

ANCILLARY

# Employee Benefits Guide

2025 PLAN YEAR



# WELCOME TO QUESTCO!

Questco has partnered with your employer to provide you a comprehensive benefits package for you and your family. We understand how important benefits are to you and realize this can be a confusing subject. Our goal is to keep this process simple, quick, and informative.

This benefits booklet is intended to summarize the benefit plans available to you. While this guide is meant only to cover major points of each plan, official plan materials and additional ERISA documentation are housed electronically through Questco's Benefit Portal.

## HELPFUL TIPS

Throughout this guide, look for [CLICK HERE](#) prompts to URL resources intended to provide additional information surrounding the benefits available to you.

## WHEN CAN I ENROLL?

Open enrollment is the period each year when changes to your benefit elections are allowed for medical, dental, and vision. You may change plans as well as add or drop coverage for you or your eligible dependents. Any changes made during open enrollment must remain until the following open enrollment period, unless you experience a qualifying life event.

Newly hired employees will receive an email notifying you of your eligibility and deadline to enroll.

## WHO CAN I ADD TO BENEFIT COVERAGE?

### Eligible Dependents:

- Legally married spouse (check-in with your Benefits Specialist to confirm if this may include your Domestic Partner)
- Natural or adopted children up to age 26, regardless of student and marital status
- Children under your legal guardianship
- Stepchildren
- Children under a qualifying medical child support order
- Disabled children 19 years or older
- Children placed in your physical custody for adoption

## WHEN CAN I MAKE CHANGES?

If you have a qualifying event. Life events include:



**LOSS OF COVERAGE**



**GOT MARRIED/DIVORCED**



**HAD A BABY**



**TURNED 26**



**RECENTLY MOVED TO A NEW STATE**

You have 31 days from the date of the life event to submit documentation of the event to QUESTCO Benefits Department: [benefits@questco.net](mailto:benefits@questco.net). Otherwise, you must wait until the next annual enrollment period to make a change to your elections.





# Dental Benefits



## WHO IS IT FOR?

Everyone should have access to great dental coverage, which is why we offer comprehensive plans that are available through employers as part of your benefit offerings.

## WHAT DOES IT COVER?

Dental insurance helps to protect your overall oral care. That includes services like preventative cleanings, x-rays, restorative services like fillings and other more serious forms of oral surgery if you ever need them.

## WHY SHOULD I CONSIDER IT?

Poor oral health isn't just aesthetic. It's also been linked to conditions including diabetes, heart disease, and strokes. So, while brushing and flossing every day can help keep your teeth clean, nothing should replace regular visits to the dentist.

IN-NETWORK BENEFITS SHOWN	LOW	HIGH	HIGH PLUS
<b>Deductible</b> (Waived for Preventive)	\$100 individual 3x family	\$100 individual 3x family	\$75 individual \$150 family
<b>Annual Maximum</b> (Applied to Preventive, Basic and Major services)	\$1,200	\$5,000	\$2,500
<b>Preventive Services</b> Oral Exams (once/6 months); Cleanings (once/6 months); XRays (Fullmouth series once/60 months); Fluoride Treatment (to age 19, once/6 months); Space Maintainers/Harmful Habit Appliance; Sealants (to age 16, once/36 months)	100%	100%	100%
<b>Basic Services</b> Fillings; Periodonal Services (eg Scaling and Root Planing); Periodontal Surgery; Simple Extractions; Endodontic Services (eg Root Canal); General Anesthesia	80%	80%	80%
<b>Major Services</b> Bridges & Dentures; Single Crowns; Complex Extractions; Repair & Maintenance of Crowns, Bridges & Dentures; Inlays, Onlays & Veneers; Implants	50%	50%	50%
<b>Orthodontia</b> (Lifetime Maximum)	N/A	\$1,000	\$1,200
<b>In-Network Claim Payment Basis</b>	Negotiated Fee Schedule	Negotiated Fee Schedule	Negotiated Fee Schedule
<b>Out-of-Network</b>	Fee Schedule	Fee Schedule	UCR 90th

Dependent Age Limit: 26; end of month

To find an In-Network provider, go to [metlife.com](https://www.metlife.com). Select 'Find a Dentist' and PDP Plus as Network type.

[CLICK HERE](#) for more information

MetLife: (800) 275-4638 • [metlife.com](https://www.metlife.com)

Taking care of your teeth is about more than just covering cavities and cleanings. It also means accounting for more expensive dental work, and your overall health.





# Vision Benefits



Vision insurance helps protect the health of your eyes by providing benefits that often are not covered by medical insurance.

	VISION	VISION PLUS	OUT-OF-NETWORK ALLOWANCE <small>*Vision Plus Only</small>	FREQUENCY PERIOD
Exam Copay	\$20	\$0	\$45	12 months
Materials Copay	\$25	\$0	\$30	12 months
<b>Eyeglass Lenses Allowances*</b>				
Single Vision	\$0	\$0	\$30	12 months
Bifocal	\$0	\$0	\$50	12 months
Trifocal	\$0	\$0	\$65	12 months
Lenticular	\$0	\$0	\$100	12 months
<b>Contact Lenses Allowance**</b>				
Elective	\$100 max (copay waived)	\$200 max (copay waived)	\$105	12 months
Medically Necessary	\$0	\$0	\$210	12 months
<b>Frame Retail Allowance</b> (one per frequency period)	Up to \$100 + 20% off balance	Up to \$200 + 20% off balance	\$70	12 months
<b>Second Pair Benefit</b> This benefit gives you additional eyewear coverage. You can get: <ul style="list-style-type: none"> <li>• Two pairs of prescription eyeglasses, or</li> <li>• One pair of prescription eyeglasses and an allowance towards contact lenses</li> <li>• Double your contact lens allowance</li> </ul>				

\*Fees for additional lens options (scratch-resistant, UV coating, progressives) vary by provider and service.

