



# CTA Member Benefits Guide

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## Your Benefits Matter

Your benefits are an important part of your overall Orange County Classroom Teachers Association membership, and we're proud to offer a **comprehensive selection of valuable plans** to support you at every stage of life.

From protecting your health to caring for your family and planning for the future, these benefits are designed to give you confidence, security, and flexibility—so you can focus on what matters most.

## Enrollment Eligibility

To take advantage of the benefits offered, **you must be an active member of Orange County Classroom Teachers Association at the time of enrollment**. Only active members are eligible to enroll in, waive, or make changes to their benefits.

## How to Enroll in Your Benefits

You have two options to complete your benefits enrollment for the **2025 Plan Year**:

### Option 1: Enroll with a Benefit Counselor (Recommended)

Get personalized help from a licensed Benefit Counselor who will guide you through your options and answer any questions.

Click Here to Schedule <https://booknow.appointment-plus.com/d1hq7x1g/>

Or scan the QR Code

Dates Available: May 14–30, 2025 from 9am EST to 8pm EST  
Call Center Phone Number: 407-890-6874



### Option 2: Self-Enroll Online

Prefer to enroll on your own time? Login and complete your elections online:

1. Go to: <https://www.aflacatwork.com/enroll/> or scan the QR code
2. Log in using your employee credentials- Last 4 of Employee Identification Number plus full birth year. If EID is fewer than 4 numbers, PIN will be padded with 0s to fill out the four digits
3. Review, update, and submit your elections
4. Print or save a copy of your confirmation page



**Reminder:** Whether you self-enroll or speak with a counselor, **action** to enroll or waive coverage must be completed by **May 30, 2025**.

## More Benefits Information

Our **Member Benefits Website** is your one-stop resource for everything related to your benefits. You'll find detailed information, tools, and support all in one convenient place.

Visit: [ctabenefits.com](http://ctabenefits.com) or scan the QR Code



Humana Dental insurance helps cover the cost of dental care, making it more affordable to maintain good oral health. It includes preventive services and can also cover more extensive procedures depending on the plan.

## What Is a Dental PPO Plan?

A Dental PPO plan gives you access to a **network of dentists** who agree to discounted rates. You can visit any dentist, but you'll save the most by staying in-network.

## What Is a DHMO Dental Plan?

A **DHMO** plan provides coverage through a **network of participating dentists**. You choose a **primary care dentist** from the network, who coordinates all your care.

## Basic Services

**What's included:** Fillings, simple tooth extractions, emergency pain relief, space maintainers

## Major Services

**What's included:** Crowns, bridges, root canals, dentures, surgical extractions

Humana Dental Comparison								
FL PPO INFS FLEX 100/80/50			FL PPO U & C FLEX 100/80/50		DHMO HD410		Prepaid HS405	
Services	In-Network	Out-of-Network (INFS)	In-Network	Out-of-Network (U&C 90)	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	\$25 Individual/ \$75 Family	\$50 Individual/ \$150 Family	\$25 Individual/ \$75 Family	\$50 Individual/ \$150 Family	none	n/a	none	n/a
Annual Max	\$1,300		\$1,300		no annual max	no coverage	no annual max	no coverage
Preventative Services	100% no deductible	80% no deductible	100% no deductible	80% no deductible	100%	no coverage	100%	no coverage
Basic Services	80% after deductible	60% after deductible	80% after deductible	60% after deductible	Based on schedule	no coverage	Based on schedule	no coverage
Major Services	50% after deductible	40% after deductible	50% after deductible	40% after deductible	Based on schedule	no coverage	Based on schedule	no coverage
Orthodontia	Members may receive a 20% discount		Members may receive a 20% discount		Based on schedule	no coverage	Based on schedule	no coverage

Dental Bi-Weekly Rates				
Coverage Tier	FL PPO INFS FLEX 100/80/50	FL PPO U & C FLEX 100/80/50	DHMO HD410	Prepaid HS405
Member	\$19.46	\$25.34	\$4.44	\$5.67
Member & 1	\$33.43	\$43.52	\$8.44	\$9.37
Member & Family	\$47.81	\$62.24	\$11.51	\$13.84

*Out-of-Network (INFS)- Fees based on In-Network Fee Schedule  
Out-of-Network (U & C)- Fees based on Usual and Customary*

VSP Vision Care is a leading vision insurance provider in the United States, serving over 80 million members worldwide.

