

2020-2021 Benefits Summary Guide

Below you will find an outline of different employer paid, employee paid, and voluntary benefits. For additional information on benefit specifics please feel free to reach out to your local HR team member or the corporate benefits team at benefits@hornblower.com.

- United Health Care (UHC) – There are three plans to choose from for your convenience and flexibility. Two copay plans and one H.S.A.
- Delta Dental – You have the option of two high quality dental healthcare plans for you and your family. With a range of covered service, the dental plan helps you save money and manage your health. Both of our Dental Plans include orthodontia coverage for adults and children.
- VSP Vision – Vision plans are offered to you through Vision Service Plan (VSP). We are offering two plans to choose from so those employees who need vision coverage will be able to choose the plan that best fits their needs. You can enroll in a vision plan even if you don't enroll in a healthcare plan.
- Commuter FSA – Save up to 40% on your commuting costs by paying for qualified, work-related public transit and parking expenses on a pre-tax basis. With an allotted max of \$270 pre-tax per month deducted from your paycheck, you can use this toward qualified commuter costs.
- Health Advocate – This award-winning health advocacy program helps you navigate the complex healthcare and insurance systems — at no cost to you! When using this service, you receive a Personal Health Advocate (PHA) to assist you and your family members with clinical and administrative issues involving your medical, hospital, dental, pharmacy and other healthcare needs. Health Advocate can help you make more informed healthcare decisions.
- Life & AD&D (Accidental Death and Dismemberment) – Our comprehensive benefit package includes financial protection for you and your family in the event of an accident or death. This coverage is provided automatically and at no cost to you.
 - You also have the opportunity to purchase additional life insurance coverage.
- Long Term Disability (LTD) – This benefit offers financial protection to you when you need it most - if you become disabled and can no longer work. The plan will also help you return to work, if appropriate.
- Employee Assistance Program (EAP) - The employee assistance program offers confidential assessments and provides screening and referrals to local providers through a network of providers. The EAP can help you and your household members identify and find resources to solve personal problems, such as:
 - Legal questions or concerns.
 - Marital or family conflicts.
 - Child care or senior care concerns.
 - Financial problems.
 - Alcohol or drug issues.
 - Stress, depression and other emotional problems.

- Pet Insurance, Nationwide – This benefit offers coverage for vet expenses related to accident and illness. You can also choose the My Pet Protection plan that will help reimburse for preventative care to keep your pets healthy year after year.
- Identity Theft, Metlife – This is a voluntary benefit that offers identity theft protection via InfoArmor
- Accident Insurance, Metlife - Accident insurance can complement existing medical coverage and help fill financial gaps caused by out-of-pocket expenses such as deductibles, copayments, and non-covered medical services. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as you choose.
- Critical Illness, Metlife - Critical illness insurance via MetLife, supplements major medical coverage by helping employees pay the direct and indirect costs associated with a critical illness or event. This coverage also includes an annual health screening benefit.
- Hospital Indemnity, Metlife - MetLife's hospital indemnity insurance is designed to help provide financial protection for covered individuals by paying a benefit due to hospitalization.
- Legal, Metlife - Many people who need a lawyer do not seek legal help, partly because they fear the cost or struggle to find the right attorney. MetLife legal plans provide you with convenient access to legal services, at an affordable cost.