



**ANCILLARY
BENEFITS**
Program



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INTRODUCTION

As an employee of Key HR, enjoying your work and making valuable contributions to the business are equally vital. The health, satisfaction and security of you and your family are important to your well-being and ultimately, achieving the goals of our organization.

For the 2025 plan year, Key HR has developed competitive total rewards package that includes valuable and competitive benefits plans. These programs reflect our commitment to keeping our staff healthy and secure. We understand that your situation is unique, and Key HR is offering an overall benefits package that can be shaped and molded to fit your needs.

It is important to remember that only those benefit programs for which you are eligible and have enrolled in apply to you. We encourage you to review each section and to discuss your benefit options with your family members.

Be sure to pay close attention to applicable co-payments and deductibles, along with networks and services that may be limited or not covered (exclusions). This guide is not a contract between you and the insurance carrier(s). It is not intended to cover all provisions of all plans but rather a quick reference to help answer most of your questions.

Please see each Benefits Summary Plan Description for complete details. We hope this guide, along with our additional communication and decision-making tools, will help you make the best choices for you and your family.



Effective January 1, 2019 the Tax Cuts and Jobs Act (TCJA) repealed the individual mandate to maintain health insurance or be responsible for a “shared responsibility payment”. We hope to keep offering these benefits as a valuable part of your total compensation in the future. However, because we offer you coverage that satisfies all the health reform requirements, you will not qualify for any federal assistance to purchase and individual or family policy on the open market (the “marketplace”).

This booklet provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provides contract.



Enrollment

HOW TO ENROLL

Open Enrollment

The first step is to review your current benefit elections. Verify your personal information and make any changes if necessary.

Newly Eligible

Make your benefit elections and complete the enrollment process.

Once you have made your elections, you will not be able to change them until the open enrollment period unless you have a qualified change in status.

WHEN TO ENROLL

Open Enrollment

Open enrollment period for runs from [client specific] through [client specific].

The benefits you elect during open enrollment will be effective from January 1, 2025 through December 31, 2025.

When Coverage Begins and Ends

- 1st of the month following the company waiting period.
- Your coverage under the benefit plans will end if you no longer meet the eligibility requirements, your contributions are discontinued, or your employer is no longer associated with Key HR.

Qualifying Events

- Eligible employees may enroll or make changes to their benefits elections during the annual open enrollment period. As with most benefits, once you elect an option you are bound to that choice for the entire plan year unless you experience a “Qualifying Event”. Employees have 30 days from the date of the qualifying event to add or change coverage. These may include, but are not limited to:
 - Changes in employment status
 - Changes in number of dependents
 - Entitlement to Medicare or Medicaid
 - Dependent satisfies or ceases to satisfy eligibility requirement
 - A change in the place of residence of the employee, resulting in the current carrier not being available
 - Changes in legal marital status
 - Taking an unpaid leave of absence
 - Family Medical Leave Act (FMLA) leave
 - A COBRA-qualifying event



PREVENTATIVE & WELLNESS PLANS

Employee Benefit	Apex MEC Plus	Apex MEC Plus Advantage
DEDUCTIBLE	NONE	NONE
ALL PREVENTATIVE SERVICES	COVERED BENEFIT	COVERED BENEFIT
TELADOC - TELEMEDICINE 24/7 (Multilingual)	FREE UNLIMITED	FREE UNLIMITED
CLEVER HEALTH - MENTAL HEALTH SERVICES (Multilingual)	FREE UNLIMITED	FREE UNLIMITED
PHCS - PPO NETWORK SERVICES	NATIONAL PROVIDER NETWORK	NATIONAL PROVIDER NETWORK
PRIMARY CARE OFFICE VISIT	\$20 COPAY (MAX 3 SERVICES PER CALENDAR YEAR)	\$20 COPAY (MAX 3 SERVICES PER CALENDAR YEAR)
SPECIALIST OFFICE VISIT	NOT COVERED	\$50 COPAY (MAX 3 SERVICES PER CALENDAR YEAR)
URGENT CARE CENTER	\$50 COPAY (MAX 3 SERVICES PER CALENDAR YEAR)	\$50 COPAY (MAX 3 SERVICES PER CALENDAR YEAR)
DIAGNOSTIC X-RAY AND LAB	NOT COVERED	\$50 COPAY (MAX 5 SERVICES PER CALENDAR YEAR)
CAT-SCAN/MRI OR OUTPATIENT TESTING	NOT COVERED	\$200 COPAY (MAX 1 MRI, CT-SCAN PER CALENDAR YEAR)
HOSPITAL, SURGICAL, AMBULANCE, EMERGENCY	NOT COVERED	\$0 DEDUCTIBLE, 50% COINSURANCE TO \$5,000, MAXIMUM BENEFIT \$2,500
TIER 1 - LOW COST GENERICS	\$1 COPAY	\$1 COPAY
TIER 2 - GENERICS	10% COINSURANCE	10% COINSURANCE
TIER 3 - PREFERRED BRANDS	20% COINSURANCE	20% COINSURANCE
	Monthly Premiums	Monthly Premiums
EMPLOYEE ONLY	\$95.00	\$118.75
EMPLOYEE + SPOUSE	\$180.00	\$240.00
EMPLOYEE + CHILDREN	\$180.00	\$240.00
FAMILY	\$285.00	\$355.00

BALANCING HEALTH CARE COSTS



APEX Minimum Essential Coverage (MEC)

COVERS:

PPACA preventive health services at 100% of cost

Telehealth services
FREE and unlimited

Mental Health services
FREE and unlimited

Physician visits and diagnostic testing
with copay

Prescription drug benefits
with copay or coinsurance

When delivered by an in-network provider.



