

2027 Benefits at a Glance

Monthly rates for dental, vision, supplemental & everyday support benefits.

Questions? benefits@peoplelease.com

Benefit Enrollment Center: 866-914-7290



Dental

Guardian

Dental	Low	Middle	High
EE	\$24.49	\$27.89	\$42.48
ES	\$45.78	\$52.13	\$79.41
EC	\$52.87	\$60.19	\$91.70
Family	\$63.52	\$72.33	\$110.18

- Annual maximum: \$1,000 / \$2,000 / \$3,000
- Preventive 100%; basic 70% / 80% / 90%; major 40% / 50% / 60%
- Orthodontia: not on Low; \$1,200 (Middle); \$1,500 (High). Middle/High cover children & adults (50%).
- Lifetime deductible \$50/\$150 (Low, High); \$75/\$225 (Middle)

In-network benefits shown.



Accident

Guardian - Off-job coverage only

Accident	Plan 1	Plan 2
EE	\$7.26	\$16.97
ES	\$11.87	\$23.47
EC	\$13.85	\$21.49
Family	\$18.46	\$27.99

- Accidental death (EE / spouse / child): \$25K / \$25K / \$5K; \$50K / \$50K / \$20K
- Ambulance (ground / air): \$200 / \$1,000; \$400 / \$2,000
- ER treatment \$200 / \$250; inpatient surgery \$1,500 / \$2,000
- Wellness benefit: \$50 / \$75 per covered person, once per year (after 30-day wait)



Hospital Indemnity

Guardian

Hospital Ind.	Plan 1	Plan 2
EE	\$16.69	\$19.98
ES	\$28.40	\$44.67
EC	\$20.65	\$37.06
Family	\$36.40	\$61.69

- Admission: \$1,000 / \$2,000 (up to 5 days / 2 days per year)
- Confinement: \$150 / \$200 per day
- ICU confinement: \$300 / \$400 per day
- Wellness benefit: \$50 / \$75 per covered person, once per year



Critical Illness

Guardian

\$10K / \$20K / \$30K employee benefit. Pays 100% for heart attack, cancer, stroke, kidney/organ failure, coma & more; other conditions pay 10%–50%.

Rate per \$10,000	Under 30	30–39	40–49	50–59	60+
Employee	\$4.20	\$7.60	\$14.50	\$26.10	\$41.90

Age-rated. Spouse rate matches employee; children covered at no additional cost.

Wellness benefit: \$50 per covered person for a covered health screening (after 30 days of coverage).



Cancer

Guardian

Cancer	EE	ES	EC	Fam
Monthly	\$18.66	\$38.34	\$21.33	\$41.01

- Initial diagnosis benefit \$2,500 (employee, spouse, child); 30-day waiting period
- Radiation/chemotherapy coverage up to \$10,000



Cancer DNA Testing

Chubb

Personalized cancer management based on your DNA: screenings, genetic counseling & advocacy.



Vision

Guardian

Vision	Low	High
EE	\$4.57	\$7.68
ES	\$9.13	\$15.33
EC	\$9.78	\$16.42
Family	\$15.61	\$26.20

- Exam: \$10 copay on both plans
- Lenses/frames: every 12/24 months (Low); 12/12 months (High)
- Lens copay \$25 (Low) / \$10 (High)
- Contact & frame allowance \$130 (Low) / \$200 (High) plus discounts

In-network benefits shown.



Virtual Medicine

Recuro – Entire Household

Virtual Medicine	Monthly
Virtual Medicine (Recuro)	\$9.75

- Covers the entire household under one plan
- Health Advocate Solutions, Counseling Services & Fitness Discounts
- Lab Testing & Diagnostic Imaging Discounts



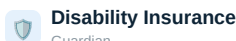
Life Insurance

Guardian & Chubb

EMPLOYEE PAID (VOLUNTARY) – AGE-RATED

- **Voluntary Term Life** (Guardian): Coverage up to \$750,000; GI up to \$250,000 for employees and \$150,000 for spouses.
- **10-Year Level Term** (Chubb): GI up to \$100,000 for employees and \$10,000 for spouses and children; premiums remain level for 10 years.
- **LifeTime Term + LTC** (Chubb): \$100,000 GI death benefit; accelerate up to 100% of the death benefit for long-term care (LTC), at 4% per month.

Employee paid options rates are age-banded and may change as you enter a new age bracket. GI = Guaranteed Issue.



Disability Insurance

Guardian

Disability	Benefit	Rate
EMPLOYEE PAID (VOLUNTARY) – AGE-RATED		
STD voluntary	60% to \$2,500; 13 or 26 wks	
LTD voluntary	60% to \$10,000; 90 or 180-day elim.	



Pet Benefits

Total Pet & Wishbone – All Pets in the Household

Pet Benefits	Monthly
Total Pet Discounts (payroll deduct)	\$18.50
Wishbone Wellness – Essential / Premium (direct)	\$14 / \$25
Wishbone Pet Insurance (direct)	Avg. \$45+ (age, breed, zip)

Wellness and Pet Insurance enroll through Wishbone's external link.



Everyday Extras

Everyday Extras	Monthly
US Legal Services – Family Defender Legal Plan	\$15.99
US Legal Services – CDL Defender Legal Plan	\$29.95
US Legal Services – CDL Defender Copay Legal Plan	\$12.95
Norton LifeLock – Identity Protection EE / Fam	\$8.99 / \$14.98
CompareMedsRx – Prescription Discounts	No cost
EAP & Member Deals	No cost

Questions? Your Peoplelease Benefits Partner is here to help.

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