## What VSP Offers

### 1. Vision Insurance Plans

VSP provides individual and employer-sponsored plans that typically include:

- Fully covered annual eye exams after a copay
- An allowance for frames
  - Retail Allowance \$180
  - Featured Frame Brands
- Fully covered single-vision, bifocal, or trifocal lenses
- Discounts on lens enhancements like anti-glare and progressive lenses

### 2. Extensive Provider Network

VSP boasts a vast network of over 36,000 providers, including private practice doctors and retail locations such as Visionworks, Pearle Vision, Walmart, Costco, and MyEyeDr. Members can use the [VSP Eye Doctor Locator](#) to find providers in their area.

### 3. Community Support

Through its Eyes of Hope program, VSP provides no-cost vision care to individuals in need.

Benefits through a VSP Network Provider																							
<b>Exam Services</b>	<ul style="list-style-type: none"> <li>• Comprehensive WellVision Exam® covered in full*</li> <li>• Routine retinal screening covered after a no more than \$39 copay</li> </ul>																						
<b>Lenses</b>	<ul style="list-style-type: none"> <li>• Glass or plastic single vision, lined bifocal, lined trifocal, or lenticular lenses are covered in full*</li> </ul>																						
<b>Lens Enhancements</b>	<ul style="list-style-type: none"> <li>• Most popular lens enhancements are covered after a copay, saving our members an average of 20-25%</li> </ul>																						
	<table> <tr> <th>Lens Enhancement</th><th>Single Vision</th><th>Multifocal</th></tr> <tr> <td>Anti-reflective coating</td><td>\$41</td><td>\$41</td></tr> <tr> <td>Polycarbonate - Adult</td><td>\$35</td><td>\$35</td></tr> <tr> <td>Polycarbonate - Children</td><td>Covered</td><td>Covered</td></tr> <tr> <td>Standard Progressive</td><td>N/A</td><td>Covered</td></tr> <tr> <td>Photochromic</td><td>\$75</td><td>\$75</td></tr> <tr> <td>Scratch-resistant coating</td><td>\$17</td><td>\$17</td></tr> </table>	Lens Enhancement	Single Vision	Multifocal	Anti-reflective coating	\$41	\$41	Polycarbonate - Adult	\$35	\$35	Polycarbonate - Children	Covered	Covered	Standard Progressive	N/A	Covered	Photochromic	\$75	\$75	Scratch-resistant coating	\$17	\$17	
Lens Enhancement	Single Vision	Multifocal																					
Anti-reflective coating	\$41	\$41																					
Polycarbonate - Adult	\$35	\$35																					
Polycarbonate - Children	Covered	Covered																					
Standard Progressive	N/A	Covered																					
Photochromic	\$75	\$75																					
Scratch-resistant coating	\$17	\$17																					
<small>Prices above reflect standard lens enhancement selections; premium or custom lens enhancements may also be available at an additional cost</small>																							
<b>Frame</b>	<ul style="list-style-type: none"> <li>• Frames covered in full* up to the retail allowance of <b>\$180</b></li> <li>• Featured frame brands, including bebe, Calvin Klein, Cole Haan, Dragon, Flexon, Longchamp, Nike, and more are covered up to the enhanced featured frame allowance of <b>\$200</b> <small>Featured frame brands subject to change</small></li> <li>• 20% off any amount above the retail allowance</li> <li>• Members can choose from all frames available on the market today</li> </ul>																						

Vision Bi-Weekly Rates	
Coverage Tier	
Member	\$3.44
Member & 1	\$6.88
Member & Family	\$11.08

# BenExtend

The Aflac Group BenExtend combines accident, hospital indemnity and critical illness benefits into one plan design. It gives members access to a streamlined collection of benefits that would traditionally require the purchase of multiple insurance plans, making it a more affordable option for consumers looking for additional financial protection against out-of-pocket expenses.

Note: Spouse- and Child-only coverage is not available.

