

# Hello!

## We have a lot of exciting things happening at Hospice of the Chesapeake and that includes benefits! Please see below highlights for our 2020-2021 benefits.

Hospice of the Chesapeake is proud to offer a comprehensive benefits package to eligible, full time employees not on a temporary basis who work 24 hours or more per week. You and your eligible family members can enroll in Hospice of the Chesapeake benefits, which become effective on the first of the month following 30 days from your date of hire.



### Medical

Coverage through Cigna

- 3 medical plans offered
- \$250 PPO
- \$500 HMO
- \$2,000 HMO with HSA
- National coverage
- No PCP selection/referrals required



### Life/AD&D Insurance

Coverage through UNUM

- Benefit to cover 1 x salary up to \$320,000
- Voluntary Life/AD&D for employees and dependents
- For NEW enrollment – Employees and Spouses can enroll up to the Guarantee Issue amount (\$130k for employees and \$25k for spouses) without answering medical questions.



### Dental

Coverage through UNUM

- 2 dental plans offered
- Orthodontia for adults and children - \$1,000 lifetime max
- Preventative covered at 100% with no deductible
- Rollover benefit up to \$400 available



### Short Term Disability

Coverage through UNUM

- Hospice of the Chesapeake offers employer paid Short Term Disability covering 60% of your salary up to \$1,500/week
- Benefits begin after 30 days of being sick/injured



### Vision

Coverage through UNUM

- Utilizes the EyeMed Network
- \$10 exam copay
- \$100 allowance for materials
- Benefits available at private practitioners in the UNUM network or retail chains such as Lens Crafters, Pearle Vision, Target Optical, JC Penney, and Sears Optical.



### Voluntary Programs

Coverage through UNUM

#### Accident Insurance

- Low cost benefit
- Accidental Injury insurance can provide you and your family with the additional financial protection you may need for expenses associated with an unexpected covered accident.

#### Critical Illness Insurance

- Low cost benefit
- Critical Illness provides payments for illnesses such as cancer, stroke, coma and organ transplant
- You may choose between \$10,000, \$15,000 or \$20,000 in coverage



### Employee Assistance Program

Coverage through Life Works Strategies

- 100% Employer Paid
- FREE counseling for you and your dependents