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## WHY SHOULD I CONSIDER IT?

Poor oral health isn't just aesthetic. It's also been linked to conditions including diabetes, heart disease, and strokes. So, while brushing and flossing every day can help keep your teeth clean, nothing should replace regular visits to the dentist.

IN-NETWORK BENEFITS SHOWN	LOW	HIGH	HIGH 90th
<b>Deductible</b> (Waived for Preventive)	\$100 individual \$300 family	\$100 individual \$300 family	\$50 individual \$150 family
<b>Annual Maximum</b> (Applied to Preventive, Basic and Major services)	\$1,250	\$5,000	\$2,500
<b>Preventive Services</b> Oral Exams (once/6 months); Cleanings (once/6 months); XRays (Bitewing images once/year, Fullmouth images once/3 years); Fluoride Treatment (to age 16, once/year); Space Maintainers/Harmful Habit Appliance	100%	100%	100%
<b>Basic Services</b> Sealants (permanent molars only) (1 per tooth/3 years; children under 16); Amalgam (silver) fillings; Composite fillings (anterior teeth only); Uncomplicated extractions	80%	80%	80%
<b>Major Services</b> Surgical removal of impacted or erupted tooth; Incision and draining of abscess; Stainless steel crowns; Root canal therapy; Scaling and root planting (4 separate quads/2 years); Gingivectomy (1 per quad or tooth/3 years); Inlays, onlays and crowns (1/8 years per tooth); Crown lengthening; Full & partial dentures (1/8years); Pontics (1/8 years per tooth); Osseous surgery (1 per quad/3 years); General anesthesia; Denture repairs; Crown build-ups; Implants (1/8 years per tooth)	50%	50%	50%
<b>Orthodontia</b> (Lifetime Maximum)	N/A	\$1,000	\$1,200
<b>Out-of-Network</b> Dependent Age Limit: 26; end of month	Fee Schedule	Fee Schedule	UCR 90th

To find an In-Network provider, go to [aetna.com](https://www.aetna.com).

[CLICK HERE](#) for more information

Aetna: (800) 704-7287 • [aetna.com](https://www.aetna.com)

Taking care of your teeth is about more than just covering cavities and cleanings. It also means accounting for more expensive dental work, and your overall health.





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Single Vision	\$25	\$0	\$30	12 months
Bifocal	\$25	\$0	\$50	12 months
Trifocal	\$25	\$0	\$65	12 months
Lenticular	\$25	\$0	\$100	12 months
<b>Contact Lenses Allowance</b>				
Elective	Up to \$100 + 15% off balance	Up to \$200 + 15% off balance	\$80	12 months
Medically Necessary	\$0	\$0	\$210	12 months
<b>Frame Retail Allowance</b> (one per frequency period)				
	Up to \$100 + 20% off balance	Up to \$200 + 20% off balance	\$55	12 months
	Lenses & Contacts: Once every 12 months	Lenses & Contacts: Once every 12 months		

\*Fees for additional lens options (scratch-resistant, UV coating, progressives) vary by provider and service.

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Vision insurance helps protect the health of your eyes by providing benefits that often are not covered by medical insurance.



# Voluntary Short Term Disability Insurance



## WHO IS IT FOR?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It helps ensure that you'll receive a partial income if you're injured or too sick to work.

## WHAT DOES IT COVER?

Many disability insurance plans pay out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

## WHY SHOULD I CONSIDER IT?

Accidents happen, and you can't always anticipate if or when you'll become sick or injured. That's why it's important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck.

**Disability insurance covers a part of your income, so you can pay your bills if you're injured or sick and can't work. Disability may be more common than you might realize, and people can be unable to work for all sorts of different reasons. There are times when many disabilities can be caused by illness, including common conditions like heart disease and arthritis. However, many disabilities aren't covered by workers' compensation.**

	STD
<b>Coverage Amount</b>	Up to 60% of salary
<b>Maximum payment period</b> Maximum length of time you can receive disability benefits.	13 weeks
<b>Accident and Illness benefits begin:</b> The length of time you must be disabled before benefits begin	7/7 or 7/14
<b>Premium waived if disabled</b> Premium will not need to be paid when you are receiving benefits.	Yes

**EARNINGS DEFINITION:** Your covered salary is based on your previous year's W-2 statement

## EXAMPLE

ELIMINATION PERIOD	ANNUAL SALARY	WEEKLY EARNINGS	COVERAGE AMOUNT	UNITS OF WEEKLY COVERED BENEFITS PER \$10	RATE PER \$100 COVERED MONTHLY SALARY	MONTHLY PREMIUM
Employee Paid 7/14	\$55,000	\$1,057.69	\$635	63.50	0.23	\$14.61
Employee Paid 7/7	\$55,000	\$1,057.69	\$635	63.50	0.275	\$17.46

[CLICK HERE](#) for more information

MetLife: (800) 275-4638 • metlife.com





# Voluntary Long Term Disability Insurance



## WHO IS IT FOR?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It helps ensure that you'll receive a partial income if you're injured or too sick to work.