BenExtend Plan Features			
Benefit	Member	Spouse	Child
Hospital			
Hospital Admission (per confinement)	\$500	\$500	\$500
Hospital Confinement to day 31(per day) - within 6 months of the accident			
Days 1-4	\$150	\$150	\$150
Days 5-10	\$100	\$100	\$100
Days 11-13	\$75	\$75	\$75
Critical Illness with Cancer	\$5,000	\$5,000	Up to \$2,500
Initial Treatment	\$100	\$100	\$100
Major Diagnostic Testing	\$300	\$300	\$300
Accident			
Initial Treatment	\$100	\$100	\$100
Major Diagnostic Testing	\$300	\$300	\$300
Health Screening Benefit	\$100 per calendar year, per insured	\$50 per calendar year, per insured	\$50 per calendar year, per insured
BenExtend Bi-Weekly Rates			
Coverage Tier			
Member	\$15.57		
Member & Spouse	\$30.74		
Member & Dependent Children	\$22.96		
Family	\$38.13		

*This Summary of Benefits is for informational purposes only and is not an offer of coverage. Please note that the above table provides only a brief, general description of coverage and does not constitute a contract. Exclusions above table provides only a brief, general description of coverage and does not constitute a contract. Exclusions and limitations apply*





# Accident Insurance

Accidents can happen anytime—on or off-the- job—and the unexpected costs can add up quickly. **Accident Insurance through Aflac** helps cover out-of-pocket expenses by paying you a cash benefit based on the injuries you sustain and the care you receive.

You can use the money however you need—whether it’s:

- Covering an emergency room copay
- Paying for childcare while you recover
- Helping with transportation to follow-up appointments
- Offsetting lost income or other household expenses

**There are no medical questions required to enroll**, making it easy to get the coverage you need for peace of mind.

Be prepared for the unexpected—and protect your budget in the process.

Accident Plan Features		
Benefit	Member	Spouse/Child
Ambulance (ground)	\$400	\$400
Open Leg Fracture	\$4,800	\$4,800
Initial ER/Urgent Care with X-Ray Treatment	\$250	\$250
Hospital Admission per confinement, once per accident, within six months of the accident. Maximum number of admissions per covered accident: 1	\$1,250	\$1,250
Hospital Confinement (max 365 days per year, per accident, within 6 months after the accident) Payable for each day that the insured is confined to a hospital bed as in inpatient for a covered accident.	\$300 per day	\$300 per day
Fractures	Up to \$4,000 Based on Schedule	Up to \$4,000 Based on Schedule
Dislocations	Up to \$3,000 Based on Schedule	Up to \$3,000 Based on Schedule
Accidental Death Rider	\$50,000	\$25,000/\$10,000
Wellness Rider- once per calendar year per insured- Year 1	\$25	\$25

Accident Bi-Weekly Rates	
Coverage Tier	
Member	\$6.66
Member & Spouse	\$11.29
Member & Dependent Children	\$13.75
Family	\$18.38

# Critical Illness Insurance

A serious diagnosis can bring emotional stress—and unexpected expenses. **Critical Illness Insurance through Aflac** provides a **lump-sum cash benefit** if you or a covered family member is diagnosed with a covered condition such as:

- Cancer
- Heart attack
- Stroke
- And other serious illnesses

You can use this cash benefit however you choose: to help cover medical bills, household expenses, travel for treatment, or anything else you need so you can focus on what matters most—**getting better**.

## Key Features:

- **Choose coverage up to \$30,000 with no medical questions asked**
- **Spouse and child coverage available** (up to 50% of the employee's elected benefit)
- **Includes a \$50 annual health screening benefit** when you complete a covered wellness exam
- Benefits paid directly to you—regardless of any other insurance

Protect your family's financial stability and focus on recovery—not expenses.

## How the Coverage Works\*

Joe elects \$30,000 of coverage.



Three months after his annual wellness exam, Joe suffers a heart attack.



Three years later, he is diagnosed with cancer.

### Joe's Critical Illness policy provided the following benefits:

Health Screening:	\$50
Heart Attack	\$30,000
Benefit: Cancer	\$30,000
Benefit: <b>Total</b>	<b>\$60,050</b>

\*This is not a comprehensive list of covered injuries and treatments. Limitations may apply.

