



Proud Partner of Azimuth Corporation

CoADVANTAGE®



CoAdvantage Partnership

Our Partnership with Azimuth Corporation

CoAdvantage partners with businesses like yours to provide a comprehensive solution for:

Payroll | Benefits | Risk | Human Resources

- Azimuth Corporation will remain your worksite employer and is in charge of directing, hiring, supervising, training and controlling your work.
- CoAdvantage is the employer of record for the purpose of reporting employee and employer payroll taxes.

CoAdvantage

- Direct Deposit
- Address Changes
- Income Tax Withholdings
- General Health Care Questions
- Pay Check Questions Regarding Deductions (premiums, taxes, garnishments)

Azimuth Corporation

- Work Schedule
- PTO Requests and Questions
- Pay Check Questions Regarding Earnings (hours paid, salary/hourly, etc.)
- Reporting Workers Compensation Accidents

Payroll Information

Payroll Information

Pay Schedule	Semi-Monthly on the 15th and 30th
Direct Deposit	You will setup your direct deposit via the electronic onboarding system and can add up to 5 bank accounts.
Pay Stubs	Pay stubs are available electronically via CoAdQuantum web portal.
Live Pay Checks	If you do not setup for direct deposit for your paycheck you will receive a live check that will delivered to Azimuth Corp.
Pay Cards	Have your paycheck deposited to Pay Card instead of a bank account or receiving a live check. You can sign up for Pay Card via CoAdQuantum



Employee Onboarding and Technology

Employee Onboarding | Action Email

CoAdQUANTUM®

You will receive an email with a your CoAdQuantum login credentials subject line from, No-Reply@CoAdvantage.com.

This email may have been directed to a JUNK/SPAM folder, so please check those if you do not see the email invitation.

Once you have received the email invitation, please open and follow the REGISTRATION LINK at the bottom by clicking "[Click here to Register](#)".

From: No-Reply@coadvantage.com <No-Reply@coadvantage.com>

Sent: Tuesday, July 24, 2018 10:15 AM

To: FirstName. LastName <employee@coadvantage.com>

Subject: CoAdQUANTUM Invitation

CoAdQUANTUM®

CoAdvantage Resources
Client #999999

Test Employee
Employee #1234

You are invited!

Welcome to CoAdQUANTUM. By clicking on the link below and registering with the following code : 32085030, you will gain access to view your pay stubs, enter in W-4 changes, enter direct deposit information and update your address.

Click here to [Register](#)



If you do not receive the email invitation, check your JUNK/SPAM folder.

This will direct you to your unique employee record in the CoAdvantage Employee Self Service Portal.

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Employee Onboarding | Registration

CoAdQUANTUM®

CoAdQUANTUM

If you have trouble logging in, please call (888) 925-2990.

Register your account.

Did you receive an invitation email with a registration code?

Yes No

Register

[Already Registered? Log In](#)

Register your account by completing the fields and clicking **Register**.

Multi-Factor Authentication | Security Setup

< Cancel

CoADVANTAGE®

Please select at least **one** authentication method for Multi-Factor Authentication (MFA)

Cell Phone (to receive code via text/SMS or authentication phone call)

+18131234567

NOTE: By providing your phone number, you consent to receiving a one-time passcode sent by text message to help you sign in to CoAdvantage. Standard message and data rates may apply.

Email Address (to receive code via email)

yourname@yourcompany.com

NOTE: Email address is required to receive notifications such as password reset alerts, changes to security questions, or changes to direct deposit.

Continue

- Select at least one authentication method, via **Cell Phone** or via **Email Address**, by checking the option and entering your information.
- Once entered, click **Continue**.



By providing your phone number, you consent to receiving a one-time passcode sent by text message to help you sign in to CoAdvantage. Standard message and data rates may apply.

Multi-Factor Authentication | Enter Verification Code

Via Cell Phone

- Click **Send Code** to receive your verification code via text.
- OR click **Call Me** to receive your verification code via an automated phone call.
 - This is a toll free call from 855-330-8653.
- Retrieve the code from your phone.
- Enter the code.
- Click **Verify Code**.

A screenshot of the CoAdvantage mobile app interface. At the top, there is a '< Cancel' button. Below it is the CoAdvantage logo and a masked phone number 'xxx-xxx-xxxx'. There are two blue buttons: 'Send Code' and 'Call Me'.