DENTAL



SUMMARY OF COVERAGE

MetLife Plan Features	PPO High Plan
Benefit Type	In/Out Network
Deductible - Individual	\$50 / \$50
Deductible - Family	\$150 / \$150
<i>Deductible Waived for Preventative</i>	
Preventative	100% / 100%
Basic	80% / 80%
Endo/Perio	50% / 50%
Major	50% / 50%
Implant	50% / 50%
Orthodontia (Child to age 19)	50% / 50%
Annual Maximum Benefit	\$1,500 / \$1,500
Orthodontia Lifetime Maximum Benefit	\$1,500 / \$1,500
Monthly Premiums	
Employee	\$33.10
Employee + Spouse	\$65.97
Employee + Child(ren)	\$78.54
Employee + Family	\$119.83



DENTAL



SUMMARY OF COVERAGE

MetLife Plan Features	PPO Low Plan
Benefit Type	In/Out Network
Deductible - Individual	\$50 / \$50
Deductible - Family	\$150 / \$150
<i>Deductible Waived for Preventative</i>	
Preventative	100% / 100%
Basic	80% / 80%
Endo/Perio	50% / 50%
Major	50% / 50%
Implant	50% / 50%
Orthodontia (Child to age 19)	N/A
Annual Maximum Benefit	\$1,000 / \$1,000
Orthodontia Lifetime Maximum Benefit	N/A
Monthly Premiums	
Employee	\$29.98
Employee + Spouse	\$59.75
Employee + Child(ren)	\$63.58
Employee + Family	\$99.58



DENTAL



SUMMARY OF COVERAGE

MetLife Plan Features	DMO Plan (FL Only)
Benefit Type	In Network
Office Visit Copay	\$5
Preventative	Fixed Copay
Basic	Fixed Copay
Endo/Perio	Fixed Copay
Major	Fixed Copay
Implant	Fixed Copay
Orthodontia (Adult & Child)	Fixed Copay
Monthly Premiums	
Employee	\$12.27
Employee + Spouse	\$21.47
Employee + Child(ren)	\$25.78
Employee + Family	\$36.20



VISION

SUMMARY OF COVERAGE

	In-Network benefits	Out-of-Network Coverage Type
Eye Exam <i>Once every 12 months Covered in full</i>	\$10 copay	up to \$45
Retinal imaging: <i>on routine retinal screening when performed by a private practice</i>	Up to a \$39 copay	
Frame <i>Once every 24 months</i> Costco, Walmart and Sam's Club: on the amount that you pay over your allowance	Allowance: \$130 \$150 on featured frames \$70 allowance 20% savings	up to \$55
Standard Corrective Lenses <i>Once every 12 months</i>	Covered in full after \$25 eyewear copay	single-vision up to \$30 Lined bifocal up to \$50
Standard Lens Enhancements¹ <i>Once every 12 months</i> Standard Polycarbonate (child up to age 18), and Ultraviolet (UV) coating Progressive Standard, Progressive Premium/Custom, Standard Polycarbonate (adult), Scratch-resistant coatings, Tints, Antireflective, Photochromic:	Your cost will be limited to a copay that MetLife has negotiated for you.	
Contact Lenses (instead of eyeglasses) <i>Once every 12 months</i> Contact fitting and evaluation: Elective lenses: Necessary lenses:	Copay not to exceed \$60 \$130 allowance Covered in full after eyewear copay.	Elective up to \$80 Necessary up to \$210
Monthly Premiums		
	Employee	\$7.49
	Employee & Spouse	\$15.01
	Employee & Child(ren)	\$12.71
	Family	\$20.95

In-Network Value Added Features:

Savings on glasses and sunglasses: Get 20% savings on additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements. At times, other promotional offers may also be available.¹

Laser vision correction²: Savings averaging 15% off the regular price or 5% off a promotional offer for laser surgery including PRK, LASIK and Custom LASIK. This offer is only available at MetLife participating locations.

¹All lens enhancements are available at participating private practices. Maximum copays and pricing are subject to change without notice. Please check with your provider for details and copays applicable to your lens choice. Please contact your local Costco, Walmart or Sam's Club to confirm availability of lens enhancements and pricing prior to receiving services. Additional discounts may not be available in certain states.

² Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. Additional savings on laser vision care is only available at participating locations. Important: If you or your family members are covered by more than one health care plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules or use specific doctors and hospitals, and it may be impossible to comply with both plans at the same time. Before you enroll in this plan, read all of the rules very carefully and compare them with the rules of any other plan that covers you or your family.



LIFE INSURANCE INFORMATION

KEY TERMS TO REMEMBER

Accelerated Death Benefit

Accelerated Death Benefit provides an option to be paid a portion of your life insurance benefit when diagnosed as terminally ill (as defined in the policy). The death benefit will be reduced by the amount with drawn. To qualify, you must be covered under this policy for the amount of time defined by the policy.

Conversion

If you terminate your employment or become ineligible for this coverage, you have the option to convert all or part of the amount of coverage in force to an individual life policy on the date of termination with Evidence of Inseparability. Conversion election time frames would be outlined in your summary of plan documents.