\*The Summary of Benefits is for informational purposes only and is not an offer of coverage. Please note that the above table provides only a brief, general description of coverage and does not constitute a contract. Exclusions and limitations apply.

Critical Illness - Member Non-Tobacco Bi-Weekly Rates						
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-25	\$1.99	\$3.98	\$5.96	\$7.95	\$9.94	\$11.92
26-30	\$2.35	\$4.69	\$7.04	\$9.38	\$14.07	\$14.07
31 -35	\$2.73	\$5.46	\$8.19	\$10.91	\$13.64	\$16.37
36-40	\$3.25	\$6.49	\$9.73	\$12.97	\$16.22	\$19.46
41 -45	\$3.98	\$7.95	\$11.93	\$15.91	\$19.88	\$23.85
46-50	\$4.87	\$9.74	\$14.61	\$19.48	\$24.34	\$29.21
51 -55	\$7.00	\$14.01	\$21.02	\$28.03	\$35.03	\$42.04
56-60	\$8.12	\$16.23	\$24.35	\$32.46	\$40.58	\$48.69
61 -65	\$12.33	\$24.67	\$37.00	\$49.33	\$61.66	\$74.00
66+	\$19.57	\$39.13	\$58.70	\$78.26	\$97.82	\$117.39

Critical Illness- Member Tobacco Bi-Weekly Rates						
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-25	\$2.36	\$4.72	\$7.09	\$9.45	\$11.81	\$14.18
26-30	\$2.88	\$5.76	\$8.65	\$11.53	\$14.41	\$14.41
31 -35	\$3.62	\$7.23	\$10.85	\$14.47	\$18.08	\$21.70
36-40	\$4.64	\$9.28	\$13.93	\$18.57	\$23.21	\$27.85
41 -45	\$5.81	\$11.61	\$17.42	\$23.23	\$29.03	\$34.84
46-50	\$7.18	\$14.37	\$21.55	\$28.73	\$35.91	\$43.10
51 -55	\$10.75	\$21.50	\$32.25	\$43.00	\$53.75	\$64.50
56- 60	\$13.22	\$26.44	\$39.65	\$52.88	\$66.09	\$79.31
61-65	\$20.01	\$40.01	\$60.02	\$80.02	\$100.03	\$120.04
66+	\$31.04	\$62.07	\$93.10	\$124.14	\$155.17	\$186.21

Critical Illness – Spouse Non- Tobacco Bi-Weekly Rates					
	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-25	\$1.99	\$2.98	\$3.98	\$4.97	\$5.96
26-30	\$2.35	\$6.45	\$4.69	\$5.86	\$7.04
31 -35	\$2.73	\$7.50	\$5.46	\$6.82	\$8.19
36-40	\$3.25	\$8.92	\$6.49	\$8.11	\$9.73
41 -45	\$3.98	\$10.93	\$7.95	\$9.94	\$11.93
46-50	\$4.87	\$13.39	\$9.74	\$12.17	\$14.61
51 -55	\$7.00	\$19.27	\$14.01	\$17.51	\$21.02
56-60	\$8.12	\$22.32	\$16.23	\$20.29	\$24.35
61 -65	\$12.33	\$33.91	\$24.67	\$30.83	\$37.00
66+	\$19.57	\$53.80	\$39.13	\$48.91	\$58.70

Critical Illness – Spouse Tobacco Monthly Rates					
	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-25	\$2.36	\$3.55	\$4.72	\$5.91	\$7.09
26-30	\$2.88	\$4.32	\$5.76	\$7.20	\$8.65
31 -35	\$3.62	\$5.42	\$7.23	\$9.04	\$10.85
36-40	\$4.64	\$6.96	\$9.28	\$11.60	\$13.93
41 -45	\$5.81	\$8.71	\$11.61	\$14.52	\$17.42
46-50	\$7.18	\$10.77	\$14.37	\$17.96	\$21.55
51 -55	\$10.75	\$16.12	\$21.50	\$26.87	\$32.25
56-60	\$13.22	\$19.83	\$26.44	\$33.04	\$39.65
61 -65	\$20.01	\$30.01	\$40.01	\$50.02	\$60.02
66+	\$31.04	\$46.55	\$62.07	\$77.59	\$93.10



# Hospital Indemnity Insurance

Even with health insurance, a hospital stay can lead to significant out-of-pocket costs. **Hospital Indemnity Insurance through Aflac** helps ease that burden by providing a **lump-sum cash benefit paid directly to you**—not to the hospital or provider.