A screenshot of the CoAdvantage mobile app interface for verification. At the top, there is a '< Cancel' button. Below it is the CoAdvantage logo and a masked phone number 'xxx-xxx-xxxx'. The text reads 'Enter your verification code below, or send a new code'. There is a text input field for the code and a blue 'Verify Code' button.

Via Email

- Check your email for the verification code.
 - **From:** Microsoft on behalf of CoAdvantage <msonlineserviceteam@microsoftonline.com>
 - **Subject:** CoAdvantage account email verification code
- Enter the code.
- Click **Verify Code**.

This block contains two screenshots. The top one is an email verification message with a blue header 'Verify your email address'. The body text says 'Thanks for verifying your [redacted]@coadvantage.com account!' and 'Your code is: [redacted]'. It is signed 'Sincerely, CoAdvantage'. The bottom screenshot is the mobile app verification screen, showing the CoAdvantage logo, a masked phone number, and the text 'Verification code has been sent to your inbox. Please copy it to the input box below.' It has an 'Email Address' field with the user's email, a 'Verification code' field, and two blue buttons: 'Verify code' and 'Send new code'. A 'Continue' button is at the bottom.



- At any time, you may click **Cancel**. This resets the process and returns you to the login page.
- If you do not receive your code, click **Send Code** to have the code resent to your chosen verification method.

Multi-Factor Authentication | Select Security Questions

< Cancel

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Security Question 1

Security Question 1 ▾

Answer 1

Security Question 2

Security Question 2 ▾

Answer 2

Security Question 3

Security Question 3 ▾

Answer 3

Security Question 4

Security Question 4 ▾

Answer 4

Security Question 5

Security Question 5 ▾

Answer 5

Continue

- Select 5 security questions and answers.
- Once complete, click **Continue**.



Security questions will be used to validate your identity when changing your password. Therefore, make sure your answers are not easy to guess.

Employee Onboarding | Registration

Federal Electronic Disclosure and Consent

CoAdvantage permits you to fill out and sign certain forms using this web site. This Federal E-Sign Disclosure and Consent describes CoAdvantage's policy on electronic signatures, whether you wish to continue with your request through our web site. Please read this page carefully and print a copy of this page for your records.

Electronic Signature and Electronic Delivery of Disclosures and Notices

By clicking in the box marked "I agree" at the bottom of this page, you consent to use electronic communications, electronic records, and electronic documents for the forms provided on this web site. Those forms include:

- Direct Deposit Authorization
- W4 for the purposes of changing Federal and State tax exemptions
- Benefits Enrollment related documents and processes
- All service and transaction updates regarding your personal information in relation to the payroll services offered.
- Responses to communications from you;
- Other documents relating to the porting process; and
- All changes and updates to these disclosures, notices, and documents.

You understand that your electronic signature is legally binding, just as if you had signed a paper document.

I Agree

Continue

Agree to use electronic signature by selecting **I Agree** and clicking **Continue**.

View the **Acknowledgements** link, type in your name for the **Employee Signature**, and click **Complete**.

Sign Application

Employee Authorizations & Acknowledgments

Please open and read carefully the **Employee Authorizations & Acknowledgments** on the link below. Then sign typing your name in the box below and click on Complete button.

[View Employee Authorizations & Acknowledgments](#)

Employee Signature

Date

Back Complete

Employee Onboarding | New Hire

After logging in, you will arrive at the CoAdQuantum home page. You can navigate the site via the Navigation Bar which runs across the top of the landing page.

