

**OPEN ENROLLMENT**

**VOLUNTARY / ANCILLARY  
BENEFITS AT A GLANCE**

**2023**



**WORKSITE  
RESOURCES, LLC**

**Prepared for :**

Choice  
Beverage  
USA



# VOLUNTARY & ANCILLARY BENEFITS AT A GLANCE



This guide is intended to provide a partial summary of the benefit programs available to all benefit eligible employees. It is only an overview, to review specific plan brochures and plan documents for full program details, limitations and exclusions please request materials from our office.

## INSTRUCTIONS

### Enrollment Instructions

- Login to Employee Navigator
- Select benefits the benefits you desire
- Navigator will be open 06/01/2023 -06/15/2023

### Changes for the 08/01/2023 plan year

Changing from Allstate product to the following:

- MET Accident
- MET Critical Illness (NEW)
- MET Hospital Indemnity
- TransAmerica Cancer
- TransAmerica Life

# MET Accident



MetLife Accident Insurance can supplement existing medical coverage and help provide financial support to pay for out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as they choose. Accident Insurance provides features that could be valuable to your employees, including:

- Portability through Continued Insurance with Premium Payment which gives employees the ability to keep their existing coverage when their employment status with the employer changes.[1]
- No coordination with other insurance benefits;
- Employees are paid a lump-sum benefit that they can use as they feel necessary;
- Employees and their families will have access to discounts or services that will provide them actionable tools and resources to help them navigate life's twists and turns

## Some of your benefits include:

Health Screening Benefit (1 time per calendar year)		\$100
Accidental Death or Dismemberment	Employee	\$25,000
	Spouse	\$12,500
	Children	\$5,000
Broken Bones, fractures, dislocations, burns, lacerations	Up to	\$8,000 (Per accident)

Off-the-job only coverage

# MET Critical Illness

MetLife Critical Illness Insurance can supplement existing medical coverage and help provide financial support to pay for out-of-pocket expenses such as mortgage payments, college tuition, hiring household help, or treatment not covered by your medical plan. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as they choose. Critical Illness Insurance provides features that could be valuable to your employees, including:

- Eligibility for portability through the Continued Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.
- No coordination with other insurance benefits;
- Employees are paid a lump-sum benefit that they can use as they feel necessary.
- Employees and their families will have access to discounts or services that will provide them actionable tools and resources to help them navigate life's twists and turns

## Covered Conditions

- Initial Benefit means the benefit that is payable for a covered condition the first time that it occurs while coverage is in effect. The Initial Benefit amount is expressed as a percentage of the elected Benefit Amount.
- Recurrence Benefit means the benefit that is payable for another occurrence of the same covered condition for which MetLife has already paid a benefit. The Recurrence Benefit amount is expressed as a percentage of the Initial Benefit amount.

## Some of your benefits include:

Health Screening Benefit (1 time per calendar year)	\$100
Benefits amount options	\$5,000-\$25,000

## Some of your covered conditions:

Heart attack, stroke, kidney failure, organ transplant

# **MET Hospital Indemnity (GAP)**



MetLife Hospital Indemnity Insurance can supplement existing medical coverage and help provide financial support to pay for out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as they choose. Hospital Indemnity Insurance provides features that could be valuable to your employees, including:

- Benefits available due to hospitalization and associated treatment;
- Portability through Continued Insurance with Premium Payment which gives employees the ability to keep their existing coverage when their employment status with the employer changes;
- No coordination with other insurance benefits;
- Employees are paid a lump-sum benefit that they can use as they feel necessary.
- Employees and their families will have access to discounts or services that will provide them actionable tools and resources to help them navigate life's twists and turns.

<b>Subcategory</b>	<b>Benefit Limits (Applies to Subcategory)</b>	<b>Benefit</b>	<b>Benefit Amounts</b>
<b>Hospital Benefits</b>			
<b>Admission Benefit</b>	<b>1 time(s) per calendar yr</b>	<b>Admission ICU Supplemental Admission</b>	<b>\$1,000 \$500</b>
<b>Confinement Benefit</b>	<b>15 days per calendar year. ICU Supplemental Confinement will pay an additional benefit for 15 of those days</b>	<b>Confinement ICU Supplemental Confinement</b>	<b>\$100 \$100</b>
<b>Surgery Benefits</b>			
<b>Inpatient Surgery Benefit</b>	<b>1 time(s) per calendar year Requires administration of general anesthesia.</b>	<b>Inpatient Surgery</b>	<b>\$250</b>
<b>Outpatient Surgery Benefit</b>	<b>1 time(s) per calendar yr</b>	<b>Outpatient Surgery (For injury or Sickness)</b>	<b>\$500</b>



# TransAmerica Cancer

Receiving a cancer diagnosis can be one of life’s most frightening events. Unfortunately, statistics show you probably know someone who has been in this situation.

With Cancer insurance from TransAmerica, you can rest a little easier. Our coverage pays you a cash benefit to help with the costs associated with treatments, to pay for daily living expenses – and more importantly – to empower you to seek the care you need.

## Here’s How It Works

You choose the coverage that’s right for you and your family. Our Cancer insurance pays cash benefits for cancer and 23 specified diseases to help with the cost of treatments and expenses as they happen. Benefits are paid directly to you unless otherwise assigned. With the cash benefits you can receive from this coverage, you may not need to use the funds from your Health Savings Account (HSA) for cancer or specified disease treatments and expenses.

## Benefit Amounts

### Hospital Confinement/Related Benefits

Continuous Hospital Confinement (daily)

#### Plan 1

\$100

#### Plan 2

\$100

### Radiation/Chemotherapy/Related Benefits

Radiation/Chemotherapy Up to  
for Cancer (every 12 months)

#### Plan 1

\$10,000

#### Plan 2

\$10,000

### Surgery/Related Benefits

Surgery Inpatient  
Outpatient

#### Plan 1

\$2,000

#### Plan 2

\$2,000

\$3,000

\$3,000

### Additional Rider Benefits

Cancer Initial Diagnosis Level Benefit (1 time benefit)  
Fixed Wellness Benefit

#### Plan 1

\$3,000

#### Plan 2

\$10,000

\$100

\$100

# TransElite Life Insurance

TransElite Life Insurance is a voluntary product available to all full time employees. With TransElite Life Insurance from TransAmerica, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

Employee, spouse and children term rider policies are available.

Long term care rider includes.



**WORKSITE  
RESOURCES**

# GET IN TOUCH

Worksite Resources LLC  
1811 Sardis Rd N  
Suite 207  
Charlotte, NC 28270

Steve Worgan  
Matt Worgan  
Selena Young  
[info@worksiteresourcesllc.com](mailto:info@worksiteresourcesllc.com)  
980-262-2116





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**THANK  
YOU**

[www.worksiteresourcesllc.com](http://www.worksiteresourcesllc.com)  
[info@worksiteresourcesllc.com](mailto:info@worksiteresourcesllc.com)  
980-262-2116