

# Benefits at a Glance—2022



Benefit Plans		Coverage	Rates / 26-Pay Periods		
<b>HEALTH BENEFITS</b>					
<b>Medical-MVP PPO HDHP</b> <i>Dependents to age 26</i>		Employee	<b>Full-time</b> \$79.88	<b>3/4-Time</b> \$143.78	<b>Half-Time</b> \$206.84
		Employee+Spouse/DP	\$159.75	\$287.56	\$413.04
		Employee+Child(ren)	\$146.33	\$263.40	\$378.34
		Family	\$243.86	\$438.96	\$630.50
<b>Dental-MetLife</b> <i>Dependents to age 26</i>		Employee	\$3.45	\$6.91	\$10.36
		Family	\$9.34	\$18.69	\$28.04
<b>Vision-United Healthcare</b> <i>Dependents to age 26</i>		Employee	\$3.23	\$3.23	\$3.23
		Employee+1	\$6.11	\$6.11	\$6.11
		Family	\$10.07	\$10.07	\$10.07
<b>REIMBURSEMENT ACCOUNTS</b>					
<b>Employer Funded)</b>	<b>Deductible Share Health Reimbursement Arrangement (HRA)</b>	Must be enrolled in the employer's medical plan.	Employee Only Coverage: up to \$3,500 / year All Family Coverages: up to \$7,000 / year		
<b>Employee Funded</b>	<b>Flexible Spending Arrangements (FSAs)</b>	Health Care FSA Dependent Care FSA	Annual Maximum / \$2,850   \$200, minimum Annual Maximum / \$5,000   \$200, minimum		
<b>GROUP BENEFITS—EMPLOYER PAID</b>					
<b>Term Life/AD&amp;D Insurance-</b> First Reliance		Employee	Benefit: \$10,000, doubled if AD&D applies		
<b>Long Term Disability Insurance-</b> First Reliance		Employee	Benefit: 60% of Monthly Income, \$5,000 Maximum		
<b>Employee Assistance Program-</b> First Reliance Employee & Family benefits to balance work & life		Employee	Benefit: Employee & Family benefits to balance work & life		
<b>VOLUNTARY BENEFITS</b>					
<b>Short Term Disability Insurance-</b> Guardian		Employee	Monthly Rate: \$.96 per \$10 of Weekly Benefit Benefit: 40% of Weekly income, \$1,000 Maximum		
<b>Colonial Insurances</b> —Term Life, Endowment Life, Accident, Specified Disease, Cancer, and Well Card.		Employee; Employee+ Spouse/DP &/or children, as applicable.	Rates based on benefit elected and age		

**Medical Payroll Deductions** are subject to change pending final rate approval from the NYS Finance Department.

**Legal Disclaimer:** Your employer has attempted to ensure that all information is clear and accurate. Each benefit plan through your employer's benefits program is governed by its Summary Plan Description and/or Plan Document.