CoAdQUANTUM My Information My Payroll My Benefits My HR Tools Ben Collins

Ben's Bakery 914007
Collins, Ben 70
Client Contacts

Contact Name CoAd Rep
Contact Number 817.508.7361

WELCOME TO COADQUANTUM

Use the "My Information" menu in the top left to:

- Update your Contact Information
- View your Job Information

Use the "My Payroll" menu in the top left to:

- View Pay Stubs
- Setup your Direct Deposit
- Update your W4 Tax Information
- View W2's from previous years

Use the "My Benefits" menu in the top left to:

- View your Benefits

MESSAGES FROM BEN'S BAKERY

Employee Created	Complete	✓
W4 Form	Not Started	✗
Direct Deposit	Not Started	✗
Sign Application	Complete	✓

MESSAGES FROM COADVANTAGE

New Cares Act – Loan Details Report now available

You may access it by navigating to:
Company>Reports>Payroll> Cares Act-Loan Details

Posted On 06/08/2020

Our new self-service Business Intelligence Analytics tool is now available

Navigate to:
Company Menu>BI Analytics to view your Payroll, Invoice, HR and CoAdEnroll dashboards

Posted On 06/01/2020

Coronavirus (COVID-19) Resources

For more information on the COVID-19 virus please see link below:
[resources/coronavirus-covid-19-resources/](#)

Verify your personal information in the My Information section.

Complete any new hire paperwork by clicking **Not Started** and following the online instructions.

Employee Onboarding | Direct Deposit CoAdQUANTUM®

Depositing check into 1 account:

To deposit your entire check into one account, you will select *Remainder of Net Pay after all deposits*.

Depositing check into multiple accounts with flat \$ amounts:

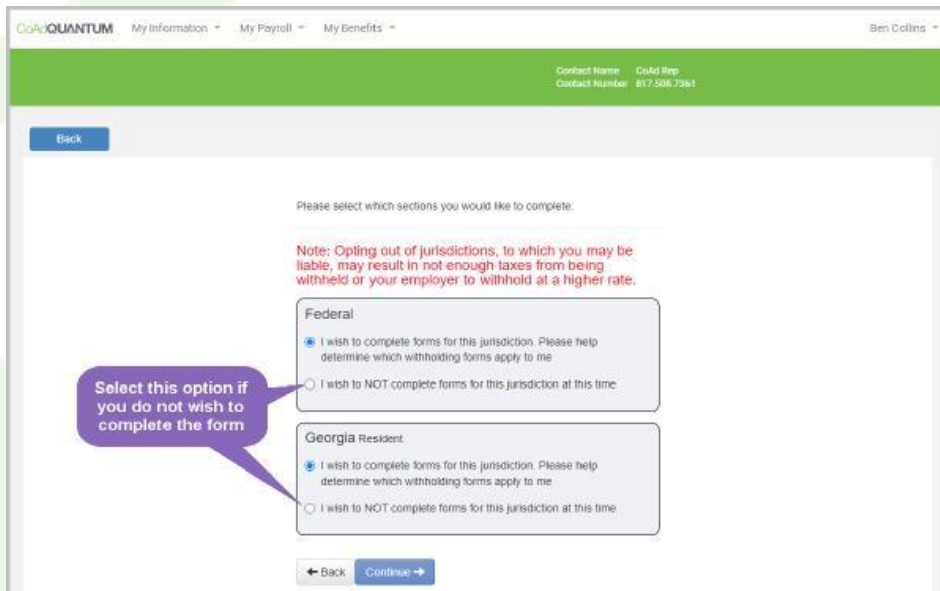
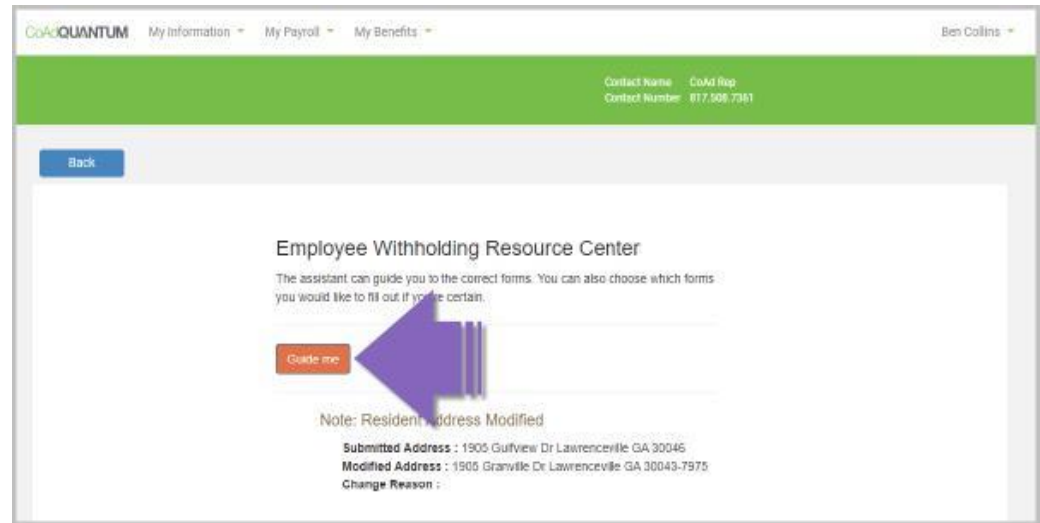
If you have more than one account and choose to have a flat amount deposited into a savings or checking account, you will select the *Flat Amount of Net Pay*. Then indicate the flat amount to deposit, and select *Remainder of Net Pay after all deposits* for the last checking or savings account entered.

