

Sign up

2



3

Get service

4

Earn
reward

- Integrated within ASR member portal – no separate login
- Claim serves as validation – nothing to submit
- System email alerts employees reward is available

Shop and save with rewards

Over 100 imaging, outpatient and inpatient services are eligible for a \$25 - \$100 reward including:



Procedure Name	Reward Amount	Procedure Name	Reward Amount
Most CTs	\$50	Spinal fusion	\$100
Most MRIs	\$50	Mammogram	\$50
Colonoscopies	\$75	Finger Tendon Repair	\$75
Knee Arthroscopy	\$75	Hysteroscopy	\$75
Shoulder Arthroscopy	\$75	Most Ultrasounds	\$50
Sleep Study	\$75	Hip Replacement	\$100
Heart Catheterization	\$75	Most X-Ray Exams	\$25
CAT Scan	\$50	Most Echocardiograms	\$50
Most Ultrasounds	\$50	Hernia Repair	\$75
Spinal Injection	\$50	Breast Biopsy	\$75

Members may elect to receive their reward in the form of a Prepaid Visa Card or eGift Cards from select retailers.



Members may also choose to donate their earned reward to select charitable organizations.



Prepaid Visa Card



Amazon.com eGift Card



Panera Bread eGift Card



Target eGift Card



Lowe's eGift Card



Walmart eGift Card



Dental Plan Review

Lenka Torres

Integrated Design Solutions

2023 Employee Benefit Information



Dental Plan Review

Lenka Torres

Dental - Preferred Provider Organization (PPO)

	Deductible		Coinsurance		Maximum	
	In Network	Non-Network	In Network	Non-Network	In Network	Non-Network
Unit 1 Preventive procedures	\$0	\$25	100%	100%	\$1,000 Maximum for units 1, 2, and 3 are combined	\$1,000 Maximum for units 1, 2, and 3 are combined
Unit 2 Basic procedures	\$0	\$25	100%	100%		
Unit 3 Major procedures	\$0	\$25	60%	60%		
Unit 4 Orthodontia (child)	\$0	\$0	50%	50%	\$2,000 Lifetime maximum	

Non-network benefits based on the 99th percentile of usual and customary charges

Child ortho services must start before age 19

Dental Plan Review

Lenka Torres

Maximum accumulation plan

Roll over a portion of your unused annual maximum each year, if eligible.

Threshold

\$500

Rollover

\$250



Dental Plan Review

Lenka Torres

Making informed decisions about your dental care



Open enrollment



Predetermination of benefits
(Dental Treatment Plan)



Visit principal.com/dentist to
locate a network provider

Dental Plan Review

Lenka Torres

Mobile App

1

Download Principal®
App from the App
Store or Google Play

2

Log in using the
same username and
password you use on
principal.com

3

Go to the Group
Insurance section





Term Life and AD&D insurance

Extra peace of mind that your
family's finances will be protected



Term life & accidental death and dismemberment insurance

How it helps

Term Life Insurance can provide benefits to help reduce financial stress for family members if you pass away during your working years.

AD&D Insurance may provide a benefit if you survive an accident but with certain serious injuries. It pays an additional amount if you die due to a covered accident.

In VA: This life insurance does not specifically cover funeral goods or services and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

What you should know

- Benefit: 1X annual salary to a maximum benefit of \$50,000
- Accelerated death benefit: 100% to \$250,000
- Benefit reduction: to 65% at age 70 and 50% at age 75
- Portable

Voluntary term life insurance

How it helps

Life Insurance provides benefits to reduce financial stress for family members if you pass away during your working years.

If re-enrollment

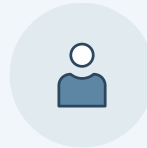
If you previously enrolled during your initial eligibility, you can enroll up to your guaranteed issue without answering medical questions. If you did not enroll during your initial enrollment period, you will be required to answer medical questions no matter how much you apply for.

