



## 2015 Employee Enrollment Highlights

Financial  
protection  
for what  
matters most.



**Your enrollment period begins 11/17/2014 and ends  
11/26/2014.**

SPIN is pleased to make these benefits available and  
encourages you to learn more!

### Follow these steps:

- Review the following benefit information
- To enroll, do one of the following:
  - Schedule your one-on-one meeting with a benefit counselor
  - Call 1-866-882-7870 to speak with a benefit counselor over the phone

	FUNDING	BENEFITS	COVERAGE OPTIONS
Core Benefits	Shared funding	Medical benefits (Aetna)	Can provide benefits for office visits, emergency medical care, hospital services and prescription drugs.
		Prescription benefits (Aetna)	
	Employee coverage: Employer paid	Dental benefits (Meritain)	Can provide benefits for cleaning, X-rays, fillings, root canal, crowns and bridges.
	Family coverage: Employee paid	Vision benefits (Meritain)	Can provide benefits for a yearly eye exam, lenses, frames and/or contacts.
	Employer funded for medical plan participants	Health Reimbursement Account	SPIN will fund the HRA with \$1,500 to be used for medical expenses subject to the health insurance deductible
	Employee funded with Employer matching options based on years of employment	Retirement Plan (403b)	By contributing to a 403b plan, employees can build tax-free savings and interest until withdrawal.
	Employee contributions	Flexible spending accounts	Can reduce taxable income and cover medical, dental and vision expenses as well as dependent day care.
Ancillary Benefits	Employer paid	Group Term Life and AD&D Insurance	Can provide a term life and AD&D benefit equal to your annual salary.
		Group long term disability insurance	Benefit can pay 66 2/3% of pre-disability earnings to a set maximum per month; benefit begins after 90 days of disability and can pay for up to 12 months.
		Group short term disability insurance	Benefit can pay 66 2/3% of your pre-disability earnings to a set maximum. Benefits begin after 14 days of disability due to a covered injury/illness; benefit period is up to 11 weeks.
	Employee paid	Group Term Life and AD&D Insurance	Can provide additional life insurance coverage on a guaranteed issue basis for yourself, your spouse, and your children.
		Unum Group Accident Insurance	Voluntary coverage that can pay a specific dollar amount for both on-the-job and off-the-job accidents for the types of services, treatments, and facilities you may visit.
		Unum Whole Life Insurance	A permanent life insurance vehicle that provides level premium and death benefits while earning cash value over time.
		Unum Group Hospital Indemnity Insurance	Pays a lump sum for hospital admissions and confinement, to offset your medical deductible and coinsurance.

