



VOLUNTARY WORKPLACE BENEFITS

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts are tax-free accounts that allow you to pay for healthcare and dependent care related expenses with pre-tax money from your paycheck. You can reduce the cost of your out-of-pocket medical expenses and your dependent care expenses by as much as 40% by using a flexible spending account.

LIFE INSURANCE

Individual life coverages through TAG are entirely employee paid and are available in both term and permanent options. Term life insurance plans are affordable plans that have no maximum death benefit and carry a pre-defined length of coverage; available in 10, 20, and 30 year durations. Permanent life insurance plans are policies that do not have a pre-defined length of coverage and include a cash value account that grows tax-deferred for the life of the policy.

DISABILITY INSURANCE

Disability coverages through TAG are entirely employee paid and are available in both short and long-term plans. Short-term disability insurance (STD) is designed to supplement your paycheck in the event that you are unable to work due to an unexpected accident or sickness for up to 24 months. Long-term disability insurance (LTD) is designed to supplement your income for an extended period of time due to a qualified disability. LTD plans provide extended benefits up to Normal Social Security Retirement Age.

SUPPLEMENTAL COVERAGES

Supplemental plans are entirely employee paid and are available in a variety of options. The most common supplemental benefits include accident insurance and cancer insurance. These plans pay lump sum benefits in the event that you or a covered dependent experience an unforeseen accident or covered sickness.