Depositing check into multiple accounts with percentage % amounts:

If you have more than one account and choose to have a percentage deposited into a savings or checking account, you will select the *Percent of Net Pay*. Then indicate the percentage to deposit, and select *Remainder of Net Pay after all deposits* to deposit the rest of the check into the second account.

Employee Onboarding | Income Tax

1. You will be directed to the Employee Withholding Resource Center and guided through completing your forms. Click **Guide Me**.



2. The Federal and State forms default to be completed. If you do not want to complete a form, select 'I wish to NOT complete forms for this jurisdiction at this time'. Click **Continue**.

Employee Onboarding | Income Tax

CoAdQUANTUM®

3. Follow the guide to complete the forms, clicking **Next** to navigate through each section.
4. Once complete, select the box to agree to the terms and click **Submit Form**.

The screenshot displays the CoAdQUANTUM user interface for completing a W-4 form. At the top, there are navigation tabs for 'My Information', 'My Payroll', and 'My Benefits', along with the user's name 'Ben Collins'. A green header bar contains contact information: 'Contact Name: CoAd Reg.' and 'Contact Number: 817.503.7361'. Below this is a 'Back' button and a 'Home' icon. The main content area is titled 'Federal - Employee's Withholding Certificate - W-4'. There are two tabs: 'Wizard' (active) and 'Form and Instructions'. The text reads: 'Please review the document below. If you would like to make any changes, you may return to the previous page. If you would like to submit this form, please agree to the terms below.' A checkbox is present with the text: 'Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.' Below the checkbox are 'Submit Form' and 'Print' buttons. A large purple arrow points to the 'Submit Form' button. At the bottom, a preview of the W-4 form is visible, showing fields for 'Name', 'Address', and 'Employer Information'.

5. If completing both forms, click **Continue**. Otherwise, you will see the **Finished!** page.

CoADVANTAGE®

Benefits Overview

Carrier Information

Medical Insurance	AETNA
Dental & Vision Insurance	MetLife
Tax Advantage Benefits	Chard Snyder
Life and Accidental Death & Dismemberment (AD&D) Insurance	MetLife
Short and Long Term Disability	MetLife
Accidental Supplemental Benefits (Accident, Cancer, Hospital Indemnity, Critical Illness)	Allstate and MetLife



General Benefit Information

Benefit Effective Date

**First of the Month
Following Hire Date**

**The benefits you elect to enroll in will be effective
through September 30, 2023**

CoAdvantage's benefit plan year runs October - September
Open Enrollment happens in the fall of each year for an October 1st effective date.

- Benefits are à la carte! Customize benefit selections to your needs
- Deductibles, Out of Pocket Maximums, Benefit Maximums and Maximum Allowable visits, are on a **calendar year basis** of January 1 – December 31
- No ID cards for Dental and Vision - use your SSN to schedule visits or download a card through the provider's website

*varies by state

Enrollment Guidelines

- Medical & Dental: Cover legal dependents up to the age of 26*
- Add, drop or change coverage **only** during open enrollment unless you experience a qualifying event (Marriage, Birth, Loss of coverage, etc.)
- Plans are voluntary
- Waiving benefits – still need to complete benefit enrollment and decline coverage
- Need to acknowledge plans were offered to you should you choose not to participate

Benefits Enrollment | CoAdEnroll

My Benefits allows you to enroll in benefits and view the benefits you are enrolled in.

