

Member Benefits Plans

< BRONZE >	< SILVER >	< GOLD >	< PLATINUM >
<p>LIFE AND AD&D INSURANCE</p> <ul style="list-style-type: none"> > Flat \$25,000 > \$25,000 non-evidence maximum > \$25,000 overall maximum 	<p>LIFE AND AD&D INSURANCE</p> <ul style="list-style-type: none"> > Flat \$50,000 > \$50,000 non-evidence maximum > \$50,000 overall maximum 	<p>LIFE AND AD&D INSURANCE</p> <ul style="list-style-type: none"> > 200% of annual earnings > \$200,000 non-evidence maximum > \$1,000,000 overall maximum 	<p>LIFE AND AD&D INSURANCE</p> <ul style="list-style-type: none"> > 300% of annual earnings > \$300,000 non-evidence maximum > \$1,000,000 overall maximum
<p>DEPENDENT LIFE INSURANCE</p> <ul style="list-style-type: none"> > \$2,000 spouse > \$1,000 each child 	<p>DEPENDENT LIFE INSURANCE</p> <ul style="list-style-type: none"> > \$5,000 spouse > \$2,500 each child 	<p>DEPENDENT LIFE INSURANCE</p> <ul style="list-style-type: none"> > \$10,000 spouse > \$5,000 each child 	<p>DEPENDENT LIFE INSURANCE</p> <ul style="list-style-type: none"> > \$20,000 spouse > \$10,000 each child
<p>LONG-TERM DISABILITY</p> <ul style="list-style-type: none"> > Not Applicable 	<p>LONG-TERM DISABILITY</p> <ul style="list-style-type: none"> > 66.7% of first \$3,500 monthly earnings, plus 50% of the balance > \$5,000 non-evidence maximum > \$7,500 monthly overall maximum 	<p>LONG-TERM DISABILITY</p> <ul style="list-style-type: none"> > 66.7% of first \$3,500 monthly earnings, plus 50% of the balance > \$3,000 non-evidence maximum > \$10,000 monthly overall maximum 	<p>LONG-TERM DISABILITY</p> <ul style="list-style-type: none"> > 66.7% of first \$3,500 monthly earnings, plus 50% of the balance > \$5,000 non-evidence maximum > \$10,000 monthly overall maximum
<p>CRITICAL ILLNESS</p> <ul style="list-style-type: none"> > Flat \$25,000 	<p>OPTIONAL CRITICAL ILLNESS</p> <ul style="list-style-type: none"> > Flat \$25,000 	<p>OPTIONAL CRITICAL ILLNESS</p> <ul style="list-style-type: none"> > Flat \$25,000 	<p>OPTIONAL CRITICAL ILLNESS</p> <ul style="list-style-type: none"> > Flat \$25,000
<p>HEALTH CARE</p> <ul style="list-style-type: none"> > 100% co-insurance (80% on drugs; 100% after \$1,000 out-of-pocket expense) > Includes drug card > Semi-private hospital room > Nursing and travel coverage 	<p>EXTENDED HEALTH CARE</p> <ul style="list-style-type: none"> > 100% co-insurance (90% on drugs) > Includes drug card > Semi-private hospital room > \$350 maximum per paramedical practitioner > Nursing and travel coverage > 24-month survivor benefit 	<p>EXTENDED HEALTH CARE</p> <ul style="list-style-type: none"> > 100% co-insurance > Includes drug card > Semi-private hospital room > \$500 maximum per paramedical practitioner > Nursing and travel coverage > Vision care at \$250/24-months > 36-month survivor benefit 	<p>EXTENDED HEALTH CARE</p> <ul style="list-style-type: none"> > 100% co-insurance > Includes drug card > Private hospital room > \$500 maximum per paramedical practitioner > Nursing and travel coverage > Vision care at \$350/24-months > 36-month survivor benefit
<p>DENTAL CARE</p> <ul style="list-style-type: none"> > Not Applicable 	<p>DENTAL CARE</p> <ul style="list-style-type: none"> > 90% co-insurance for basic services (\$1,500 annual maximum) > Current fee guide > 24-month survivor benefit 	<p>DENTAL CARE</p> <ul style="list-style-type: none"> > 100% co-insurance for basic services (unlimited maximum) > 50% co-insurance for major services (\$2,000 annual maximum) > Current fee guide > 36-month survivor benefit 	<p>DENTAL CARE</p> <ul style="list-style-type: none"> > 100% co-insurance for basic services (unlimited maximum) > 80% co-insurance for major services (\$2,500 annual maximum) > 50% co-insurance for orthodontic services (\$3,000 lifetime maximum) > Current fee guide > 36-month survivor benefit

All Plans have the option of adding a Health Care Spending Account