In VA: This life insurance does not specifically cover funeral goods or services and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

What you should know

- Employee benefit: Up to 5X annual salary to a maximum benefit of \$500,000
- Employee guaranteed issue*: \$50,000
- Spouse benefit: Up to 100% of the employee's election to a maximum benefit of \$500,000
- Spouse guaranteed issue: \$25,000
- Child(ren) benefit: Age-based amounts up to \$10,000, for ages up to 19 or 26 if a full-time student.
- Accelerated death benefit: 50% to \$750,000
- Benefit reduction: to 65% at age 70 and 50% at age 75
- Employee-paid benefit

* If you apply for coverage above the guaranteed issue amount, you will be asked health-related questions which may affect your ability to get the larger coverage amount. In order to purchase coverage for your dependents, you must buy coverage for yourself. Coverage amounts cannot exceed 100% of your coverage amounts.



Christy's story

How life insurance helped

Christy's dad was healthy and active, so his death at age 50 from a heart attack was a shock. Luckily, he had the foresight to purchase life insurance when his employer offered it at work.

Thanks to their benefit payment, Christy and her sister can stay in college, and their mom can remain in their house. During a time of grief and stress, they have one less thing to worry about.



Short term disability insurance

Works when you can't



Short term disability insurance



How it helps

Can replace a portion of your income when you're unable to work.

Helps when you're sidelined with an illness or injury lasting a few weeks to a few months.

In NY: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.



What it covers

Many conditions that keep you from working, including:

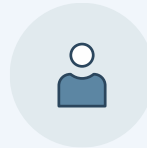
- Recovering from regular pregnancy
- Joint disorders
- Injuries
- Behavioral health issues
- Digestive disorders

What you should know

- Maximum weekly benefit: 60%t to \$750
- Benefit duration: 13 weeks
- Definition of disability: Residual
- Elimination period injury/sickness: 0/7 days
- Employee-paid benefit

Pre-existing conditions: You have a pre-existing condition if: You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and the disability begins in the first 12 months after your effective date of coverage.

Short term disability insurance



Bill's story

How Short Term Disability Insurance helped

Bill didn't see the car coming toward him until it ran the red light. He also didn't predict that he'd need leg surgery that would keep him out of work for four weeks.

His Short Term Disability Insurance didn't replace 100% of his income, but it helped him cover his living expenses and medical costs while he wasn't getting a paycheck.

Bill can use the money any way he wants to.

Illustrative purposes only.



Long term disability insurance

A stronger safety net for longer
lasting disabilities



Long term disability insurance



How it helps

Can replace a portion of your income when you're unable to work for a few months or even a few years.



What it covers

Many conditions that keep you from working, including:

- Joint disorders
- Cancer
- Behavioral health issues
- Injury and poisoning
- Circulatory diseases

In NY: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

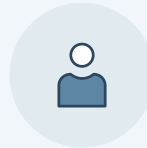
What you should know

- Maximum monthly benefit: 60% of earnings up to max of \$6000/month
- Definition of disability: See plan administrator
- Elimination period: 90 days

Worldwide emergency travel assistance services are provided by Assist America, Inc. Work-Life balance employee assistance program services are provided by HealthAdvocate. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Pre-existing conditions: You have a pre-existing condition if: You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and the disability begins in the first 12 months after your effective date of coverage.

Long term disability insurance



Jake's story

How Long Term Disability Insurance helped

When Jake had a stroke, he was taken to a stroke center right away. The damage was limited, but he still had to miss a few months of work while he went through rehabilitation. With no paycheck coming in, he would have had a hard time paying living expenses and out-of-pocket medical costs.

Luckily, Jake had Long Term Disability Insurance. It didn't replace 100% of his salary, but it provided income to put toward the basics like groceries, surgery co-pay, rent, entertainment, cell phone and utilities.



Illustrative purposes only.

Filing a claim is easy

Submit your claim



Online at:
unum.com/claims



Over the **phone** by
calling 1-800-635-5597



Vision Plan Review



Vision as “Entry Point” to Health Care

- *People are more likely to receive an annual eye examination than a medical check-up*
- **Signs of many diseases may be detected during a “routine” eye examination**
- **Referrals for systemic testing or medical follow-up can be made**
- *Early detection can reduce future healthcare expenditures for employers*



Dilated eye exams cost-effectively detect over 30 systemic diseases.
Some include:

Diabetes
Hypertension
Hypercholesterolemia
Cardiovascular Disease
Cerebrovascular Disease
Anemia
Sickle Cell Disease
Leukemia
Lymphoma
Melanoma
Brain Tumor
Multiple Sclerosis