The screenshot displays the CoAdQuantum user interface. At the top, there is a navigation bar with the CoAdQUANTUM logo on the left and the user's name 'Ben Collins' on the right. Below the logo, there are several menu items: 'My Information', 'My Payroll', 'My Benefits', and 'My HR Tools'. The 'My Benefits' menu is currently open, showing an 'Enroll in Benefits' option. A mouse cursor is pointing at this option. Below the navigation bar, there is a green header section for 'Ben's Bakery' with the ID '914007'. Underneath, it lists 'Collins, Ben 70' and 'Client Contacts'. To the right of this section, there are fields for 'Contact Name' (CoAd Rep) and 'Contact Number' (817.508.7361). Below the green header, there is a white content area with a 'WELCOME TO COADQUANTUM' message. This area contains instructions on how to use the 'My Information' and 'My Benefits' menus. A purple callout box with white text is overlaid on the 'Enroll in Benefits' option, stating: 'To access CoAdEnroll, click My Benefits and select Enroll in Benefits'.

CoAdQUANTUM My Information ▾ My Payroll ▾ My Benefits ▾ My HR Tools ▾ Ben Collins ▾

Ben's Bakery 914007
Collins, Ben 70
Client Contacts

Contact Name CoAd Rep
Contact Number 817.508.7361

WELCOME TO COADQUANTUM

Use the "My Information" menu in the top left to:

- Update your Contact Information
- View your Job Information

Use the "My Benefits" menu in the top left to:

- Enroll in Benefits

To access CoAdEnroll, click My Benefits and select Enroll in Benefits

Benefits Enrollment | CoAdEnroll

0 - CoAdvantage Return To CoAd360

Scrooge McDuck
2019-2020 COADVANTAGE

ABOUT YOU

- Personal Information
- Tour of CoAdEnroll
- My Dependents

PLAN ELECTIONS

REVIEW & SIGN

Personal Info

Please review your personal information and indicate your tobacco usage. If there are any corrections needed to your personal information, please contact your Client Services team.

FIRST NAME*	MIDDLE NAME*	LAST NAME*	SUFFIX
Scrooge		McDuck	
SSN*	GENDER*	BIRTH DATE*	
xxx-xx-9832	M	6/8/1984	

Do you currently use any tobacco product? Yes No

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- Review personal information
- Indicate whether or not you are a tobacco user.

- To add dependents click the add dependent button
- You must enter date of birth and social security number for all of your dependents.

0 - CoAdvantage Return To CoAd360

Scrooge McDuck
2019-2020 COADVANTAGE

ABOUT YOU

- Personal Information
- Tour of CoAdEnroll
- My Dependents

PLAN ELECTIONS

REVIEW & SIGN

My Dependents

Please add/edit your dependent information. An individual qualifies to receive tax-favored benefits as an eligible dependent if they are an employee's child who has not turned 27 as of the end of the taxable year, if they are a qualified child or a qualified relative.

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Benefits Enrollment | CoAdEnroll

0 - CoAdvantage Return To CoAd360

Scrooge McDuck
2019-2020 COADVANTAGE \$0.00 /month
0 Days Left to Enroll

Medical Your Benefits are Effective: April 01, 2020 to September 30, 2020 [HELP](#)

- Your medical benefit election will remain in effect until September 30, 2020 and cannot be changed unless you have a *Qualifying Life Event*.
- Medical Plan Deductible and Out of Pocket Maximums: [View Details](#)

Choose Covered Participants
Select **Yes** or **No** for you and each dependent you want to cover

NAME	RELATIONSHIP	Yes	No
McDuck, Scrooge	Employee	<input checked="" type="radio"/>	<input type="radio"/>

Choose Your Plan
Click each link to Download & Save your **Summary** of medical benefits.

KA SCA H 0/0%/20	\$0.00 MY MONTHLY COST	<input type="button" value="SELECT"/>
<input type="checkbox"/> Compare Plan Summary Summary of Benefit Coverage		
NAT P 2000/20%	\$0.00 MY MONTHLY COST	<input type="button" value="SELECT"/>
<input type="checkbox"/> Compare Plan Summary Summary of Benefit Coverage		

Monitor Your Progress

Elect or Waive Coverage

Choose Covered Participants

Compare and Select Plans that Work Best for You

Preventative Care is Covered at 100%

Getting regular checkups and exams can help you stay well and catch problems early. It may even save your life. CoAdvantage health plans offer preventative care services at no cost to you.