Seatbelt Benefit - Air Bag Benefit Common Carrier Benefit

If you die as a result of a covered auto accident while wearing a seat belt or in a vehicle equipped with an airbag, additional benefits are payable up to \$10,000 or 10% of the principal sum, whichever is less. If loss occurs due to an accident while riding as a passenger in a common carrier, benefits will be double the amount that would otherwise apply as outlined in the certificate.

AD&D

Accidental Death and Dismemberment (AD&D) insurance provides specified benefits for a covered accidental bodily injury that directly causes death and dismemberment (e.g. the loss of a hand, foot, or eye), subject to policy limitations.

Guarantee Issue

For timely entrants enrolled within the provisions of the plan, the Guarantee Issue amount is available without providing Evidence of Insurability. Evidence of Insurability will be required for any amounts above this, for late enrollees or increases in insurance, and it will be provided at your expense.

Term Life

A death benefit is paid to the designated beneficiary upon the death of the insured. Coverage is provided for the time period that you are eligible and premium is paid. There is no cash value associated with this product.



EMPLOYER-PAID BASIC LIFE INSURANCE



SUMMARY OF COVERAGE

MetLife Plan Features	Basic Life With AD&D
Employee Benefit Amount	Monthly Rates Per Employee
\$10,000	\$2.19
\$25,000	\$5.48
\$50,000	\$10.95
\$75,000	\$16.43
\$100,000	\$21.90
\$150,000	\$32.85
\$200,000	\$43.80
The following shows how much benefits are reduced at certain ages:	
Age Band	Benefit Reduction
65	35% of original amount
70	55% of original amount
75	70% of original amount
80	80% of original amount

Included in this benefit is an accelerated benefit option & grief counseling.



SUPPLEMENTAL LIFE

SUMMARY OF COVERAGE

MetLife Plan Features	Supplemental Life Insurance
EMPLOYEE	
Benefit Amount	Employees can elect amounts in increments of \$10,000.
Minimum Benefit Amount	\$10,000 increments
Maximum Benefit Amount	Lesser of 5x annual earnings, or \$300,000
Guaranteed Issue Amount	\$150,000
SPOUSE	
Benefit Amount	Spouses can elect amounts in increments of \$5,000.
Minimum Benefit Amount	\$5,000 increments
Maximum Benefit Amount	\$25,000, not to exceed 100% of Employee's benefit
Guaranteed Issue Amount	\$25,000
DEPENDENT	
Benefit Amount	\$10,000 (no coverage if under 15 days old age limit is 26)
Maximum Benefit Amount	\$10,000
Guaranteed Issue Amount	\$10,000
EMPLOYEE, SPOUSE, DEPENDENT	
Accidental Death & Dismemberment	Same coverage as elected for Supplemental Life above

Included in this benefit is will preparation & estate resolution services.



SUPPLEMENTAL LIFE

EMPLOYEE COST PER WEEK

Life & Accidental Death & Dismemberment Premium for sample benefit amounts

- Employee and Spouse premiums are calculated separately based on the employee's age.
- Refer to Program Specifications for your maximum benefit amounts

	\$10K	\$20K	\$30K	\$40K	\$50K	\$60K	\$70K	\$80K	\$90K	\$100K	\$110K	\$120K	\$130K	\$140K	\$150K
<30	\$0.21	\$0.42	\$0.62	\$0.83	\$1.04	\$1.25	\$1.45	\$1.66	\$1.87	\$2.08	\$2.28	\$2.49	\$2.70	\$2.91	\$3.12
30-34	\$0.25	\$0.51	\$0.76	\$1.02	\$1.27	\$1.52	\$1.78	\$2.03	\$2.28	\$2.54	\$2.79	\$3.05	\$3.30	\$3.55	\$3.81
35-39	\$0.28	\$0.57	\$0.85	\$1.14	\$1.42	\$1.70	\$1.99	\$2.27	\$2.55	\$2.84	\$3.12	\$3.41	\$3.69	\$3.97	\$4.26
40-44	\$0.36	\$0.71	\$1.07	\$1.42	\$1.78	\$2.13	\$2.49	\$2.84	\$3.20	\$3.55	\$3.91	\$4.26	\$4.62	\$4.98	\$5.33
45-49	\$0.50	\$0.99	\$1.49	\$1.98	\$2.48	\$2.98	\$3.47	\$3.97	\$4.47	\$4.96	\$5.46	\$5.95	\$6.45	\$6.95	\$7.44
50-54	\$0.73	\$1.46	\$2.19	\$2.93	\$3.66	\$4.39	\$5.12	\$5.85	\$6.58	\$7.32	\$8.05	\$8.78	\$9.51	\$10.24	\$10.97
55-59	\$1.20	\$2.41	\$3.61	\$4.82	\$6.02	\$7.23	\$8.43	\$9.64	\$10.84	\$12.05	\$13.25	\$14.46	\$15.66	\$16.86	\$18.07
60-64	\$1.75	\$3.49	\$5.24	\$6.99	\$8.73	\$10.48	\$12.23	\$13.98	\$15.72	\$17.47	\$19.22	\$20.96	\$22.71	\$24.46	\$26.20
65-69	\$3.00	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00	\$21.00	\$24.00	\$27.00	\$30.00	\$33.00	\$36.00	\$39.00	\$42.00	\$45.00
70+	\$4.82	\$9.65	\$14.47	\$19.29	\$24.12	\$28.94	\$33.76	\$38.58	\$43.41	\$48.23	\$53.05	\$57.88	\$62.70	\$67.52	\$72.35



