



**PARK CITY**   
CHAMBER OF COMMERCE & VISITORS BUREAU

# CHAMBER ENDORSED EMPLOYEE BENEFIT PROGRAM



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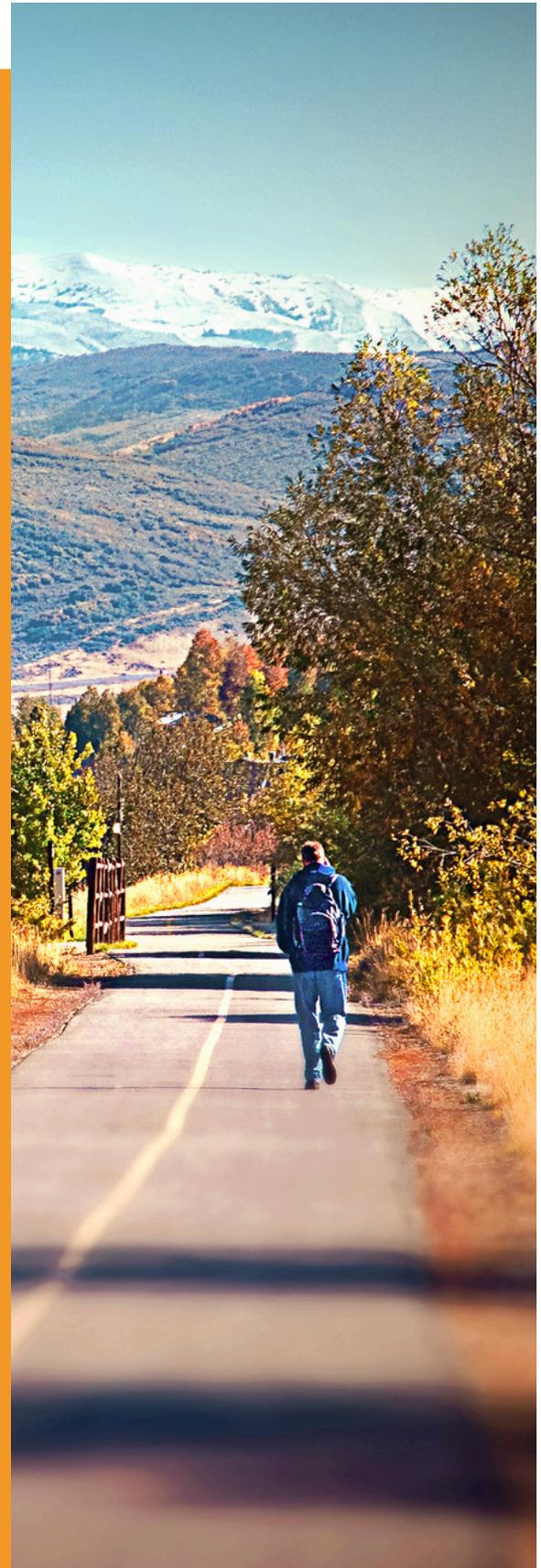
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Dear Partner,

As part of our ongoing commitment to you, we are thrilled to share a new healthcare initiative designed to expand access to quality coverage for our nearly 1,000 members and your 14,000 employees.



We are proud to introduce a new Employee Benefit Program made available through a collaboration between the Park City Chamber of Commerce & Visitors Bureau and the Heber Valley Chamber of Commerce. This program allows member businesses to explore various benefit options, including those with as few as two employees.

This offering includes access to medical, dental, vision, and other ancillary benefits — even pet insurance, recognizing the important role our animal companions play in our lives and well-being. The variety of benefits available underscores our belief that employees with high-quality health coverage are healthier, more productive, and more engaged — all of which contribute to a thriving workforce and community.

Through collaboration with trusted local insurance professionals and regional partners, this program was built to offer thoughtfully designed coverage solutions that help employers manage costs while delivering value to their teams.

To learn more about the program and how it may fit your company's needs, we encourage you to contact your current health insurance provider or one of the agencies listed in this booklet.

As a valued Chamber member, thank you for your ongoing support and partnership. This innovative benefits initiative reflects our continued efforts to support your business and our community's workforce. Together, we reinforce Park City's reputation as a place where businesses and employees thrive.

We look forward to working with you toward a healthier future.

Sincerely,

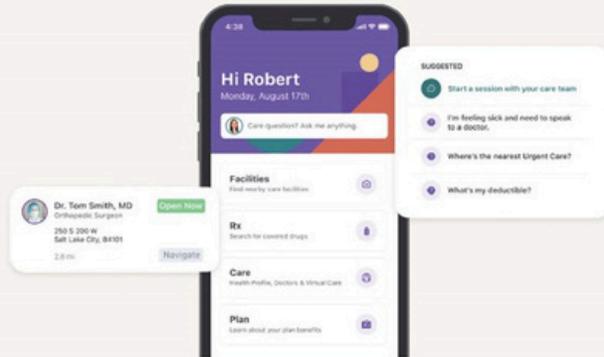
A handwritten signature in black ink, appearing to read 'JWesselhoff', written in a cursive style.