Examples of Covered Services

- Adult and Child Routine Physicals
- Routine Immunizations
- Flu Shots
- Well-woman Visits and Mammograms
- Cancer Screenings
- Services rated A & B by the U.S. Preventative Services Task Force are 100% covered
- Eye Exam with an Ophthalmologist

Preventative versus Diagnostic Care

What's the difference? Preventative care helps protect you from getting sick. Diagnostic care is used to find the cause of existing illnesses.



	NAT E 7150/0% NATLEPONOMA	NAT EHD 3500/20% NATLEPO	NAT MC 3000/30% NATLNOMA	NAT MCHD 5000/20% NATLMCPOS
In Network				
Deductible (Individual/Family)	\$7,150 / \$14,300	\$3,500 / \$7,000	\$3,000 / \$6,000	\$5,000 / \$10,000
Coinsurance	0%	20%	30%	20%
Maximum Out-of-Pocket (Individual/Family)	\$7,600 / \$15,200	\$6,500 / \$13,000	\$6,850 / \$13,700	\$6,850 / \$13,700
Primary Care	\$25 Copay	20% After Deductible	\$40 Copay	20% After Deductible
Specialist	0% After Deductible	20% After Deductible	\$80 Copay	20% After Deductible
Hospital/IP	0% After Deductible	20% After Deductible	30% After Deductible	20% After Deductible
Surgical/OP Hospital	0% After Deductible	20% After Deductible	30% After Deductible	20% After Deductible
Emergency Room	0% After Deductible	20% After Deductible	\$350 Copay	20% After Deductible
Urgent Care	0% After Deductible	20% After Deductible	\$85 Copay	20% After Deductible
Lab Services	\$0 Copay	20% After Deductible	30% After Deductible	20% After Deductible
X-Ray Indiv. Facility	0% After Deductible	20% After Deductible	30% After Deductible	20% After Deductible
Complex Medical Imaging	0% After Deductible	20% After Deductible	30% After Deductible	20% After Deductible
Pharmacy Deductible	None	None	None	None
Generic	\$10 Copay	\$10 Copay After Deductible	\$10 Copay	\$10 Copay After Deductible
Formulary	\$45 Copay	\$45 Copay After Deductible	\$45 Copay	\$45 Copay After Deductible
Non-Formulary	\$70 Copay	\$70 Copay After Deductible	\$70 Copay	\$70 Copay After Deductible
Specialty Pharmacy Benefit	P: 30% (\$300 Max); NP: 50% (\$500 Max)	Deductible then P: 30% (\$300 Max); NP: 50% (\$500 Max)	P: 30% (\$300 Max); NP: 50% (\$500 Max)	Deductible then P: 30% (\$300 Max); NP: 50% (\$500 Max)
Out Of Network				
Deductible (Individual/Family)	N/A	N/A	\$9,000 / \$22,500	\$10,000 / \$20,000
Out-of-Pocket Max (Individual/Family)	N/A	N/A	\$14,000 / \$42,000	\$14,000 / \$28,000
Out-of-Network Coinsurance	N/A	N/A	50%	50%

Perks Through Aetna

Nurseline – 24 Hours

Fitness Discounts through Global Fit
www.globalfit.com/fitness



DocFind Tool. Easy way to search for providers www.aetna.com/docfind

CVS Minute Clinic Wellness



Teladoc. Access to doctors and pediatricians by phone or online video



Health Advocate

Don't Know Where to Turn?

- Find the right doctors, specialists and other providers
- Schedule appointments; arrange treatments and tests
- Research and locate treatments; secure second opinions
- Help transfer medical records, X-rays and lab results

Overwhelmed by Medical Bills?

- Uncover billing errors
- Get estimates; negotiate fees, payment arrangements
- Assistance with coverage denials/advice about appeal rights

Confused by Health Insurance?

- Explain coverage policies
- Get appropriate approvals for covered services
- Identify alternatives for non-covered services

Need Eldercare Services?

- Find in-home care, adult day care, long-term care
- Clarify Medicare and Medicare Supplement plans



Turn to us—we can help.