SUPPLEMENTAL LIFE

SPOUSE COST PER WEEK

Life & Accidental Death & Dismemberment Premium for sample benefit amounts

- Employee must first elect coverage for spouse or dependent to elect coverage.
- Employee and spouse premiums are calculated separately based on employee’s age
- Refer to Program Specifications for your maximum benefit amounts

	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
less than 30	\$0.10	\$0.21	\$0.31	\$0.42	\$0.52
30-34	\$0.13	\$0.25	\$0.38	\$0.51	\$0.63
35-39	\$0.14	\$0.28	\$0.43	\$0.57	\$0.71
40-44	\$0.18	\$0.36	\$0.53	\$0.71	\$0.89
45-49	\$0.25	\$0.50	\$0.74	\$0.99	\$1.24
50-54	\$0.37	\$0.73	\$1.10	\$1.46	\$1.83
55-59	\$0.60	\$1.20	\$1.81	\$2.41	\$3.01
60-64	\$0.87	\$1.75	\$1.62	\$3.49	\$4.37
65-69	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50
70+	\$2.41	\$4.82	\$7.23	\$9.65	\$12.06

This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

Dependent Child Cost Per Week

Dependent Children Benefit	\$10,000
Weekly Child(ren) Rate	\$0.48

* Premium covers all dependent children regardless of the number of children.



EMPLOYER-PAID DISABILITY

Employer paid **short-term disability** insurance provides you with short term income protection if you become disabled due to a covered injury, illness or pregnancy.

MetLife STD Plan Features	
Employee Benefit Amount	60% OF Pre-Disability Earnings
Maximum Benefit Amount	\$1,500.00
Elimination Period (Accident)	7 Days
Elimination Period (Sickness/Pregnancy)	7 Days
Benefit Duration	26 Weeks
Employee Benefit	Monthly Rates Per Employee
Employer Paid STD	\$0.39 per \$10 of Weekly Benefit



EMPLOYER-PAID DISABILITY

Employer paid **long-term disability** insurance provides you with an extended period of income protection if you become disabled due to a covered injury, illness or pregnancy.

MetLife LTD Plan Features	
Employee Benefit Amount	60% OF Pre-Disability Earnings
Maximum Benefit Amount	\$10,000 / Month
Elimination Period (Accident)	180 Days
Elimination Period (Sickness/Pregnancy)	180 Days
Benefit Duration	Social Security Age Out
Employee Benefit	Monthly Rates Per Employee
Employer Paid LTD	\$0.51 per \$100 of Monthly Benefit



SHORT-TERM DISABILITY

Voluntary short-term disability insurance provides you with short term income protection if you become disabled due to a covered injury, illness or pregnancy.

Voluntary Short-Term Disability MetLife/ Plan Features	
Employee Benefit Amount	60% of Pre-Disability Earnings
Maximum Benefit Amount	\$1,500 Week
Elimination Period (Accident)	7 Days
Elimination Period (Sickness; includes pregnancy)	7 Days
Benefit Duration	26 Weeks

Age Bands	Rates
0 to 24	\$0.760
25 to 29	\$0.800
30 to 34	\$0.820
35 to 39	\$0.740
40 to 44	\$0.800
45 to 49	\$0.980
50 to 54	\$1.210
55 to 59	\$1.490
60 to 64	\$1.760
65+	\$2.110

For details on your rates, please see your benefit counselor.

Weekly Earnings X 0.6 Divided by 10 X your age rate above = Monthly Premium.



LONG-TERM DISABILITY

Voluntary long-term disability insurance provides you with an extended period of income protection if you become disabled due to a covered injury, illness or pregnancy.

Voluntary Long-Term Disability MetLife/ Plan Features	
Employee Benefit Amount	60% of Pre-Disability Earnings
Maximum Benefit Amount	\$10,000 / Month
Elimination Period (Accident)	180 Days
Elimination Period (Sickness; includes pregnancy)	180 Days
Benefit Duration	Social Security Age Out

Age Bands	Rates
0 to 24	\$0.132
25 to 29	\$0.132
30 to 34	\$0.132
35 to 39	\$0.348
40 to 44	\$0.550
45 to 49	\$0.809
50 to 54	\$1.128
55 to 59	\$1.343
60 to 64	\$1.046
65+	\$0.474

For details on your rates, please see your benefit counselor.

Monthly Earnings X 0.6 Divided by 100 X your age rate above = Monthly Premium.



ACCIDENT

Accident insurance provides full-time employees with a lump sum benefit based on covered injuries you sustain off the job and the treatment you need.

Benefit Type	Benefit Summary
INJURIES	
Fractures	\$400-\$10,000 <i>(depending on bone)</i>
Dislocations	\$200-\$10,000 <i>(depending on location)</i> or 25% for partial dislocation
Second – and Third-Degree Burns	\$100-\$15,000 <i>(depending on severity)</i>
Concussions	\$500 per calendar year
Cuts/Lacerations	\$75-\$700
Eye Injuries	\$400
MEDICAL SERVICES & TREATMENT	
Ground Ambulance	\$400
Emergency Room	\$200
Non-Emergency Care	\$100
Physical Follow-Up	\$100
Therapy Services <i>(including Physical Therapy)</i>	\$50
Medical Testing Benefit	\$200
Medical Appliances	\$150-\$1,000 <i>(depending on appliance)</i>
Inpatient Surgery	\$200-\$2,000
HOSPITAL COVERAGE	
Admission	\$1,500
Confinement	\$300
Inpatient Rehab <i>(paid per accident)</i>	\$200
HEALTH SCREENING BENEFIT	
Health Screening	\$100 per calendar year/insured
Monthly Premiums	
Employee	\$11.16
Employee + Spouse	\$21.97
Employee + Child(ren) + Family	\$25.43
Employee + Family	\$31.12

** Your insurance company already paid the doctor...this money is paid directly to you.*



CRITICAL ILLNESS

VOLUNTARY CRITICAL INSURANCE BENEFITS ARE PROVIDED BY METLIFE

Critical illness insurance provides full-time employees with a lump sum benefit based upon the diagnosis of a covered illness.