## WHAT DOES IT COVER?

Many disability insurance plans pay out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

## WHY SHOULD I CONSIDER IT?

Accidents happen, and you can't always anticipate if or when you'll become sick or injured. That's why it's important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck.

**Disability insurance covers a part of your income, so you can pay bills if you're injured or sick and can't work.**

### LONG TERM DISABILITY

<b>Coverage Amount</b>	60% of salary
<b>Maximum payment period</b> Maximum length of time you can receive disability benefits.	Social Security Normal Retirement Age
<b>Accident and Illness benefits begin</b> The length of time you must be disabled before benefits begin	Day 91
<b>Conversion</b> Allows you to continue disability coverage after your group plan has terminated.	
<b>Guarantee Issue</b>	We guarantee issue \$5,000 in coverage during the initial enrollment period.
<b>Premium waived if disabled</b> Premium will not need to be paid when you are receiving benefits.	
<b>Survivor benefit</b> Additional benefit payable to your family if you die while disabled.	3 months

## EARNINGS DEFINITION

Your covered salary is based on your previous year's W2 statement.

## SPECIAL LIMITATIONS

Provides a 24-month benefit limit for specific conditions, including mental health and substance abuse. Conditions such as chronic fatigue are also included in this limitation. Refer to contract for details.

## EXAMPLE

ELIMINATION PERIOD	COVERAGE + 60% OF MONTHLY EARNINGS	ANNUAL SALARY	MONTHLY EARNINGS	UNITS OF WEEKLY COVERED BENEFITS PER \$10	RATE PER \$100 COVERED MONTHLY SALARY	MONTHLY PREMIUM
90 Days	\$2,750	\$55,000	\$4,583.33	45.83	0.33	\$15.13
90 Days	\$15,000	\$300,000	\$25,000	250.00	0.33	\$82.50

[CLICK HERE](#) for more information

MetLife: (800) 275-4638 • metlife.com





# 10 or 20 Year Level - Term Life Insurance

CHUBB®

Life insurance is a great way to protect your most important assets and help provide the peace of mind your family deserves. This plan pays cash directly to your beneficiary to use however they choose.

## EMPLOYEE COVERAGE

- You can elect up to \$100,000 in coverage on a guarantee issue basis.
- Portability allows you to keep this coverage if you change employers or if benefits are no longer available to you.
- **Rates do not increase for 10 or 20 years**
- At the end of the term period, policy automatically renews at current age, regardless of health.

## CHILD(REN) COVERAGE

- Up to \$10,000
- You can elect to cover your child(ren) if you have employee coverage

## SPOUSE COVERAGE

- Up to \$10,000
- You can elect to cover your spouse if you have employee coverage. Spouse coverage cannot exceed your (the employee) coverage amount.

[CLICK HERE](#) for more information





# LifeTime Benefit Term Life Insurance with LTC

CHUBB®

You work hard to provide a good life for your family. However, what if something happened to you? Would your family be able to continue covering expenses you may have today like mortgage payments, childcare, credit card payments, college tuition and other household expenses? What about burial expenses or expenses for long term care like nursing home or assisted living care? LifeTime Benefit Term can help.

## YOU DECIDE HOW YOU WANT TO USE LIFETIME BENEFIT TERM BENEFITS

When you make the promise to protect your family with LifeTime Benefit Term, there are several ways it can work.

### AS LIFE INSURANCE

LifeTime Benefit Term protects your family with money that can be used any way they choose. It is most often used to pay for mortgage or rent, education for children and grandchildren, retirement, family debt, and final expenses.

### FOR LONG-TERM CARE<sup>1</sup> (LTC)

If you become chronically ill<sup>2</sup>, LifeTime Benefit Term will pay you 4% of your death benefit each month you receive Long Term Care. You can use this money any way you choose, and your life insurance premiums will be waived.

Your death benefit will reduce proportionately each month as you receive benefit payments for Long Term Care. After

25 months of receiving Long Term Care Benefits, your death benefit will reduce to zero.

With Extension of Benefits, if you continue to need LTC after you have exhausted your Death Benefits, you can receive up to 25 more months of benefits, for a total of 50 months of LTC benefits.

### RESTORATION OF YOUR DEATH BENEFIT

Ordinarily, accelerating your life coverage for Long Term Care benefits can reduce your death benefit to \$0. While in force, this rider restores your life coverage to not less than 50% of the death benefit on which your LTC benefits were based, not to exceed \$50,000. This rider assures there will be a death benefit available for your beneficiary until you reach age 121.

## BENEFIT FEATURES

### GUARANTEED PREMIUMS

Life insurance premiums will never increase and are guaranteed to age 100. Thereafter no additional premium is due while the coverage can continue to age 121.

### GUARANTEED BENEFITS DURING WORKING YEARS

Death Benefit is guaranteed 100% when it is needed most—during your working years when your family is relying on your income. While the policy is in force, the death benefit is 100% guaranteed for the longer of 25 years or age 70.

### GUARANTEED BENEFITS AFTER AGE 70

Even after age 70, the full death benefit is designed to last through age 99 for nontobacco users and age 95 for tobacco users, based on the current interest rate and mortality assumptions. Regardless of interest rates, the death benefit after age 70 is guaranteed to always be at least 50% of the initial benefit and will likely be more given the current interest rate.

### PAID-UP BENEFITS

After 10 years, paid-up benefits begin to accrue. At any point thereafter, if you stop paying the premium, a reduced paid-up benefit is issued and can never lapse. That means when you retire, you can stop paying the premium and have a death benefit for the rest of your life—guaranteed.

