

## Diocese of Covington Voluntary Benefit Descriptions



**Flexible Spending Account (FSA):** Save Federal, State and FICA taxes on all of your family's Out-Of-Pocket Medical, Dental, and Vision expenses! The **BENNY Card**, allows you to keep your cash in your pocket while paying for prescriptions, deductibles, doctor and hospital co-pays, dental services, glasses, etc. The Maximum amount you may set aside per Plan Year is \$3,050.00.

**Dependent Day Care (DCAP):** Pay for your dependents' daycare while you are at work with Pre-Tax dollars! Save 30% depending on your tax bracket! The maximum you may set aside per Plan Year is \$5,000.00!!

### **DELTA DENTAL of KENTUCKY**

Choose from a **large network** of dentists who provide 100% Preventive services. 50% Basic and Major Services after a \$50 deductible. Coverage subject to a \$2000 cap per individual per calendar year.

	<b><u>PPO</u></b>
Employee Only -	\$13.16/pay
Employee + Spouse	\$26.32/pay
Employee + Child(ren)	\$29.03/pay
Family	\$54.72/pay

In business for 56 Years, Delta Dental of Kentucky has the largest network with 90% of Participating Providers in KY and insures over 780,000 smiles across the Commonwealth.

### **LEGALSHIELD & IDENTITYSHIELD**

**Legal Shield** : Get Legal Consultation on unlimited issues (not employer related), Will preparation, legal document review and 24/7/365 Emergency Assistance.

**Identity Shield:** 24/7 Continuous Monitoring with Activity Alerts, Vault Password Manager • Identity Restoration Services – All personal data monitored including driver's license, medical, social security, checking, savings and credit cards.

**LEGALSHIELD**  
Individual - \$10.48/pay  
Family - \$10.49/pay

**IDENTITYSHIELD**  
Individual - \$4.23/pay  
Family- \$7.98/pay

**Both Plans**  
Individual - \$14.70/pay  
Family - \$16.95/pay

### **UNUM Insurance Services**

**Long Term Disability Insurance:** Protect 60% of your gross income in the event you cannot return to work after an injury or sickness. Coverage will continue until your normal retirement age. **The average cost for a 35 year old earning \$30,000/yr is \$5.74/pay. Contact Karen Bottorff at karenbottorff@gmail.com for your individual rate!**

**Group Term Life Insurance:** Protect your family in the event of your untimely death with term life insurance. Coverage is available from \$20,000 to \$500,000, not to exceed 5X your annual earnings. **Average cost for a 35 Year Old with \$50,000 in coverage is \$2.35/pay period!! Contact Karen Bottorff at Karenbottorff.gmail.com for your individual rate!**



**Universal Life Insurance**- Get the advantage of cash-value life insurance coupled with a provision for Long Term Care Insurance if you need it. Excellent method to plan for all the unexpected late life events! Call Karen Bottorff at 513-616-6417 for your rate and quote. Lock in competitive premiums at your attained age.!