MetLife Benefit Type		Benefit Summary	
COVERAGE FOR		AMOUNT	
Employee		\$10,000 / \$20,000	
Spouse & Child(ren)		\$5,000 / \$10,000	
Health Screening		\$100 per calendar year/insured	
Covered Conditions	Initial Benefit	Recurrence Benefit	
COVERAGE FOR	AMOUNT	AMOUNT	
Invasive Cancer	100%	100%	
Non-Invasive Cancer	25%	100%	
Severe Burn	100%	100%	
Heart Attack	100%	100%	
Stroke	100%	100%	
Coronary Artery Bypass Graft	50%	100%	
Kidney Failure	100%	none	
Coma	100%	100%	
Major Organ Transplant Benefit	100%	none	
Infectious Disease with Hospitalization (COVID-19, Tetanus, etc)	25%	none	
Progressive Disease (Alzheimer's, Multiple Sclerosis, Lupus, etc)	100%	none	

Your insurance company already paid the doctor...this money is **paid directly to you*



CRITICAL ILLNESS



Medical bills are a leading cause of bankruptcy in the United States. Critical illness insurance can help you be financially prepared in case of a serious illness.

Monthly Premium per \$1,000 of Coverage				
Attained Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<25	\$0.64	\$1.10	\$1.08	\$1.54
25-29	\$0.70	\$1.19	\$1.13	\$1.62
30-34	\$0.81	\$1.36	\$1.25	\$1.79
35-39	\$0.94	\$1.55	\$1.38	\$1.99
40-44	\$1.19	\$1.94	\$1.63	\$2.37
45-49	\$1.55	\$2.47	\$1.99	\$2.91
50-54	\$2.16	\$3.36	\$2.60	\$3.79
55-59	\$2.92	\$4.46	\$3.36	\$4.90
60-64	\$3.98	\$6.00	\$4.41	\$6.43
65-69	\$5.58	\$8.33	\$6.01	\$8.76
70+	\$7.42	\$11.04	\$7.85	\$11.48



PET INSURANCE



**Pets make your family whole.
Cover them with Pet Insurance.**

Help cover the costs of vet visits, accidents, illness and more.

Help take the worry out of covering the cost of unexpected visits to the vet with your furry family members with MetLife Pet Insurance.

Get a quote or enroll today!

Visit

www.metlife.com/getpetquote

or call 1 800 GET-MET8

Q. What is pet insurance?

A. Similar to health insurance for you and your family, pet insurance is coverage for dogs and cats that can help you be prepared for unexpected vet costs. With MetLife Pet Insurance,¹ you may be able to cover² up to 100% on the veterinary care expenses from any licensed veterinarian, specialist or emergency clinic across the U.S.

Q. How does pet insurance work?

A. Our process is simple and straightforward. Take your pet to the vet and pay the bill, then send your claim to us. You can file by using our mobile app, online portal, email, fax or mail, and we'll process your claim within 10 days.⁴ Then, you'll receive reimbursement⁵ by check or direct deposit if the claim expense is covered under the policy.

Q. Why do I need pet insurance?

A. Now more than ever, pets are playing a significant role in our lives, and it is important to keep them safe and healthy. Perhaps you may have already experienced the cost of veterinary care for your pet. The average annual cost for a routine vet visit is \$212 for a dog and \$160 for a cat; and the average annual cost for a surgical vet visit is \$426 for a dog and \$214 for a cat.³

Q. When does coverage start?

A. MetLife Pet Insurance¹, provides among the shortest wait periods⁶ for accident and illness coverage. Accident coverage and wellness coverage (for those who select it) begin on the effective date of your policy. Illness coverage begins 14 days later.

More than 6 in 10 pet owners said their pet has had an emergency medical expense⁷



LEGAL SHIELD & ID SHIELD

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

LegalShield

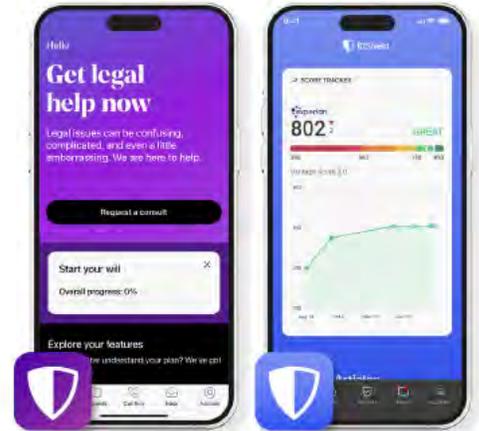
- ✓ Direct Access to your Own Provider Law Firm
- ✓ Unlimited Advice and Consultation
- ✓ Document Review and Preparation
- ✓ Speeding Ticket Assistance
- ✓ Will Preparation
- ✓ Debt Collection Assistance
- ✓ Letters and Phone Calls Made on your Behalf

IDShield

- ✓ \$3 Million Identity Fraud Protection Plan
- ✓ Online Privacy and Reputation Management
- ✓ Device Protection
- ✓ Financial Account Monitoring
- ✓ Identity, Credit and Social Media Monitoring
- ✓ Credit Score Tracker
- ✓ Real-Time Alerts

For more information, visit: shieldbenefits.com/keyhr

Always Connected.
Always Protected.