### LONG TERM CARE (LTC)<sup>1</sup>

If you need LTC, you can access your death benefit while you are

living for home health care, assisted living, adult day care and nursing home care. You get 4% of your death benefit per month while you are living for up to 25 months to help pay for LTC. Insurance premiums are waived while this benefit is being paid.

### CONTINGENT BENEFIT

Your contract contains a guarantee that in the event any future increase to the LTC rider premium might cause you to lapse your coverage within 120 days of an increase, you'll have the option to retain LTC benefits of a reduced amount without any increase in premium.

### EXTENSION OF BENEFITS<sup>1</sup>

Extends the monthly Long Term Care benefit for up to an additional 25 months, after 100% of the base death benefit has been used for LTC.

### TERMINAL ILLNESS

After your coverage has been in force for two years, you can receive 50% of your death benefit, up to \$100,000, if you are diagnosed as terminally ill.

### FULLY PORTABLE AND GUARANTEED RENEWABLE FOR LIFE

Your coverage cannot be canceled as long as premiums are paid as due

[CLICK HERE](#) for more information

1. LTC and Extension of Benefits premiums may be adjusted based upon the experience of the group or other group characteristics that may affect results. Premiums will not be increased solely because of an independent claim. New premiums will be based on the insured's age and premium class on the rider's coverage date.

2. Chronically Ill Individual means an Insured who has been certified by a Licensed Health Care Practitioner as: 1) being unable to perform, without substantial human assistance, at least two activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for a period of 90 days; or 2) the Insured has a severe cognitive impairment that requires substantial supervision to protect the insured from threats to his or her health and safety. Certification by the Licensed Health Care Practitioner of the Chronically Ill Insured must occur at least once every 12 months.



# Accident Insurance

CHUBB®

## No one plans on getting injured, but just in case, we've got you covered.

You do everything you can to stay active and healthy, but accidents happen every day, including sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too. That's where Accident Insurance can help.

Accident insurance pays cash benefits directly to you, regardless of other coverage you have.

### SPORTS PACKAGE

Your benefits increase 25%, up to \$1,000 per person, for injuries resulting from participating in organized sports! Playing sports can lead to injuries and unwelcome expenses. We'll increase your benefits to help pay for those expenses.

### WELLNESS BENEFIT

To promote good health, this pays a \$50 benefit for

each covered person once per year when they have a defined annual health screening or test.

### REHABILITATION PACKAGE

We pay cash benefits for admission, daily confinement and recovery. Whether you are released to a rehabilitation center following a hospital stay or you recover at home, we pay a daily recovery benefit to help with your transition.

## COVERAGE FEATURES

- Guaranteed Issue with no health questions
- Guaranteed renewable for life
- No exclusions or pre-existing conditions
- Employee, spouse and child coverage available
- **Portability allows you to keep this coverage if you change employers or if Questco benefits are no longer available to you**

## ELIGIBILITY

- Active employees working at least 30 hours per week, ages 18+
- Spouses ages 18+. Includes legally married spouse, domestic partner and civil union partner
- Children ages 0-26, no student status required



For example, if your child gets injured at soccer practice and breaks her leg, here's how benefits may stack up.

Ambulance	\$400
ER Visit	\$200
X-Ray	\$250
Fracture	\$1,800
Crutches	\$1,000
Physical Therapy	\$500 (\$50 x 10 visits)
Follow-up Visits	\$200 (\$100 x 2 visits)
<b>Subtotal</b>	<b>\$4,350</b>

**PLUS Sports Package**  
*Increases the total benefit payment by 25%*

\$1,000

**TOTAL PAYMENT** **\$5,350**

## ACCIDENT RATES - 24 HOUR COVERAGE

Your monthly rates (12 pay cycles) will vary depending on the Plan and coverage level you choose.

	Diamond
Employee	\$9.36
Employee + Spouse	\$18.20
Employee + Child(ren)	\$21.84
Family	\$26.00

[CLICK HERE](#) for more information



# Critical Illness Insurance

CHUBB®

No one plans on getting sick, but just in case, we've got you covered. Critical illnesses, such as heart attack, cancer and stroke, happen every day. They can have serious consequences, both physical and financial. That's where Critical Illness Insurance can help. Critical Illness Insurance pays cash benefits directly to you, regardless of other coverage you have.

## COVERED CONDITIONS

You may receive a benefit if diagnosed with one of the following conditions:

- ALS
- Alzheimer's Disease
- Benign Brain Tumor
- Cancer
- Carcinoma in Situ (25%)
- Coma
- Coronary Artery Obstruction (50%)
- End Stage Renal (Kidney) Failure
- Heart Attack
- Loss of Sight, Speech or Hearing
- Major Organ Failure
- Multiple Sclerosis
- Paralysis or Dismemberment
- Parkinson's Disease
- Severe Burns
- Skin Cancer (\$500)
- Stroke
- Sudden Cardiac Arrest (50%)
- Transient Ischemic Attacks (10%)
- **Childhood Conditions** - Autism Spectrum Disorder, Cerebral Palsy, Congenital Birth Defects: Heart, Lung, Cleft Lip, Palate, etc; Cystic Fibrosis, Down Syndrome, Gaucher Disease, Muscular Dystrophy, Type 1 Diabetes)
- **Miscellaneous Disease Rider** - Addison's Disease, Cerebrospinal Meningitis, Diphteria, Huntington's Chorea, Legionnaire's Disease, Malaria, Myasthenia Gravis, Meningitis, Necrotizing Fasciitis, Osteomyelitis, Polio, Rabies, Scleroderma, Systemic Lupus, Tetanus, Tuberculosis
- **Occupation Package** -
  - Pays 100% of the face amount; Benefits payable for HIV or Hepatitis B, C, or D, MRSA, Rabies, Tetanus, or Tuberculosis contracted on the job.