Jennifer Wesselhoff  
President & CEO

# Welcome To Angle

## Re-imagining the health insurance experience

Born out of frustration from the personal healthcare experiences of our team, we founded Angle Health to bring a truly technology-enabled solution to health insurance. One where members don't have to spend hours navigating the complex maze of health systems and left to "figure out" their health insurance in order to access the right care.



Our health plans are built for the digital-forward employee, and designed with the "whole person" in mind which doesn't require a PhD in health insurance to understand.

Our fully digital platform delivers a personalized member experience that centers around ease of use, personalization, and better access to care.



We take the burden off the member in navigating the healthcare system.

## Our Vision & Values

*Bring transparency, simplicity, and humanity to healthcare so that people can live their best lives.*

Member First	Lead With Empathy	Innovate
Our team strives to build the Angle experience around the true needs of the member before anything else.	Every product and service we build starts by looking at a problem with empathy. Because every stakeholder's needs are unique.	Our goal is to build the healthcare tools of the future without the legacy standards that limit our ability to innovate.

## Our Investors

*Angle Health is backed by top healthcare and technology investors with billions of dollars in assets under management and a consistent track record of success.*



## Angle Health CareTeam

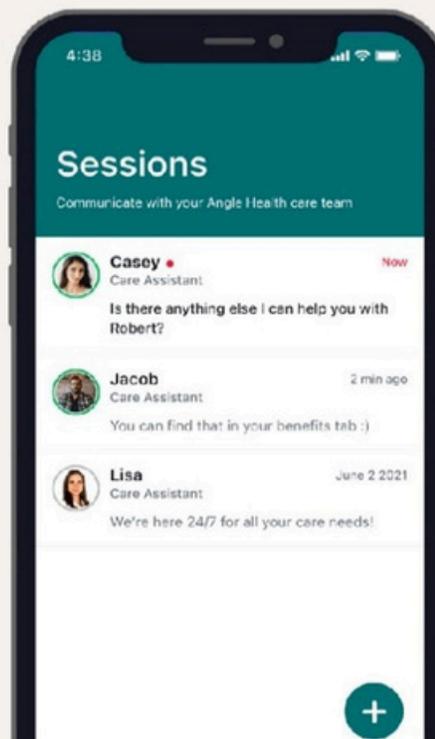
Angle does the heavy lifting so you don't have to. Members have access to resources and real-time chat with Angle's care team (a dedicated cadre of licensed nurses and healthcare professions to guide members through the entire care journey). Our care team helps you navigate the complex healthcare system with convenient and friendly human support so you don't have to bear all the burden.

### Member Services

- Concierge service with a focus on making wellness easy.
- Expert counseling in navigating the ins and outs of our convoluted health system.
- Single touch-point solutions with an actual human on the other end.

### Clinical Management Services

- 1 on 1 clinical support available via chat, email, & phone
- an on-call nurses available to field questions and provide expert clinical guidance through your wellness journey.



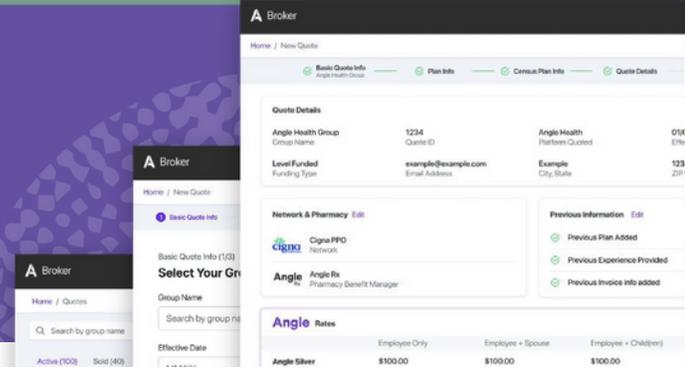
## Contact Us

Phone: 855-937-1855 | E-mail: [careteam@anglehealth.com](mailto:careteam@anglehealth.com) | Chat: Angle Health App

# Medical Plans



## Utah Affinity Program Plans with Angle Health for 2025



### Traditional Plan Designs

Actual benefits, limitations and exclusions are set forth in the summary of plan description issued to members.

