



MID-STATES

FREE VALUE ADDED SERVICES FOR FULL-TIME EMPLOYEES

Take advantage of the FREE value added services provided by Volunteers of America Mid-States to full-time employees. All benefits take affect after 90 days of employment on the Full-time benefits.



GUARDIAN

WHAT IS IT?

Life insurance provides crucial financial protection for your family if something were to ever happen to you. Benefits can be used towards income replacement, a mortgage, outstanding debt, and more - allowing you to take care of your loved ones even after you are not there.

VOA-Mid States provides Basic Life Coverage for all full time employees in the amount of 200% of your annual salary, to a maximum of \$150,000 with a minimum amount of \$10,000.

You have the opportunity to purchase additional life insurance ranging from \$15,000 to \$500,000. Coverage can also be purchased for your spouse and children. Evidence of insurability may be required.

GROUP PAID BASIC LIFE INSURANCE POLICY

403(B) TAX DEFERRED RETIREMENT PLAN

WHAT IS IT?

A 403(b) plan allows you to save and invest pretax dollars through a voluntary salary contribution.

Contributions and any earnings on contributions are tax-deferred until money is withdrawn.

VOA Mid-States will contribute a discretionary match for employees

who have completed 12 months of service.



SHORT TERM DISABILITY COVERAGE

WHAT IS IT?

If you suffer a covered disability while insured by this plan, you'll receive monetary benefits designed to help you maintain your normal lifestyle. This program covers disabling injuries or sicknesses sustained off the job that last beyond the elimination period.

VOA-Mid States provides a weekly benefit equal to \$100 for all employees.

Optional additional coverage allows you to increase your maximum weekly benefit to a maximum of \$500, in units of \$50, not to exceed 66.67% of your weekly covered earnings. If you are interested in purchasing additional coverage above the amount provided to you by VOA Mid-States, please see benefitsCONNECT for coverage amounts and pricing.



NEED HELP? GIVE US A CALL!



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Volunteers of America
MID-STATES

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FREE VALUE ADDED SERVICES FOR ALL EMPLOYEES (PART-TIME & FULL-TIME)

Take advantage of the FREE value added services provided by Volunteers of America Mid-States to ALL employees



Contact
Teladoc



Talk with a
Doctor



Resolve
your Issue



TALK TO A DOCTOR ANYTIME FOR FREE!
New Telemedicine offering available to ALL VOA-Mid States employees.
Household family members also have access to Teladoc. NO CONSULT FEE!

SAVE MONEY AND TIME BY USING TELADOC.

WHAT IS TELADOC?

24/7/365 access to a board certified physician by phone or video chat.

WHAT CONDITIONS CAN THEY TREAT?

Teladoc doctors can treat acute, short term conditions such as:

- Cold and Flu Symptoms
- Sinus Infection
- Allergies
- Respiratory Infection
- Bronchitis
- Pink Eye
- Urinary Tract Infection
- Rash

HOW DOES IT WORK?

- => Go on-line or call to request a consultation
- => Doctor calls you back
- => Explain your issue
- => Get a diagnosis
- => Prescription sent to your pharmacy of choice (if applicable)
- => Feel better!

NO COPAYS!

NO WAITING ROOM!

NO DEDUCTIBLE!

NO CONSULTATION FEE!

Information and ID card will be mailed to your home address for January 2017.



WHAT IS IT?

Access to a fully-licensed and trained staff to assist employees and their household members with personal issues such as:

- | | | |
|------------------------------|---------------------------------|---------------------|
| • Drug and Alcohol Abuse | • Family Issues Elder/Childcare | • Retirement Issues |
| • Legal and Financial Issues | • Emotional Stress Depression | • Work-life Balance |
| • Marital/Relationship | • Personal Grief or Loss | • Anger Management |
| • Parent/Child Conflict | | |



Quality Employee Assistance Programs

HOW DOES IT WORK?

VOA employees and their household members will have 6 face to face, in-office assessment and counseling sessions per problem per year. You also have access to a 24-hour confidential toll-free phone consultation, assessment and referral by calling 1-800-441-1327. Our regional EAP Account Manager is Katherine Trentham, LCSW who can be reached at 502-451-8262 or ktrentham@waynecorp.com.