Benefits are paid at 100% of the Face Amount unless otherwise specified. Covered condition must be diagnosed after the Certificate Effective Date.

## COVERAGE FEATURES

- **Guarantee Issue:** Select \$10,000, \$20,000 or \$30,000 of coverage with no health questions asked.
- **Guaranteed renewable for life**
- **Family Coverage:** Employee, spouse and child coverage
  - available (Spouse and Child(ren) coverage is 50% of the employee face amount)
- **Portability:** You keep this coverage if you change employers or if Questco benefits are no longer available to you.

## RECURRENCE BENEFIT

If we have paid a critical illness benefit for Benign Brain Tumor, Cancer, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Severe Burns, Stroke, or Sudden Cardiac Arrest and there is a recurrence, you can receive up to 100% of your Face Amount, as long as you were treatment free for 6 months. For a recurrence of Cancer, including Carcinoma in Situ you must be treatment free for 12 months prior to diagnosis and in complete remission. Complete remission is defined as having no symptoms and no signs to indicate the presence of Cancer. The Recurrence Benefit can be paid up to 2 times.

## WELLNESS BENEFIT

Health screening tests can help diagnose a condition early or prevent an illness altogether. This benefit pays you \$50 for each covered person once per year when they have a defined annual health screening or test.

[CLICK HERE](#) for more information

## MEDICAL ADVOCACY\*

Medical Advocacy helps you find the best medical care for ongoing support throughout your recovery. It includes a medical review of your diagnosis and treatment plan, expert advice for your particular medical condition, and connects you with top-rated physicians.

*\*Not available in California*

## ELIGIBILITY

- Active employees working at least 30 hours per week, ages 18+
- Spouses ages 18+. Includes legally married spouse, domestic partner and civil union partner
- Children ages 0-26, no student status required
- Employee must have underlying medical coverage to be eligible to apply for Critical Illness in the following states: California, Delaware, Georgia, Massachusetts, New Hampshire, Vermont.

## SAMPLE RATES - \$30,000 FACE AMOUNT

Age 40	Monthly Rate
Employee	\$25.20
Employee + Spouse	\$39.60
Employee + Child(ren)	\$31.20
Family	\$45.60





# Cancer Advocate Plus

CHUBB®

## A personalized approach to cancer management

Unfortunately, 1 in 3 women and 1 in 2 men will get cancer.<sup>1</sup> What if you could do more to help prepare yourself for a potential diagnosis? Chubb and healthŌme have partnered to introduce a first-of-its-kind cancer insurance with genetic benefits, designed to provide genetic information to help you proactively manage cancer risk and provide a personal, precise, proactive, and confidential way for you to manage your health.

### A BENEFIT DESIGNED TO HELP SAVE LIVES

Cancer Advocate Plus is insurance that lasts a lifetime, offering personal and precise cancer management based on your DNA.

Cancer Advocate Plus features the following:

- Proactive Cancer Screening
- Genetic Counseling & Cancer Advocacy
- Pharmacogenetic Drug Response Testing
- Clinical Trial Identification & Enrollment Assistance
- Genetic Tumor Testing
- Expert Medical Review
- Precision Treatment Recommendation Report
- Dedicated Cancer Nurse Advocates
- Cash Benefits
- Cancer Recovery Support
- Recurrence Monitoring

### CASH BENEFITS

- Diagnosis Cancer Benefit: \$5,000 Employee (\$2,500 for Spouse)
- Cancer Recovery First Payment: \$5,000 Employee (\$2,500 for Spouse)
- Cancer Recovery Second Payment: \$5,000 Employee (\$2,500 for Spouse)

### COVERAGE FEATURES

- Guaranteed Issue with no health questions
- Automatically renewed as long as the insured is an eligible employee, premiums are paid and the policy is in force
- Employee and spouse coverage available
- Portability allows you to keep this coverage if you change employers or retire while the Policy is in force

### SPOUSE BENEFITS

- Spouses are eligible for all of the Cancer Services and Tests
- Spouses' Cash Benefits are 50% of the employee and equal three payments of \$2,500

### ELIGIBILITY

- Active employees working at least 30 hours per week, ages 18+
- Spouses ages 18+. Includes legally married spouse, domestic partner and civil union partner

### HERE'S HOW THE CASH BENEFIT WORKS

Upon diagnosis of cancer, we send a lump sum cash payment directly to you, followed by two more cash payments over the next 12 months to help you with recovery. You can use your

cash benefit however you choose—to help with your everyday living expenses, pay your out-of-pocket medical costs or help replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

Once Chubb pays a cancer benefit, if there is a recurrence, including Carcinoma In Situ, you can receive 50% of your maximum benefit amount, as long as you were treatment free for 12 months and in complete remission\*.