You can use the money however you need, including:

- Paying coinsurance or copays
  - Covering lost income
  - Arranging for childcare or transportation
  - Managing household expenses during recovery
- **Why It Matters:**
    - **Pays in addition to your medical coverage**—no coordination with other insurance required
    - **Cash is yours to use** however it helps most during recovery
    - Provides **peace of mind** during a stressful time

Hospital stays are hard enough—this coverage helps make the financial side easier.

Hospital Indemnity Plan Features	
Benefits	
Hospital Admission (per confinement) Once per covered sickness or accident per calendar year	\$1,000
Hospital Confinement (per day) Maximum confinement period: 31 days per covered sickness or covered accident	\$150
Hospital Intensive Care (per day) Maximum confinement period: 10 days per covered sickness or covered accident Payable in addition to the Hospital Confinement Benefit	Day 2 to 10 \$150
Intermediate Intensive Care Step-Down Unit (per day) Maximum confinement period: 10 days per covered sickness or covered accident	\$75
<b>Health Screening Benefit</b>	<b>\$50</b>

Hospital Indemnity Bi-Weekly Rates	
Coverage Tier	Premium
Member	\$11.68
Member & Spouse	\$23.44
Member & Dependent Children	\$18.79
Family	\$30.55

# Disability Income Champion



Your income is one of your most valuable assets. If an illness or injury keeps you from working, everyday expenses don't stop—but your paycheck might. That's where **Disability Income Champion Insurance through Combined** steps in.

This coverage is your **financial safety net**, providing you with **monthly income replacement** if you're unable to work due to a covered sickness or injury.

## Why It's a Champion for Your Income:

- **Replaces a portion of your income** to help cover essentials like rent, groceries, utilities, or medical bills
- **Pays directly to you**—regardless of other insurance or benefits
- **Covers off-the-job disabilities**
- **Guaranteed Issue**- no medical underwriting, 60% of income up to \$3000 per month

Whether you're out of work for weeks or months, Disability Insurance gives you peace of mind and financial support—so you can focus on recovery, not bills.

DISABILITY INCOME CHAMPION PLAN DESIGNS		
Plan	14.14.3.D	30.30.3.D
<b>Employee Disability Income Benefits</b>		
Coverage Type	Non-Occupational	Non-Occupational
Benefit Period	3 months	3 months
Injury Elimination Period	14 days	30 days
Sickness Elimination Period	14 days	30 days
Maximum Benefit Amount	60% of Income up to \$5,000/month	60% of Income up to \$5,000/month
Minimum Benefit Amount	\$300/month	\$300/month
Waiver of Premium	After disabled for 10 or more consecutive days or following the elimination period, whichever is greater	After disabled for 10 or more consecutive days or following the elimination period, whichever is greater
Mental or Nervous Disorders	Covered at 50%	Covered at 50%
Substance Abuse	Covered at 50%	Covered at 50%
Portability	Yes - Fully Portable	Yes - Fully Portable
Integration with other sources of income	Yes	Yes
Pre-Existing Condition Limitation	12/12	12/12
Pre-Existing Conditions Credit for Takeovers	Takeover	Takeover
<b>Additional Benefits</b>		
Organ Donation Disabilities due to an organ donation are covered as a sickness and the elimination period is waived.	Included	Included

DISABILITY INCOME CHAMPION PLAN DESIGNS		
Plan	14.14.3.D	30.30.3.D
<b>Issue Age Rates Employee Only</b>		
Rates are Semi-Monthly per \$100 of monthly benefit		
Issue Age	Rates	Rates
18-49	\$0.80	\$0.52
50-59	\$0.72	\$0.52
60-69	\$0.80	\$0.70

# Lifetime Benefit Term With Long-Term Care

## Chubb Lifetime Benefit Term with Long-Term Care – Protection for Life, Support When You Need It Most

**Chubb Lifetime Benefit Term Insurance** offers more than traditional life insurance. It provides affordable, **guaranteed lifetime coverage** with a unique feature: a **Long-Term Care (LTC) rider** that allows you to access a portion of your death benefit while you're living—if you ever need extended care.

