



Type of Benefit	Coverage
Medical Insurance: Community Health Options	FAH is fortunate to offer three Medical plan choices. You have the ability to choose the one that meets the health and lifestyle needs for you and your family. Options range from a traditional PPO plan, to two High Deductible Health plans that allow you to put money in a Health Savings Account (HSA).
Dental Insurance: The Standard	We are also fortunate to offer two Dental plan options. One plan provides Orthodontia coverage with a higher calendar year maximum, while the other plan provides basic coverage with no Orthodontia coverage, and a lower calendar year maximum. There is no waiting period for any dental services on either plan!
Vision Insurance: The Standard (VSP Network)	For you and your family members who have vision needs, our Vision plan covers a Vision exam every year, and allows you to purchase Lenses for Glasses or Contact Lens every year. The plan covers Frames every 2 years up to a \$130 Allowance.
Medical Flexible Spending Account (FSA)	A Medical FSA allows you to set aside a pre-determined amount of money to pay medical, dental, and vision expenses on a pre-tax basis.
Limited Purpose FSA (Flexible Spending Account)	A Limited Purpose FSA allows you to set aside pre-tax funds for <u>vision</u> and <u>dental</u> expenses only.
Dependent Care FSA (Flexible Spending Account)	A Dependent Care FSA account allows you to set aside pre-tax funds to pay for eligible dependent-care services such as preschool, day camp, before or after school programs, and child or adult daycare.
Health Savings Account (HSA)	<p>HSAs are tax-advantaged savings accounts that can accompany FAH's two High Deductible Health Plans. You can use your HSA dollars tax-free to pay for eligible health care expenses.</p> <p>FAH also allows the unique opportunity to trade some of your paid time off into contributions for your HSA – a great way to increase your savings and minimize the impact to your paycheck!</p>
Group Life and AD&D Insurance – The Standard	All benefit eligible employees receive a \$15,000 Life and AD&D Benefit which is entirely paid for by FAH!
Voluntary Life and AD&D Insurance – The Standard	<p>Need more Life Insurance for you, or your spouse and/or children? Additional Life and AD&D coverage available is available.</p> <p>New hires can purchase the following increments without any medical questions asked! \$150,000 (employee), \$50,000 (spouse), and \$10,000 (children).</p>
Short-Term Disability (STD) – The Standard	Protecting your income when you cannot work due to a non-work-related injury or illness is very important. FAH offers two STD options that will provide you with partial replacement of your lost income.
Accident – The Standard	<p>Do you have children who play sports? Are you an active person? The Accident plan offsets unexpected medical expenses that result from a covered accidental injury.</p> <p>Coverage is available for yourself, spouse, and children. All benefits are paid to you.</p>
Critical Illness – The Standard	<p>Have a family history of serious illnesses? Critical Illness coverage provides a lump-sum benefit you can use to help pay costs related to a covered critical illness; this could include medical, living, or travel expenses.</p> <p>Coverage available for yourself, spouse, and children. All benefits are paid to you.</p>
Employee Assistance – The Standard	WorkLifeMatters EAP Program offers services to help promote your well-being and enhance the quality of life for you and your family.