Payment Upon Diagnosis of Cancer	\$5,000
Recovery Payment (6 months after diagnosis)	\$5,000
Recovery Payment (12 months after diagnosis)	\$5,000
<b>Total Cash Payment</b>	<b>\$15,000</b>

*Cancer diagnosis must be on or after effective date for the benefits to be payable. This example is solely to illustrate a situation that can result in benefits payable for a claim. It is not based on an actual claim.*

### CANCER ADVOCATE PLUS RATES

Your monthly rates (12 pay cycles) are Attained Age, which means they will change as you move into new age brackets. If elected, spouse coverage is 50% of the Employee Face Amount. For full list of rates based on age, [CLICK HERE](#).

Face Amount: \$5,000 Employee/\$2,500 Spouse    Age 40	
Employee	\$31.48
Employee + Spouse	\$62.16

<sup>1</sup> cancercenter.com/men-and-cancer; April 2022

NOTE: Applicant must have underlying medical coverage to be eligible to apply for Cancer Advocate Plus for the states: California, Massachusetts, New Jersey, New York, South Dakota, Vermont. Applicant is not eligible to apply for Cancer Advocate Plus if they are receiving Medicaid for the following states: Connecticut, Idaho, New Hampshire, Utah



# Hospital Cash

CHUBB®

Hospital Cash pays money directly to you if you get hospitalized. It's not easy to pay hospital bills, especially since deductibles continue to rise.

With Hospital Cash, you can focus on your recovery instead of wondering how you are going to afford the bills. And since the cash goes directly to you, there are no restrictions on how you use your money.

## COVERAGE FEATURES

- **Guarantee Issue:** no health questions
- **Family Coverage:** Employee, spouse and child coverage available
- **Portability:** You can keep this coverage if you leave your current employer

## ELIGIBILITY

- Active employees working at least 30 hours per week
- Dependent children covered to age 26

### PLAN 1

Hospital Admission Benefit	\$500; four benefits per calendar year
Hospital ICU Admission Benefit	\$1,000; four benefits per calendar year
Hospital Confinement Benefit (Days 2-16)	\$100 per day, up to 15 days per calendar year
Hospital Confinement ICU Benefit (Days 2-16)	\$200 per day, up to 15 days per calendar year
Newborn Nursery Benefit	\$25 per day, up to 2 days
Wellness Benefit	\$50 once per calendar year

### PLAN 2

Hospital Admission Benefit	\$1,500; four benefits per calendar year
Hospital ICU Admission Benefit	\$3,000; four benefits per calendar year
Hospital Confinement Benefit (Days 2-16)	\$300 per day, up to 15 days per calendar year
Hospital Confinement ICU Benefit (Days 2-16)	\$600 per day, up to 15 days per calendar year
Newborn Nursery Benefit	\$50 per day, up to 2 days
Wellness Benefit	\$50 once per calendar year

### MONTHLY RATES

	Plan 1	Plan 2
Employee	\$7.76	\$19.24
Employee + Spouse	\$16.68	\$42.64
Employee + Child(ren)	\$13.64	\$35.36
Family	\$22.56	\$58.76



# Flexible Spending Accounts



ThrivePass

**A flexible spending account (FSA) lets you save money by setting aside pre-tax dollars to pay for eligible medical, dental, vision and dependent care expenses incurred by you, your spouse or your eligible dependents.**

## WHAT IS AN FSA?

A health care flexible spending account (FSA) is an employer-sponsored benefit that allows you to set aside pre-tax dollars to be used for qualified out-of-pocket medical expenses not covered by your health plan. Questco offers an FSA option to all eligible employees at no additional cost to your employer.

## WHO DOES IT COVER?

An FSA covers qualified medical expenses for you and your dependents. Please consult your tax professional for more information on those individuals that may qualify as dependents for purposes of the FSA.

## TAX BENEFITS

Contributions to the FSA are deducted from your paycheck on a pre-tax basis, reducing your taxable income. On average, employees save 30%\* of what it would otherwise cost for them to pay for eligible medical expenses.

## FUND AVAILABILITY

There's no waiting - you'll have immediate access to your full annual election on the first day of the plan year, regardless of the amount you have actually contributed to date.

## USE IT OR LOSE IT

2025 FSA Contributions must be used within the calendar year and do not roll-over. There is a 90 day run-out period for active employees at year-end to submit eligible expenses dated on or before December 31, 2025. FSA plan ends upon employment termination and includes a 30 day run-out to submit eligible expenses dated on or before last day of employment.

## WHAT EXPENSES ARE CONSIDERED ELIGIBLE?

Common eligible expenses:

- Health plan co-pays
- Deductibles
- Co-Insurance
- Dental and/or Vision
- Over the counter (OTC) medicines
- Contact Lenses/Eyeglasses
- Prescription Medicines

For a complete list of eligible expenses as defined by the IRS, view IRS publication 502.

## LIMITED PURPOSE FSA

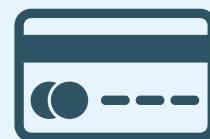
A Limited Purpose Medical FSA (LPFSA) works with a qualified high deductible health plan (HDHP) and Health Savings Account (HSA). A limited FSA only allows reimbursement for vision and dental expenses.

## DEPENDENT CARE FSA

A Dependent Care FSA allows reimbursement of dependent care expenses, such as daycare, incurred by eligible dependents.

## COMMUTER FSA

A Commuter FSA (Parking/Transit) allows you to set aside pre-tax funds in separate accounts to pay for qualified mass transit and parking expenses associated with your commute to work.



## DEBIT CARD

Our benefits debit card is the fastest and most convenient way to access your funds and pay for eligible expenses.

