

USD 250 – Pittsburg

SEK Financial | Benefits Overview

Cancer Insurance

The plan pays benefits directly to you in the event of Cancer treatments, In or Out of the Hospital. Cancer insurance is designed to be a supplement to help you pay for many of the costs not covered by your major medical insurance. It provides various levels of coverage for medical treatments and diagnosis related to cancer and other specified diseases and may be obtained for the employee or employee and family. There is a Wellness Benefit that pays each year for routine cancer screenings, such as mammograms, pap smears, PSA, etc.

Disability Insurance

Disability Income coverage is designed to provide income if you are disabled and not able to work because of an accident or illness. Reliance Standard Life Insurance Company provides a short-term disability plan (26 weeks).

MASA – Medical Transport Solutions

As a member of MASA, you receive a benefit for every emergent transport, regardless of which provider transports you and whether it is by air and/or ground. Additionally, you are covered ANYWHERE in all 50 states and Canada. Only MASA provides you with the industry leading ultimate peace of mind from these high emergency medical transport bills by stepping in where your insurance falls short. MASA has two levels of membership offering through employee groups. All members are at a single price point at each level and have the family automatically included.

Medical Reimbursement/Flex Spending

The medical expense reimbursement program covers amounts for out-of-pocket medical expenses not covered by insurance for you and your dependents. Medical Reimbursement allows you to set aside funds non-taxed. You must file claims for reimbursement, and they must be qualified expenses. The IRS maximum allowance is \$3,300.00 with a maximum carryover limit of \$660.00

Term Life Insurance

The group life insurance benefit, provided by Reliance Standard Life Insurance Company, covers premiums for group term life insurance which you purchase through your Employer. You may enroll for any amount from \$25,000 to \$500,000 in \$5,000 increments not to exceed five times your basic earnings.

Identity Theft Protection

Identity theft protection is a critical part of an employer's cyber security program, the Frontline program helps to assure employees are protected.

Group Accident Insurance

This coverage is a product which will help offset medical costs should you or any covered dependents be injured in an accident. Benefits are paid as a result of injuries or death caused by an accident. This coverage pays in addition to all other coverages.