Myasthenia Gravis
Thyroid Disease
Drug Toxicity
Ankylosing Spondylitis
Rheumatoid Arthritis
Systemic Lupus
Sarcoidosis
Sjogren Syndrome
Temporal Arteritis
Neurosyphilis
Tuberculosis
HIV / AIDS

Integrated Design Solutions

Benefit Summary

<i>Benefit Frequency</i>	<i>Participating Provider</i>	<i>Non-Participating Provider</i>
Examination Once Every Calendar Year	Covered 100% After \$10 copay	Reimbursed Amount Up to \$35
Lenses Once Every Calendar Year - Single Vision - Bifocal - Trifocal - Lenticular - Polycarbonates (under age 19)	Standard Glass or Plastic - Covered 100% After \$25 copay - Covered 100%	- Up to \$25 - Up to \$45 - Up to \$75 - Up to \$75 - Up to \$25 (SV) - Up to \$30 (Bi/Tri)
Frame Once Every Two Calendar Years	Retail Allowance Up to \$100 (20% discount off balance)*	Up to \$45
Contact Lenses Once Every Calendar Year Elective Contact Lenses	In lieu of Lenses Up to \$100 Retail (15% discount (Conventional) or 10% discount (Disposable) off balance)**	In lieu of Lenses Up to \$75
Fit/Follow-Up*** Standard Daily Wear Standard Extended Wear Specialty Wear	- Covered 100% after \$20 copay - Covered 100% after \$30 copay - Covered 100% after \$50 copay	- Up to \$20 - Up to \$30 - Up to \$50
Medically Necessary****	Covered 100%	Up to \$210

- Eligible members and dependents are entitled to receive a vision examination and one pair of lenses once every calendar year and a frame once every two calendar years or contact lenses and contact lens evaluation/fitting once calendar year.
- At the start of the program, if authorized by your employer, you may receive identification cards with participating providers in your zip code area listed on the back. At the time of your appointment, you must indicate that your benefit is administered by NVA. The provider will contact NVA to verify eligibility.

Fixed Lens Options



Lens Options	Fixed Fees	Lens Options	Fixed Fees
Polycarbonate SV (Age 19 & Over)	\$25.00	Progressives (Std)*	\$50.00
Polycarbonate BI (Age 19 & Over)	\$30.00	Progressives (Premium)*	\$100.00
Polycarbonate TRI (Age 19 & Over)	\$30.00	Solid Tints	\$10.00
Transitions SV (Std)	\$65.00	Fashion Gradient Tint	\$12.00
Transitions BI (Std)	\$70.00	Anti-Reflective Coatings (Std)	\$40.00
Transitions TRI (Std)	\$70.00	Scratch-Resistant Coating (Std)	\$10.00
Glass Photogrey SV	\$20.00	UV Coatings	\$12.00
Glass Photogrey BI	\$30.00	High Index 1.6	\$55.00
Glass Photogrey TRI	\$30.00	Blended Bifocals (Segment)	\$30.00
Polarized	\$75.00		

Extra Savings

- ▶ Discounts on Lasik (laser eye surgery)
- ▶ Discounted contact lenses on major brands through online retailer Contact Fill
- ▶ 30-60% savings on hearing aid devices
- ▶ Fixed pricing on lens options and services

Member Online Services

- NVA maintains a state-of-the-art website (www.e-nva.com) for use by employees and family members where they can:
 - View eligibility information online
 - Print ID cards (if permitted)
 - Search for participating Eye Care Professionals
 - Nominate an Eye Care Professional to network
 - View and print vision plan information
 - Submit, view, and check on the status of claims
 - Find answers to Frequently Asked Questions
 - View Health and Wellness information
 - Access NVA Smart Buyer® and Smart Buyer® Provider Search



Vision Benefits. Smarter.®

Any question, any time

Live Member Service Reps - 24/7/365

- Toll-free, on-site, U.S.-based Member Service Representatives
- Language Line - 180+ language translations available (e.g. Vietnamese, Hindi, Urdu, etc.)
- Spanish and Russian live representative support
- Optician-led specialized Smart Buyer unit
- Labor represented workforce



Allstate Benefits

Carlyn Wisuri

Direct: 248-794-2760

Customer Support: 1-800-521-3535

Email: carlynwisuri@allstate.com

Supplemental Insurance || Allstate Benefits

WHAT YOU NEED TO KNOW:

+ Supplemental insurance plans help you cover the out-of-pocket medical expenses that are associated with most health insurance plans (copays, deductibles, etc.).