This combined protection helps you plan for both the unexpected and the long-term.

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### Key Features:

- **Lifetime Coverage:** Unlike traditional term insurance, this plan provides lifelong protection with guaranteed benefits and fixed premiums.
- **Long-Term Care Rider:**  
If you're diagnosed with a chronic illness or need assistance with daily living activities (like bathing, dressing, or eating), you can access a **monthly portion of your death benefit** to help pay for:
  - In-home care
  - Assisted living
  - Nursing home expenses
  - Adult day care or hospice services
- **Accelerated Death Benefit Rider for Terminal Illness** – access a portion of your benefit if diagnosed with a qualifying terminal illness
- **Guaranteed Issue Coverage Available** (no medical questions for qualifying employees)
- **Portable Coverage:** Keep your policy if you change jobs or retire—**no change in cost or coverage**
- **Optional Coverage for Spouse and Children**
- **Flexible Living Benefits:** Use your coverage when and how you need it most

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### • Why It Matters:

Combining life insurance with long-term care benefits means you're **protecting your family's future and your own financial security**, all in one plan. You get the peace of mind of a death benefit—with the added comfort of knowing support is available if you ever need long-term care.

COMBINED LIFETIME BENEFIT TERM PLAN DESIGNS

PLAN 1	Benefit Issue Age		
	Employee	Spouse	Child

Built-in Benefits

<b>LifeTime Benefit Term</b>	19 - 80	19 - 70	Not Available
<b>Accelerated Death Benefit Rider for Terminal Illness</b> After coverage has been in force for two years, employees can receive 50% of their death benefit immediately, up to \$100,000, if they are diagnosed as terminally ill.	19 - 80	19 - 70	Not Available
<b>Accelerated Death Benefit for Long Term Care</b> When employees need LTC, death benefits can be paid early for home health care, assisted living, adult day care and nursing home care. Early payments equal 4% of the death benefit per month for up to 25 months. Premiums are waived while this benefit is being paid.	19 - 80	19 - 70	Not Available
<b>Restoration of Death Benefit (25%)</b> Accelerating the life coverage for LTC benefits can reduce the death benefit to \$0. This rider restores the life coverage to 25% of the death benefit, up to a maximum of \$50,000, on which the LTC benefits were based, therefore assuring a death benefit available up to the insured's age 121.	19 - 80	19 - 70	Not Available

Employee Optional Benefits

<b>Child Term Rider</b> Death Benefits available up to \$25,000. Guaranteed conversion to individual coverage at age 26 - up to 5 times the benefit amount.	Base Insured 19 - 70	Base Insured 19 - 70	15 days - 25 years
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# Permanent Whole Life Insurance

MassMutual's permanent life insurance provides **guaranteed, lifelong protection** while building **cash value over time**—making it a valuable addition to your financial wellness strategy. This benefit is **individually owned and fully portable**.

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- **Key Features:**
    - **Guaranteed Issue Coverage:**
      - Elect up to **\$100,000** with no medical questions (first-time offer).
      - Coverage up to **\$250,000** available with medical underwriting.
      - Guaranteed issue remains in place for future enrollments if you elect a **minimum of \$10,000** during your first year of eligibility.
    - **Permanent Protection:**
      - **Fixed premium** for life with **cash value growth**.
      - Coverage builds value that you can access in the future.
    - **Flexible Dividend Options:**
      - Paid-Up Additions
      - Reduced Paid-Up Premiums
      - Cash payouts
      - Dividend Accumulations
    - **Living Benefits – Chronic Care:**
      - Access a **portion of your death benefit early**, in a lump sum, if diagnosed as Chronically Ill - helping ease financial burdens during difficult times.
    - **Family Coverage:**
      - Optional insurance available for **spouse and/or children**.
    - **Portability:**
      - **Individually owned**, so your coverage and premium stay the same—even if you leave your employer.
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# Pet Insurance

## Ruffeow Pet Insurance – Because Your Pets Are Family, Too

Your pets are more than just animals—they’re part of the family. **Ruffeow Pet Insurance** helps you manage the rising costs of veterinary care, so you can focus on what matters most: keeping your pets happy and healthy.