LegalShield	
\$17.50/monthly	
Family Plan	
IDShield	
\$5.80/monthly	\$10.70/monthly
Employee Plan	Family Plan
LegalShield & IDShield	
\$22.30/monthly	\$26.20/monthly
Employee Plan	Family Plan
Reduced rate pricing applies when enrolled in both plans.	



FLEXIBLE SPENDING ACCOUNTS (FSA)

Key HR Benefits Program provides you the opportunity to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars through Flexible Spending Accounts. You must enroll/re-enroll in the plan to participate for the plan year (January 2024 - December 2024). You can save approximately 25 percent of each dollar spent on these expenses when you participate in a FSA.

A **health care FSA** is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. A **dependent care FSA** is used to reimburse expenses related to care of eligible dependents while you and your spouse work.

Contributions to your FSA come out of your paycheck before any taxes are taken out. This means that you don't pay federal income tax, Social Security taxes, or state and local income taxes on the portion of your paycheck you contribute to your FSA. You should contribute the amount of money you expect to pay out of pocket for eligible expenses for the plan period. If you do not use the money you contributed it will not be re-funded to you or carried forward to a future plan year. This is the use-it-or-lose-it rule.

The maximum that you can contribute to the Flexible Spending Account in 2024

- Health Care = \$3,200 (up to \$640 can be carried over to 2025)
- Dependent Care = \$5,000

The following example shows how you can save money with a flexible spending account.

Bob and Jane's combined gross income is \$30,000. They have two children and file their income taxes jointly. Since Bob and Jane expect to spend \$2,000 in adult orthodontia and \$3,000 for day care next plan year, they decide to direct a total of \$5,000 into their FSAs.

	Without FSAs	With FSAs
Gross income:	\$30,000	\$30,000
FSA contributions:	0	-5,000
Gross income:	30,000	25,000
Estimated taxes:		
Federal	-2,550*	1,776*
State	-900**	-750**
FICA	-2,295	-1,913
After-tax earnings:	24,255	20,314
Eligible out-of-pocket Medical & dependent care expenses:	-5,000	0
Remaining spendable income:	\$19,255	\$20,314
Spendable income increase:		\$1,306

Flexible Spending Account can only be elected if the PPO medical plan option is selected.

**Assumes standard deductions and four exemptions.
 **Varies, assume 3percent.
 The example above is for illustrative purposes only.
 Every situation varies, and we recommend that you consult a tax advisor for all tax advice.*



HEALTH SAVINGS ACCOUNT

WHY OPEN AN HSA?

Flexible Options

- Even if your HSA-compatible coverage ends, you can still use your HSA funds tax-free for future eligible medical, dental, & vision care expenses.
- Contributions can come from employers, account holders, or third parties, until your Federal Tax Filing deadline for the prior Calendar Year if indicated as that Calendar Year's Contribution.
- There is no "use it or lose it" philosophy. If you don't use it, save it for next year. Or better yet, for retirement.
- You can fund your HSA with an existing HSA, MSA, or IRA.
- You're in control. You choose when to use your HSA or pay out-of-pocket.
- **After age 65**, HSA funds can be used for non-qualified expenses and only income tax is assessed.

Tax Advantages

- HSA contributions are tax-free or third-party or tax-deductible.
- Withdrawals are tax-free when used to pay for qualified medical, dental, & vision care expenses.
- Earnings grow tax-deferred.

Long-term Investment Opportunities

- HSA funds can be invested for greater earning potential.
- Choose from a wide variety of stocks, bonds and mutual funds (fees and charges may apply) Calendar Year's Contribution.

CONTRIBUTIONS

When you have a qualifying High Deductible Health Plan (HDHP), the following contribution guide-lines apply:

- Anyone can contribute to your HSA.
- Your contributions are tax deductible.
- If your employer contributes to your HSA, that contribution is done on a pre-tax basis.
- Any pay-roll reductions made through Section 125 for your HSA are also on a pre-tax basis.
- You may contribute the annual maximum amount as determined by the IRS, regardless of your qualified health plan's deductible. The maximum for 2024 is \$4,150 for individuals and \$8,300 for families.
- You must enroll/re-enroll in the plan annually to participate for the plan year (January 2024 - December 2024).

For detailed information on eligible expenses please refer to IRS Publication 502 titled "Medical and Dental Expenses". Publications can be ordered directly from the IRS by calling 1-800-TAX-FORM or by visiting www.irs.gov. If tax advice is required, you should see the services of a qualified professional.



Your EAP Services



Tools to Support Your Well-Being

The Acentra Health Employee Assistance Program (EAP) is an award-winning solution that provides comprehensive mental health and wellness resources for you and your family. Take advantage of Acentra Health's professional counseling, consulting, and referral resources anytime, anywhere.



Free. Confidential. Designed for You.

