



BENEFITS

PLAN OPTIONS

**QUALITY EMPLOYEE BENEFITS
HELP ATTRACT AND RETAIN
VALUED EMPLOYEES**

HEALTH INSURANCE: MAJOR CARRIERS

- Available to eligible employees
- Discounts on weight loss programs, fitness memberships, and hearing aids
- Plans may include term life insurance
- Groups are subject to underwriting
- Minimum Essential Coverage (MEC) plans available to applicable large employers needing to avoid the ACA Employer Mandate pay or provide 4980H(a) penalty
- Participation and employer contribution requirements apply

MAJOR MEDICAL HEALTH INSURANCE: AETNA

- Available to employees working 30 hours or more per week
- Choose from multiple ACA-compliant plans based on specific needs
- Online access to health information, claims, and resources
- Participating employees receive \$10,000 term life and AD&D insurance

AETNA HEALTH PLAN MEMBERS ALSO HAVE ACCESS TO:

- Healthcare Support: CVS MinuteClinic Virtual Care, Informed Health Line, and Aetna Maternity Program
- Wellness Support: Online health coaching, fitness goal app, support programs for behavioral health and counseling for personal issues and work/life balance
- Discounts: Healthy vision services, hearing care, gym memberships, weight loss programs, and more

AT SELECT CVS PHARMACY LOCATIONS:

- MinuteClinic offers free wellness/monitoring services and 20% off CVS branded over-the-counter medications for enrollment into select plans
- HealthHUB combats rising costs by offering clinical services, urgent care, group coaching, and exercise under one roof

All groups are subject to underwriting. Employee deductions are available on a pre-tax basis. Minimum participation and employer contribution requirements apply.

Beyond HEALTH INSURANCE

Unless noted, all plans are offered by MetLife, available to employees working 30 hours per week, and no employer contribution is required.



SHORT AND LONG-TERM DISABILITY

Employer-paid or voluntary options available



DENTAL

Multiple plans available; child and adult orthodontics



VISION

Eye exams, prescriptions, frame and lens allowances, etc.



TERM LIFE AND AD&D

Employer-paid or voluntary options available



401(K) RETIREMENT SAVINGS PLAN (SLAVIC)

Numerous investment choices. Establishment fee applies. Plan docs, testing, audits, and Form 5500 are handled by FrankCrum at no extra cost.



FLEXIBLE SPENDING ACCOUNT (INSPIRA FINANCIAL)

Tax advantage reimbursement for qualified out-of-pocket medical and daycare expenses



HEALTH SAVING ACCOUNT (INSPIRA FINANCIAL)

Employees enrolled in a high deductible health plan can contribute pre/post-tax dollars for eligible expense reimbursement for themselves, spouses, and tax dependents



SUPPLEMENTAL PRODUCTS

- Hospital Indemnity
- Accident
- Critical Illness
- Legal Services Plans



EMPLOYEE ASSISTANCE PROGRAM (ACENTRA/HEALTH ADVOCATE)

Employees access a 24-hour emergency hotline for short-term problem resolution. Available to employers not participating in an Aetna health plan. Employer-paid option.



OTHER PERKS

- TicketsAtWork
- Corporate America Family Credit Union
- Pet Assure
- LifeLock with Norton
- Prescription Discount Plan



BENEFITS PLATFORM

BY BSWIFT



Our electronic benefits portal, bswift, integrates directly with MyFrankCrum for ease of administration and efficiency. Plus, its AI-powered virtual Assistant, Emma, helps employees navigate their health benefits.

**MEMBERS CAN ACCESS
THEIR BENEFITS FROM
ANYWHERE USING THE
BSWIFT MOBILE APP.**

MEET ASK EMMA

Emma is your 24/7 guide through the world of health benefits. With her AI technology and user-friendly interface, she provides real-time, personalized support, understands queries accurately, and simplifies information search. Empowering employees to concentrate on what matters most, Emma allows them to navigate health benefits effortlessly.

Emma is fully integrated into the benefits enrollment platform and provides different degrees of education and support to fit each employee's needs:

- Personalized walkthroughs for “passengers” who like to be guided
- FAQs and explainer bubbles for “info detectives” who prefer to self-educate
- Standalone calculator and estimate breakdown for “number crunchers” who want to delve into every detail

THE ADVANTAGES OF ASK EMMA

Benefits selection can be overwhelming and confusing for employees, but Ask Emma delivers real results. In addition to a better enrollment experience, Ask Emma helps employees make informed healthcare decisions that can help reduce their out-of-pocket expenses.