This voluntary benefit provides affordable, flexible coverage for **dogs and cats** with reimbursement options that help offset expenses for accidents, illnesses, and routine care.

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### □ Coverage Highlights:

- **24/7 online vet care with access to over 6000 veterinarians**
- **Choose your online vet**
- **Schedule 1 on 1 virtual call within 15 minutes or simply chat (1-2 minute wait)**
- **Vets follow up 48 hours to check on pets**
- **Unlimited usage**
- **Covers all household pets (20+ species) Dogs, Cats, Birds. Farm Animals, Horses, Reptiles, Small Mammals, Fish and other Exotics.**
- **Order your Prescriptions online via our PetMed partnership or pick up from your local pharmacy and use the Ruffeow discount card.**
- **Free e-book “Beyond Treats”**

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### • Why Enroll?

- Helps protect your budget from unexpected vet bills
- Supports your pet’s long-term health
- Peace of mind when your pet needs care the most

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**Give your furry friends the coverage they deserve—because they are family, too.**

Pet Insurance – Bi-Weekly Rates	
Coverage Tier	
Member	\$8.18

# Elective and Cosmetic Benefits



Your benefits go further than just health coverage. We’re proud to offer a voluntary benefit that supports your personal goals, appearance, and overall confidence with options that extend beyond traditional medical needs.

These elective and cosmetic benefit options are available at discounted group rates up to 20%, giving you access to quality services and procedures that may be traditionally excluded or limited under standard health plans.

## What’s Included?

Depending on your plan offerings, you may have access to:

- **Acupuncture**
- **Bariatric**
- **Chiropractic**
- **Elective plastic surgery** (through select partner networks)
- **Hair Restoration**
- **IV Therapies**
- **Med Spa**
- **Mental Wellness**
- **Skin care and dermatology services** (acne treatment, Botox, etc.)
- **Weight management programs and procedures** (non-surgical options may be included)
- **Fertility and family planning services** (if applicable)
- **And more!**

## Why Consider These Benefits?

- **Access to preferred provider networks** with built-in discounts
- **No limits benefit usage and no claim approval necessary**
- Take advantage of **voluntary financing options** in some cases

These elective offerings help you take care of the things that matter to you—not just your health, but your **confidence, comfort, and lifestyle**.

Beyond Med – Bi-Weekly Rates	
Coverage Tier	
Member	\$6.54
Family	\$13.09



# Family Defender (Legal Protection) with U.S. Legal Services

Life can get complicated—but with U.S. Legal Services, you have the tools to protect both your legal rights and your personal identity. This voluntary benefit gives you access to **comprehensive legal coverage** and **robust identity theft protection**. Protect what matters—your rights, your identity, and your future—with U.S. Legal Services.



### Legal Protection Benefits

Get professional legal help for everyday issues, including:

- Will preparation and estate planning
- Divorce, adoption, and custody matters
- Traffic violations and license restoration
- Criminal misdemeanor defense
- Civil litigation and small claims
- Consumer protection and landlord/tenant issues
- 24/7 emergency legal assistance



Legal Protection – Bi-Weekly Rates	
Coverage Tier	Family Defender
Member	\$8.06
Family	\$9.22



# ID Defender (Identity Theft Protection) with Frontline Identity

## Key Features of the Essential ID Defender Plan

1. **Full-Service Recovery**  
Frontline Identity handles the recovery process on your behalf, relieving you of up to 200 hours of work, allowing you to remain productive at work and home.
2. **\$1,000,000 Identity Theft Expense & Fraud Reimbursement Insurance**  
Provided through AIG, this group coverage reimburses up to \$1,000,000 for expenses and money stolen via fraudulent electronic fund transfers from covered accounts.
3. **24/7/365 Personal ID Coach**  
Access to a dedicated ID Coach available around the clock to address any questions or concerns, providing peace of mind with just a call.
4. **Intensive Monitoring**  
Alerts you to exposure found related to personal information that thieves can use to steal your identity. Upon detection, recovery specialists take immediate action to assist you.
5. **Lost Wallet Service**  
If your wallet or purse is lost or stolen, Frontline Identity takes the lead to cancel and replace credit cards, making a difficult situation easier.