Get help with:

- Work-Life Balance
- Financial Issues
- Legal Inquiries
- Childcare Referrals
- Eldercare Referrals
- Family & Marital Issues
- Substance Abuse
- Emotional Turmoil
- Educational Resources
- Resiliency & Coping Skills

The Highest Quality of Care for Every Employee

Our EAP has changed the game to provide a personalized approach.



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Counselors



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Use



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Confidential



24/7 Confidential Access

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on-demand access & resources





BUILD LASTING MEMORIES WITH FAMILY & FRIENDS



What is TicketsatWork?

Having fun, getting away, and serving money are important for your well-being.

The cost-free benefit provides you access to thousands of exclusive travel and entertainment discounts, so you can make the most of your time away from work.

How Do I Become a Member?

- Visit ticketsatwork.com and click *Become a Member*
- Use your company code or work email to create an account.

Company Code: KEYPERKS

Movie Buffs - Travel Bugs - Thrill Seekers - Entertainment Enthusiasts - Sports Fanatics
There's Something For Everyone With Savings on:

Hotels
Theme Parks
Concerts
Sporting Events
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Gift Cards
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Vegas Shows
& More!



Retail
Restaurants
Spas
Sightseeing Tours
Activities



Need Help? 1-800-331-6483 customerservice@ticketsatwork.com



Wages On-Demand Powered by ZayZoon

Get Paid When You Need!

Need access to part of your paycheck before payday? **KeyHR** and ZayZoon have enabled a new way to access your earned Wages On-Demand.

How it works:

- Data is exchanged with your systems, allowing employees to securely create an account. Set-up in seconds.
- We fund all transfers. No risk or liability to you.
- We recover funds automatically on the next check.
- We do all employee support. No administrative overhead for you.
- Includes ZayU – our financial wellness platform that provides education and predictive financial tools.
- Employee paid, employer paid or shared cost options.



Get Started
at
<https://key-ep.prismhr.com/>

Get Paid When You Need!

- 1. Start here** at <https://key-ep.prismhr.com/>
- 2. Enter** your Username & Password for the Employee Self Service Portal.
- 3. Click Log In** and look for the ZayZoon Wages On-Demand tile. Once selected, follow the steps to complete your ZayZoon registration. You will need a government issued photo ID to verify your identity.

Need help?

Our customer success agents are available to respond to you within minutes.

How much does it cost?

A \$5 flat fee to access up to \$200*

*Limit 1 transaction per day





METLIFE ONLINE ACCESS

MyBenefits

HOW TO REGISTER ON MYBENEFITS

MyBenefits provides you with a personalized, integrated and secure view of your MetLife delivered benefits. You can take advantage of a number of self-service capabilities as well as a wealth of easy to access information. As a first time user, you will need to register on MyBenefits by following the steps outlined below.



REGISTRATION PROCESS FOR MYBENEFITS



Step 1: Provide Your Group Name Access MyBenefits at metlife.com/mybenefits and enter the employer name and click to select it and then click "Next".

Step 2: The login screen

On the home page, you can access general information. To begin accessing personal plan information, click on "log in" at the top-middle of the page and on the next screen select "create new account" and complete the registration process. Going forward, you will be able to log-in directly.



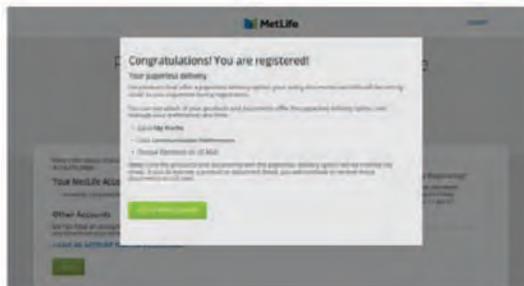
Step 4: Establish account credentials

You will need to create a unique user name and password for future access to MyBenefits. You will also need to choose and answer three identity verifications questions, to be used in the event you forget your password. In addition to reading and agreeing to the website's Terms of Use, you will be asked to opt into electronic consent.



Step 3: Enter authentication Information

Begin by entering your personal information including your name, address, e-mail address, SSN, date of birth, and phone number to confirm your identity. You will then receive a code via mobil phone test message or voice message that you will need to enter to continue the registration process.



We are committed to providing you with a trusted and secure customer experience. Multi-factor authentication is in place to:

- Strengthen site security
- Ensure devices are compliant and approved by the user
- Simplify the log-in process

Step 5: Process complete

Now you will be brought to the "Thank You" page.

Lastly, a confirmation of your registration will be sent to the email address you provided during registration.



VALUE ADDED BENEFITS

ADDITIONAL BENEFITS

Will Preparation

As an employee of Key HR, Will Preparation is provided through MetLife when enrolled in supplemental life coverage.



Easily create a will; living will, or power of attorney

Having a will is one of the most important things you can do for your family. Making sure your will is up-to-date can help ensure that your assets are distributed the way you want. You do not need to have access to an attorney to create a binding will.

As an added benefit with your group [accident / critical illness/hospital indemnity/ cancer insurance] plan, you have access to MetLife's online will preparation services provided by SmartLegalForms to create a binding will, living will, or assign a power of attorney.

Convenience at your fingertips in a secure web environment

Sign on to an easy-to-use and secure website, available to you and your family members 24 hours a day, 7 days a week to create binding documents. Resources are available online to address questions you may have about creating a will or general estate planning. Once you create your binding documents, you will be provided with simple to follow instructions for witnessing/signing them in front of a Notary Public.