866.695.8622

Email: answers@HealthAdvocate.com

Web: HealthAdvocate.com/members

Download the app today!



Who is covered?

Eligible employees, their spouses, dependent children, parents and parents-in-law can call as often as needed, at no cost

There is no cost to use our service.

Your plan sponsor offers your Health Advocate benefit at no cost to you.

Your privacy is protected.

Health Advocate follows careful protocols and complies with all government privacy standards. Your medical and personal information is kept strictly confidential.



Dental & Vision

MetLife

Dental



MetLife Dental Plan	<u>Bronze</u>	<u>Silver</u>	<u>Gold</u>	<u>Platinum</u>
Type A – Preventative	100%	100%	100%	100%
Type B – Basic	60%	80%	80%	80%
Type C – Major	40%	50%	50%	50%
Calendar Year Deductible (Aggregate, Applies to B & C)	\$75 / \$225	\$50 / \$150	\$50 / \$150	\$50 / \$150
Calendar Year Maximum	\$1,000	\$1,500	\$2,500	\$5,000
Orthodontia Services (Life Time Max) Adults and Children to age 26	Not Covered	50% (\$1,000 Maximum)	50% (\$1,500 Maximum)	50% (\$2,000 Maximum)
Out of Network Reimbursement	Negotiated Fee Schedule –MAC*	Negotiated Fee Schedule –MAC*	R&C 80 th Percentile	R&C 90 th Percentile

Vision



MetLife Vision includes more than 70,000 access points with over 32,000 doctors and 22,000 locations, as well as an out-of-network benefit allowance.

Plan Features – Low Plan

- ✓ Annual eye exam (\$10 copay)
- ✓ Annual single, bifocal or trifocal lenses (\$20 copay)
- ✓ Frames every 24 months \$150 then 20% off Balance
- OR
- ✓ Contacts every 12 months \$150 Allowance
- ✓ Lasik discounts

Plan Features – High Plan

- ✓ Annual eye exam (\$10 copay)
- ✓ Annual single, bifocal or trifocal lenses (\$10 copay)
- ✓ Frames every 12 months \$150 then 20% off Balance
- OR
- ✓ Contacts every 12 months \$150 Allowance
- ✓ Lasik discounts

VSP Network



Health Savings Account
Flexible Spending Accounts
Commuter Accounts
Chard Snyder

Health Savings Accounts



- Allows individuals enrolled in high-deductible health plans to place money for qualifying medical expenses into a tax-advantaged savings program.
- Contributions, interest and funds withdrawn for medical expenses are all tax-free.
- Unlike flexible spending accounts, contributions to HSAs roll over annually and never expire.
- Azimuth Contributes \$125.00 per month

Home > Benefits > Health Savings Account (HSA)

Health Savings Account (HSA)

HSAs are used to save money for future medical expenses, work like a personal bank account, allow tax-free contributions, and roll over unused dollars.

HSAs are created to accompany High Deductible Health Plans (HDHP). They work like a personal bank account, giving employees the opportunity to take money from their paycheck before it's taxed, and use it to pay for healthcare expenses, prescriptions and over-the-counter health products.

2023 Limits

- ✓ The 2023 health savings account annual contribution limit is \$3,850 for individuals and \$7,750 for families

Flexible Spending & Commuter Accounts



Healthcare Flexible Spending Account

Plan Year Maximum
\$2850

- Pre-tax funds to pay for a wide range of common out-of-pocket expenses
- **Maximum amount for the first year will be pro-rated based on your start date**
- Use it or lose it

Limited Purpose FSA

Plan Year Maximum
\$2850

- For employees with active HSA
- Use for dental and vision expenses only
- Use it or lose it

Dependent Care FSA

Plan Year Maximum
\$5000

- Preschool, daycare, day camp, before & after school programs expenses for dependent children under the age of 13
- Disabled person of any age you claim as a dependent on your federal income tax return
- Care of an elderly dependent family member who lives with you and qualifies as a tax dependent
- **Maximum amount for the first year will be pro-rated based on your start date**
- Use it or lose it

Commuter Transit & Parking Accounts

\$280/month for Transit &
\$280/month for Parking

- Pre-tax benefit to pay for public transportation
- Qualified parking as part of your daily commute to work
- Eligible employees can sign up any time and are not subject to an annual "use it or lose it" policy



Who is eligible?