## CONTRIBUTION LIMITS

The IRS sets the maximum dollar amount you can elect and contribute to an FSA. The 2025 annual contribution limit is:

**\$3,300**

[CLICK HERE](#) for more information

ThrivePass: (866) 855-2844 • [thrivepass.com](https://thrivepass.com)



# Employee Assistance Program (EAP)



Questco has partnered with Acentra (formerly ESPYR) to provide employees and eligible family members with a comprehensive EAP to help with a variety of personal and work life matters. The EAP is a free and confidential resource available 24/7.

## LEGAL ASSISTANCE

Legal assistance for issues such as divorce, family law, wills, adoption, and more. Identity Theft Recovery and mediation services are also available. Get a free 30-minute consultation and 25% discount off the mediator or attorney fees for services rendered beyond the EAP.

## FINANCIAL CONSULTATION

Financial consultation regarding debt matters, investment options, money management, taxes, and retirement planning. Financial personnel services are discounted at 25% as are CPA tax preparation fees.

## WORK LIFE BALANCE

Work-Life specialists provide consultation, information, resources, and verified referrals for most all personal and family needs such as:

- Childcare and Eldercare
- Adoption
- Academic
- Health and Wellness
- Pet Care
- Relocation
- Concierge

## COUNSELING SUPPORT

Counseling Support for stress, marital and family problems, job related concerns, life transitions, work-life challenges, emotional issues, and other concerns.

- TalkNow provides immediate access to counselors for in-the-moment support, and guidance.
- Up to 6 EAP sessions for assessment, short-term counseling, and referral.
- Telephonic, video, and in-person options available.

**[CLICK HERE](#) for more information**



**LEARN MORE OR ENROLL**

**[ACENTRA.COM](https://www.acentra.com)**





# Legal Protection



**LegalShield provides the legal protection you and your family need and deserve.**



#### **DIRECT ACCESS TO A DEDICATED PROVIDER LAW FIRM**

You will receive unlimited legal consultation and advice on personal legal matters. 100% of matters are covered in-network and your provider law firm is even available for emergency situations.



#### **FAST RESPONSE**

An attorney will respond to your legal matter within four business hours or less.



#### **DOCUMENT REVIEW AND PREPARATION**

An attorney can help you review and prepare common legal documents for Wills, Trusts, and more.



#### **COURT REPRESENTATION**

You will receive representation for legal matters such as traffic tickets and even house closings.



#### **LETTERS AND PHONE CALLS**

Letters and phone calls can be made on your behalf to resolve legal matters such as warranty disputes or a dispute with a creditor.



#### **SPEEDING TICKET ASSISTANCE**

Your provider law firm will review your speeding ticket and even attend court on your behalf if required. You can easily upload your ticket using LegalShield mobile app.



#### **MOBILE APP**

The LegalShield mobile app allows you to call your provider law firm directly and makes it easy to upload and prepare documents for fast legal review.



	<b>LEGAL PROTECTION</b>	<b>LEGAL &amp; ID PROTECTION BUNDLE</b>
<b>Employee</b>	<b>\$15.75/month</b>	<b>\$24.70/month</b>
<b>Employee + Family</b>	<b>\$15.75/month</b>	<b>\$32.50/month</b>

[\*\*CLICK HERE\*\*](#)

**for more information**

**Legal Shield:**  
**(888) 807-0407**  
**LegalShield.com**



# Identity Theft and Privacy Protection



Protect your identity and privacy while giving yourself peace of mind.

IDShield provides a scan of your social media accounts alerting you of posts and images that could be harmful to your reputation.



## 360 DEGREE PROTECTION

IDShield monitors your identity, credit, financial accounts, social media accounts, and provides device and online privacy reputation management services.



## REAL-TIME ALERTS

If a threat is detected to your identity or credit, you will receive an alert. You can view your alerts on the IDShield mobile app, member portal and receive them by email.



## FULL-SERVICE RESTORATION AND UNLIMITED CONSULTATION

If your identity is stolen, IDShield provides you direct access to a dedicated Licensed Private Investigator, who will restore your identity to its pre-theft status, guaranteed. You can also talk to an identity theft specialist about any identity theft or online privacy concern. In the event of an emergency, IDShield provides 24/7 emergency assistance.



## FINANCIAL PROTECTION

Financial account monitoring and a \$1 Million Identity Fraud Protection Plan for unauthorized electronic fund transfers and identity theft related expenses.



## MOBILE APP

The IDShield mobile app makes it easy for you to protect your identity and privacy and track your credit score with IDShield's monthly credit score tracker.



	ID PROTECTION	ID & LEGAL PROTECTION BUNDLE
Employee	\$9.95/month	\$24.70/month
Employee + Family	\$18.75/month	\$32.50/month

[CLICK HERE](#)  
for more information

ID Shield:  
(888) 807-0407  
IDShield.com

# Total Pet Plan

Your pets are part of your family, and you'll do anything to keep them happy and healthy. But with the cost of pet care on the rise, it isn't always easy.

That's why we're offering Total Pet Plan, which makes pet care more affordable. Enroll in Total Pet and get the same high-quality products and services your pets are used to, just at a lower price! Total Pet is payroll deducted.