## Key Features of the ID Defender Elite Plan (in addition to Essential Plan)

1. **\$2,000,000 Identity Theft Expense & Fraud Reimbursement Insurance.**
2. **3 Bureau Credit Monitoring**
3. **3 Bureau Credit Report and Score**
4. **Email Health Check**
5. **Scam Assist**
6. **Home Title Monitoring and Alerts** -Helps protect your most valuable assets

**FRONTLINE ESSENTIAL EMPLOYEE ID DEFENDER PLAN – THE PROTECTION YOU NEED. FREE 1 YR INDIVIDUAL PROTECTION. To receive the Essential ID Defender Plan, you must enroll in one of the other benefit offerings.**

***-IN ORDER TO ASSURE CONTINUOUS PROTECTION, AT YOUR 1 YEAR ANNIVERSARY DATE, YOUR FREE INDIVIDUAL PLAN WILL AUTOMATICALLY CONVERT TO A FAMILY HOUSEHOLD PLAN AT --\$12.70 PER MONTH  
-YOU MAY CANCEL AT ANY TIME***

ID Defender – Bi-Weekly Rates	
Plan	
Essential ID Defender Plan (Individual Free) Family Upgrade	\$6.93
ID Defender Elite Plan	\$10.75

# Auto Insurance & Homeowners Insurance

**Insurance Exchange of America** is an independent insurance agency headquartered in Doral, Florida, offering a wide range of insurance products, including auto and homeowners insurance.

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## **Homeowners Insurance, Condo Insurance, Flood Insurance, and much more..."**

For homeowners, Insurance Exchange of America offers policies that typically cover:

- **Dwelling Coverage:** Protection for the structure of your home against covered perils.
  - **Personal Property Coverage:** Coverage for belongings such as furniture and appliances.
  - **Liability Protection:** Coverage if someone is injured on your property.
  - **Additional Living Expenses:** Costs incurred if your home becomes uninhabitable due to a covered loss.
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## **Auto Insurance, Motorcycle, Roadside Towing, Boat and Watercraft, Recreational, and many more coverages available!**

Insurance Exchange of America provides various auto insurance options tailored to individual needs. Their offerings include:

- **Standard Auto Insurance:** Coverage for personal vehicles.
- **High-Risk Driver Insurance:** Policies for drivers requiring SR-22 or FR-44 filing

They work with over 150 insurance providers to find competitive rates and suitable coverage options.

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*Receive quotes from companies like The General, Geico, Liberty, Allstate, State Farm, MetLife, and Travelers*

They also provide options to bundle auto and home insurance policies, potentially reducing monthly premiums.

To learn more, go to [www.cta-insurance.com](http://www.cta-insurance.com)

# Carrier Contacts

Benefit	Carrier	Phone#	Website
Dental	Humana	1-877-877-1051	<a href="http://www.Humana.com">www.Humana.com</a>
Vision	VSP	1-800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
BenExtend	Aflac	1-800-433-3036	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>
Accident	Aflac	1-800-433-3036	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>
Critical Illness	Aflac	1-800-433-3036	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>
Hospital Indemnity	Aflac	1-800-433-3036	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>
Identity Theft	Frontline IDentity	1-866-400-0778	<a href="http://www.frontlineidentity.com">www.frontlineidentity.com</a>
Family Defender	US Legal Services	800-356-5297	<a href="http://www.uslegalservices.net">www.uslegalservices.net</a>
Pet Insurance	Ruffeow	360-422-3639	<a href="http://www.ruffeow.com">www.ruffeow.com</a>
Elective and Cosmetic Benefits	Beyond Med	1-844-267-6192	<a href="http://www.beyondmedplans.com">www.beyondmedplans.com</a>
Short-Term Disability & Life Benefit Term with Long Term Care	Combined- A Chubb Company	1-800-544-9382	<a href="http://www.combinedinsurance.com">www.combinedinsurance.com</a>
Permanent Whole Life Insurance	Mass Mutual	1-844-975-7522	<a href="https://www.massmutual.com/">https://www.massmutual.com/</a>
Auto and Home Insurance	Insurance Exchange Of America	1-800-298-7360	<a href="http://www.cta.insurance.com">www.cta.insurance.com</a>