+ These plans are not intended to replace your health or disability insurance; instead, they supplement your current benefit offerings.

Accident Plan Summary

The plan pays a fixed cash benefit amount for covered injuries and treatments resulting from a covered accident. The money can be used as you see fit and the coverage continues even after the first accident to help provide protection for future covered accident events. Coverage is available to you and any eligible spouse or dependent children, depending on your election.

<i>Benefit For...</i>	<i>Low Plan Payable up to...</i>	<i>High Plan Payable up to...</i>
Hospital Confinement (1x per accident, per year)	\$1,500	\$2,000
Daily Hospital Confinement (Up to 365 days /Accident)	\$300	\$400
Intensive Care	\$600	\$800
Emergency Room Services	\$300	\$400
Ambulance	Regular \$300/ Air \$900	Regular \$400 / Air \$1,200
X Ray	\$300	\$400
General Anesthesia	\$300	\$400
Urgent Care	\$150	\$200

	<i>Bi-Weekly Cost for Coverage...</i>			
	Employee Only	Employee + Spouse	Single Parent Family	Two Parent Family
Low Plan	\$8.32	\$14.38	\$18.04	\$22.74
High Plan	\$11.48	\$19.86	\$24.80	\$31.00

Critical Illness Plan Summary

The Critical Illness product provides a lump sum cash benefit to be used on whatever you wish. The following percentage of the benefit elected is provided upon the diagnosis of a covered critical illness, such as:

100% | Heart Attack • Stroke • End-Stage Renal Failure • Major Organ Transplant • Paralysis • Invasive Cancer • Advanced Alzheimer’s • Advanced Parkinson’s Disease • Benign Brain Tumor • Coma

25% | Coronary Bypass Surgery • Carcinoma in Situ • Alzheimer’s Disease • Multiple Sclerosis • Sudden Cardiac Arrest • Pulmonary Embolism • Pulmonary Fibrosis Benefit

	Benefit Amount
Coverage for yourself	\$15,000
Coverage for your spouse	\$7,500
Coverage for your children	\$7,500

Bi-Weekly Cost for Coverage		
Age:	Employee or Employee + Child(ren)	Family or Employee + Spouse
18-29	\$2.88	\$4.38
30-39	\$6.42	\$9.80
40-49	\$13.38	\$20.42
50-59	\$24.04	\$36.66
60-64	\$33.08	\$50.38
64+	\$52.82	\$80.24

Allstate Identity Protection Summary

Allstate Identity Protection provides comprehensive financial and identity monitoring to help employees protect themselves against the impact of identity theft. Should fraud occur, you can rely on our full-service remediation, up to \$1M in identity theft reimbursement, and up to \$500,000 in stolen funds reimbursement.

Credit Monitoring	Financial Monitoring	Dark Web Monitoring	Additional Coverages	Remediation & Support
Credit Monitoring/Rapid Alerts	Bank Account Activity	Compromised Credentials	Solicitation Reduction	24/7 Support
Auto Monitoring	High Risk Transactions	Web Login Scan	Lost Wallet Protection	Expense Reimbursement
	Student Loan Activity	Credit/Debit card scan	Deceased Family Member Coverage	Stolen Funds Reimbursement
	401k Transaction	Breach Notifications		Credit Fraud Alerts
	<i>Bi-Weekly Cost for Coverage...</i>			
Employee Only		Employee + Spouse	Single Parent Family	Two Parent Family
Plan Premium:	\$2.75	\$5.52	\$5.52	\$5.52

Enrollment Process

- The Open Enrollment will begin Monday, November 14th, and the window closes end of day November 25th.





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Navigator Step 1: Click on Login





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[Register as a new user](#)

Navigator Step 2: Login



You have 1 item to complete.

1 [Enroll in your benefits](#)

Good Morning, Employee!

Grab a cup of coffee and let's get some work done.

You have 30 days left to complete your open enrollment.

[Start Enrollment](#)

Navigator Step 3: Complete your Enrollment

Important Items

- All employees must complete their benefit elections by **5PM November 25th**.
- As you go through the enrollment process, please note these important things to remember
 - Confirm your information like address, dates of birth, SSN, etc. are correct.
 - Update your life insurance beneficiaries.



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