## DISCOUNTS ON PRODUCTS & RX

- Up to 40% off on products like prescriptions, preventatives, food, toys and more
- Shipping is always free and same-day pickup is available for most human-grade prescriptions

## DISCOUNTS ON VETERINARY CARE

- Instant 25% savings on all of your pet's in-house medical services at participating vets
- No exclusions due to age, health, pre-existing conditions or type of pet



## 24/7 PET TELEHEALTH

- Access real-time vet support, even when your vet's office is closed
- Unlimited support on your pet's health, wellness, behavior and more

## LOST PET RECOVERY SERVICE

- Durable tag can be scanned from any smart phone to access your contact information, helping lost pets return home quicker than a microchip
- Easily update your information online with no need to request a new tag

[CLICK HERE](#) for more information



**One Pet**  
\$11.75/month



**Family Plan (2+ pets)**  
\$18.50/month

**LEARN MORE OR ENROLL**

[WWW.PETBENEFITS.COM/LAND/QUESTCO](http://WWW.PETBENEFITS.COM/LAND/QUESTCO)

(800) 891-2565





Nobody wants to imagine their pet getting sick or injured—but when it comes to your pet’s health, it’s best to expect the unexpected. Wishbone Pet Insurance is accepted at any vet in the U.S., including emergency hospitals. Our simple online claims process means you get your money back fast, whether it’s for routine care or an accident. This true pet insurance is NOT payroll deducted.

Wishbone offers different plan options to fit your budget. Enroll in both for maximum coverage.

## Accident & Illness Coverage

for the unexpected

- 90% reimbursement
- \$250 deductible
- \$25,000 annual limit
- Includes lost pet recovery service and 24/7 pet telehealth

*Rates based on your pet’s age, breed and zip code*

[CLICK HERE](#) for more information

## Wellness Coverage

for regular routine visits

	PEDIGREE PLAN	BEST IN SHOW PLAN
No deductible		
Premiums	\$14/mo	\$23/mo
Spay/neuter or teeth cleaning	\$0	\$150
Rabies	\$15	\$15
Flea-tick prevention	\$50	\$65
Heartworm prevention	\$30	\$30
Vaccination/titer	\$30	\$40
Wellness Exam	\$50	\$50
Heartworm test or FELV screen	\$25	\$30
Blood, fecal, parasite exam	\$50	\$70
Microchip	\$20	\$40
Urinalysis or ERD	\$15	\$25
Deworming	\$20	\$20
TOTAL ANNUAL BENEFITS	\$305	\$535



**LEARN MORE OR ENROLL**

[WISHBONEINSURANCE.COM/QUESTCO](https://www.wishboneinsurance.com/questionnaire)

(800) 887-5708





## Thousands of Discounts on Your Favorite Brands

Questco cares about the financial well-being of your employees.

We have introduced the Questco Perks at Work—a new savings program free to employees and their families.

Enjoy exclusive savings on favorite brands, travel, dining and more.



**SIGN-UP OR LOGIN AT [PERKSATWORK.COM/LOGIN](https://www.perksatwork.com/login)**

The site offers thousands of discounts on your favorite merchants. It is also designed to help you find perks that matter to you; from employee-only programs, to savings on your favorite brands.

### CUSTOMIZED EXPERIENCE

- As you shop, create a profile, and provide feedback, Questco Perks at Work will help you find perks that matter to you.
- We are mobile-friendly; just start from your smart phone by going to [www.perksatwork.com](https://www.perksatwork.com).

### EMPLOYEE PRICING

- Save time and money on everything you need to buy, from 30,000 merchants nationwide.
- Continue to earn rewards called “WOWPoints” as you shop and redeem your earned WOWPoints at any merchant, any time.

### PERKS WITH MEANING

- Perks, programs, and events that are exclusive to employees are front and center, so you stay connected.
- As an added benefit, employees can invite up to five family members.

### SAVE ON THE THINGS THAT MATTER



#### PERSONAL TRAVEL

- Flights
- Car rentals
- Hotels
- Vacation packages



#### ENTERTAINMENT

- Movie tickets
- Broadway
- Theme parks
- Sports



#### ELECTRONICS

- Microsoft
- Lenovo
- HP
- Dell
- Cell phones



#### HOME

- Lowe's
- Sears
- Walmart



#### APPAREL

- Nordstrom
- Macy's
- Brooks Brothers



#### FITNESS

- Gyms
- Nutrition
- Lifestyle
- Gear

# How to Enroll

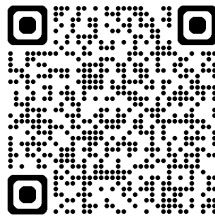
## ENROLLMENT IS EASY!



**CLICK HERE**

to enroll now or use  
the QR code

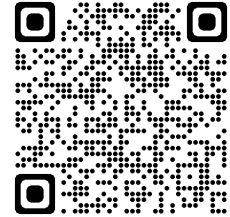
## SCHEDULE AN APPOINTMENT



**CLICK HERE**

Use the QR code to have a  
Benefit Specialist assist you

## INFORMATION PORTAL



**CLICK HERE**

Call (832) 280-4761  
7 am - 7 pm CST to speak  
to a Benefits Specialist  
with questions

- OR -

- OR -

## Things to Consider

### KNOW YOUR BENEFITS

Benefits are a big part of your total compensation, so it's important that you get the maximum value from your benefit plans. Be sure to review all benefits carefully and make the elections that fit your personal or family's needs.

### CHOOSE YOUR BENEFITS CAREFULLY

Your elections will remain in effect until the next open enrollment period, unless you experience a qualifying status change event.

### SOCIAL SECURITY NUMBERS

Health insurers are required to report certain information about health plan members and their insurance coverage to the IRS each year, including member Social Security numbers. Be sure you have the Social Security number for each dependent you are enrolling in coverage.