Get Started

- Visit www.willcenter.com and register as a new user
- Follow the simple instructions to create your online document
- Return at your convenience to complete or update stored documents



What are Will Preparation Services?

This service, offered through MetLife Legal Plans, fully covers attorney fees by a Network Attorney for preparing or updating a will, living will or power of attorney.

Am I eligible for this service?

You are eligible for this service if you are enrolled in MetLife's Supplemental Term Life, Group Universal Life or Group Variable Universal Life coverage. As a life policyholder, your spouse/domestic partner also has access to this service.

What are the covered services?

Covered services:

- Preparing and updating wills, including complex will(s) and codicils, living will(s), power(s) of attorney for medical directives and healthcare proxies for both you and your spouse/domestic partner.
- In-person or telephone consultations with an attorney in a private and supportive environment.
- Unlimited access to prepare or update a will for as long as you continue to participate in an eligible MetLife Group Life Plan.

Advantages include:

- Convenient access to a local attorney.
- Extensive network of more than 18,000 participating plan attorneys.
- Professional Client Service Center to assist you in locating an attorney.



VALUE ADDED BENEFITS



How can I access this service?

Simply contact a Client Services representative to get started.

- Call MetLife Legal Plans' toll-free number at 1-800-821-6400.
- Provide your company name, customer number (if available) and the last 4 digits of the life policy holder's Social Security number.

The Client Services representative will assign you a case number and help you locate a participating plan attorney near you.

Is there a limit to how often I can update my will?

No. As long as you are an active participant in a qualifying MetLife Group Plan, you can meet with a participating plan attorney as often as you deem necessary to keep your will up-to-date.

How often should I review and update my will?

It's good practice to review your will every 5 to 10 years with an attorney and it's especially important to review a will whenever a life-changing event occurs such as marriage, divorce, birth of a child, etc.

Can I use an attorney outside MetLife Legal Plans network?

Yes. You can choose to use an out-of-network attorney if needed. When using an out-of-network attorney, you will receive reimbursement for covered services based on a set fee schedule.²

However, you will be responsible for any attorney fees that exceed the reimbursed amount.

What is the average turnaround time to prepare or update a will?

Wills can vary in complexity, but can generally be produced in approximately a week. The attorney will take as much time as needed to work with you to meet your needs.

Does my spouse/domestic partner need a joint will with me in order to take advantage of this service?

No. You and your spouse/domestic partner can prepare separate wills with a participating plan attorney.



VALUE ADDED BENEFITS

ADDITIONAL BENEFITS

Grief Counseling

As an employee of Key HR, Grief Counseling is provided at no cost to you and your family at no additional cost.

Comfort for you and your family

The one predictable thing about life is that it's unpredictable. And when times get hard, we seek comfort, encouragement and hope for our loved ones. But grief comes in many forms and affects us in different ways. That's why grief counseling services are offered with your life insurance coverage. Whether it's help coping with a loss or a major life change, the professional counselors and services we offer through LifeWorks US Inc. are ready to support you and your family to move forward¹- at no extra cost.




To speak with a LifeWorks Counselor

Call:
1-888-319-7819

Visit:
metlifegc.lifeworks.com
User Name: **metlifeassist**
Password: **support**

Confidential support 24/7
Making sure you receive professional and confidential support during life's difficult times is our priority. It could be that:

- a loved one has died
- you've received a serious medical diagnosis or critical illness
- you've finalized a divorce
- you've lost your job.

These counseling sessions are tailored to you and your individual needs* - you can meet in-person or over the phone with one of LifeWorks' network of licensed counselors.

**If you feel you'd like extra sessions on top of what's covered in your plan, counselors can help you find professional services that fit your specific needs, preferences, finances and health insurance coverage.*

Confidential Legal and Financial Consultation

- Access to a LifeWorks' in-house attorney for a 30 minute consultation to assist you on making informed decisions as it pertains to a loss.
- 1 hour consultation with a certified financial planner to assist with education, strategies and options

Easy-to-access resources
Sometimes you just need a little guidance. LifeWorks offers self-help resources online to help you through the grieving process, giving the level of support you need at your own pace. Support covers:

- end-of-life issues
- funeral and memorial planning
- what to do after the death of a loved one
- adult care for surviving elders
- grieving well and getting better
- single parenting

Funeral assistance services
Through private sessions, counselors can help you, your loved ones and your beneficiaries with customizing funeral arrangements. They can provide referrals and provide helpful information, like:

- nearby funeral homes and cemetery options
- back-up care for children or elderly
- funeral cost estimates from local providers
- notifying the Social Security Administration, banks and utilities
- other service providers such as florists, caterers and hotels
- local support groups.



CONTACT INFORMATION

CARRIER CONTACTS

Carrier Name	MetLife Dental, and Vision	MetLife Disability, Accident, Critical Illness, Supplemental Life Insurance, and Pet Insurance	MetLife Will Prep & Estate Resolution offered by: Hyatt Legal Plans, Inc. (included in Voluntary Life)
Network			
Website	www.metlife.com/mybenefits	www.metlife.com/mybenefits	www.willscenter.com
Phone	1-800-942-0854	(877) 856-6854	
Find In-Network Provider	www.metlife.com/findDentist mymetlifevision.com/	www.providers.online.metlife.com/findDentist mymetlifevision.com/find-provider-location-internal.html	

KEY HR BENEFIT CONTACT

Benefits@KeyHRO.com

(800) 922-4133