Full-time employees who work 30+ hours who fulfilled the benefit eligibility wait period.

How does it work?

Pretax deduction taken out each pay period.

Comparing FSA vs HSA

	FSA (Flex Spending Account)	HSA (Health Savings Account)
Eligibility	Full-time employee on an employer's medical plan	Full-time employee enrolled in a high deductible health plan
Contribution Limit	Individual - \$2,850	Individual - \$3,650 Family - \$7,300
Reset Calendar	Benefits Plan Year (Oct 1 – Sept 30)	Calendar Year (Jan 1 – Dec 31)
Modifying Contribution	Cannot modify amount unless you experience a qualifying event	Can change amount on a monthly basis
Access to Your Money	Access to entire elected amount at any time, even if you have not had all money deducted from your check	Can only use money you have deposited
Portable After Termination	No - Set up and owned by employer	Yes - HSA is a bank account owned by you regardless of where you work
Pre-tax Eligible	Yes	Yes
Use It or Lose It	Yes, unused funds are forfeited after Sept 30 th	No, any unused funds stay in your account until you spend them
Substantiation	May need to submit receipts to prove money was spent on eligible expenses	Not "policed" – important to keep all receipts & docs for records in the event of a personal IRS audit



Term Life Insurance
Short-Term Disability
Long-Term Disability
MetLife

Term Life Insurance

Employer Paid Plan Features

Employer Paid- Basic Life / Accidental Death and Dismemberment

Employee Paid Plan Features

Employee Coverage Options	\$10,000 increments, up to \$1,000,000
Employee Guarantee Issue Maximum	\$250,000
Spouse Coverage Options	\$5,000 increments, up to \$250,000, not to exceed employee's amount
Spouse Guarantee Issue Maximum	\$50,000
Dependent Child(ren)	\$10,000
Conversion and Portability	Included

As long as an employee enrolls in any amount when they are newly eligible, they will always have the opportunity to buy-up to the Guarantee Issue Maximum at an open enrollment in the future without having to complete an Evidence of Insurability Application.

Employer-Paid Short-Term Disability 8

- All full-time employees are eligible
- Guarantee issue at time of initial enrollment
- Maternity included
- Non-Portable

Plan Features	
Elimination period	14 days
Benefit period	13 weeks
Benefit amount	60% of salary
Maximum weekly benefit	\$2,308
Maximum annual salary covered	\$200,000
Pre-existing Condition	None

Employer-Paid Long-Term Disability 2

- All full-time employees are eligible
- Guarantee issue at time of initial enrollment
- Maternity included
- Non-Portable

Plan Features	
Elimination period	90 days
Benefit period	To SS normal retirement age
Benefit amount	60% of salary
Maximum monthly benefit	\$10,000
Maximum annual salary covered	\$200,000
Pre-existing Condition	3 months prior treated or diagnosed 12 month exclusion



Supplemental Voluntary Benefits

Accident, Cancer & Hospital



Accident Insurance Plan Features

Accidental death	Up to \$100,000
Dismemberment	Up to \$200,000
Dislocation and fracture	Up to \$8,000
Hospital confinement	\$800/day
Intensive Care	\$1,600/day

Cancer Insurance Plan Features

Initial diagnosis	\$5,000
Radiation / Chemotherapy	\$10,000
Blood, plasma, platelets	\$10,000
New and experimental treatments	\$5,000
Prosthesis	\$2,000
Hospital daily benefit	\$200/day
Pre-existing condition limitation	12 months

Hospital Indemnity Plan Features

First day hospital confinement	\$1,250 (once per year)
Daily hospital confinement	\$250 (90 day max)
Daily intensive care	\$250 (90 day max)
Pregnancy Waiting Period	10 months
Other Pre-existing condition limitations	None

Critical Illness Insurance

Plan Features	
Lump sum benefit	\$10,000 or \$20,000
Wellness benefit	\$100 per year
Covered 100%	Heart attack, stroke, organ transplant, end stage renal failure, paralysis
Covered 25%	Coronary bypass surgery, Alzheimer's disease
Pre-existing condition limitation	None*

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