Plan Name	500 20% Copay Plan	1000 20% Copay Plan	2000 20% Copay Plan	3000 20% Copay Plan	8000 20% Copay Plan	\$9000 10% Copay Plan
<b>Deductible</b>	\$500	\$1,000	\$2,000	\$3,000	\$8,000	\$9,000
<b>Out of Pocket Maximum</b>	\$1,500	\$2,000	\$4,000	\$5,000	\$9,350	\$9,350
<b>Telemedicine via Doctor on Demand</b>	\$0	\$0	\$0	\$0	\$0	\$0
<b>Coinsurance</b>	20%	20%	20%	20%	20%	10%
<b>Primary Care</b>	\$10	\$10	\$20	\$20	\$25	\$25
<b>Specialist</b>	\$30	\$30	\$50	\$50	\$75	\$75
<b>Inpatient/Outpatient (Deductible Applies)</b>	\$200	\$200	\$250	\$250	20%	10%
<b>Tier 1 Rx</b>	\$10	\$10	\$15	\$15	\$20	\$20
<b>Tier 2 Rx</b>	\$30	\$30	\$50	\$50	\$60	\$60
<b>Tier 3 Rx</b>	\$60	\$60	\$75	\$75	20%	10%
<b>Tier 4 Rx (Deductible Applies)</b>	20%	20%	20%	20%	20%	10%
<b>Diagnostic</b>	\$10	\$10	\$20	\$20	20%	10%
<b>Urgent Care</b>	\$50	\$50	\$75	\$75	\$75	\$75
<b>Emergency Room (Deductible Applies)</b>	\$200	\$200	\$250	\$250	20%	10%

### High deductible Plan Designs

Actual benefits, limitations and exclusions are set forth in the summary of plan description issued to members.

Plan Name	1650 0% HDHP	3300 0% HDHP	5000 0% HDHP	4000 20% HDHP	7000 0% HDHP	8000 0% HDHP
<b>Deductible</b>	\$1,650	\$3,300	\$5,000	\$4,000	\$7,000	\$8,000
<b>Out of Pocket Maximum</b>	\$1,650	\$3,300	\$5,000	\$7,000	\$7,000	\$8,000
<b>Telemedicine via Doctor on Demand</b>	\$0	\$0	\$0	\$0	\$0	\$0
<b>Coinsurance</b>	0%	0%	0%	20%	0%	0%
<b>Primary Care</b>	0%	0%	0%	20%	0%	0%
<b>Specialist</b>	0%	0%	0%	20%	0%	0%
<b>Inpatient/Outpatient (Deductible Applies)</b>	0%	0%	0%	20%	0%	0%
<b>Tier 1 Rx</b>	0%	0%	0%	20%	0%	0%
<b>Tier 2 Rx</b>	0%	0%	0%	20%	0%	0%
<b>Tier 3 Rx</b>	0%	0%	0%	20%	0%	0%
<b>Tier 4 Rx (Deductible Applies)</b>	0%	0%	0%	20%	0%	0%
<b>Diagnostic</b>	0%	0%	0%	20%	0%	0%
<b>Urgent Care</b>	0%	0%	0%	20%	0%	0%
<b>Emergency Room (Deductible Applies)</b>	0%	0%	0%	20%	0%	0%

#### Requirements to quote

##### Data needs

Member level census with the following data for enrolled employees & dependents:

- First & last names
- Date of birth and sex (M/F)
- Home zip code
- Enrollment tier (EE, EC, ES, F) & plan selection

##### Data wants

The more data the better, additional data preferred in order of availability priority:

- Current rates & plans
- Renewal rates & plans (when available)
- Experience data (when available)

# Medical - Doctor On Demand

## Angle and Doctor On Demand

Access to board certified physicians, psychiatrists, psychologists, and therapists are always available, anytime and anywhere with Doctor On Demand's (DOD) Total Virtual Care™. Through your Angle health plan, you have the benefit of seeing your favorite DOD provider right from your smartphone, tablet or computer. As an Angle member, you can access Doctor On Demand's services directly from the Angle app or portal without having to create an additional username or password. How could Angle make this benefit even better for you? Depending on the health benefit plan you are enrolled in, you can see a Doctor On Demand medical provider, psychiatrist or psychologist with a \$0 copay.

### Doctor On Demand Services Available to Angle Members

Everyday and Urgent Care	Behavioral Health
<ul style="list-style-type: none"> <li>• 24/7 medical care - on demand or by appointment.</li> <li>• New and refill prescription orders.</li> <li>• Lab test orders, results interpretation, consultation and escalation.</li> <li>• COVID-19 screening, assessment and testing referral.</li> </ul>	<ul style="list-style-type: none"> <li>• 24/7 behavioral health care - on demand or by appointment.</li> <li>• Psychiatry visits including medication management.</li> <li>• Therapy visits: psychologist or master level therapist.</li> </ul>

### What Doctor On Demand Practitioners Treat

Everyday and Urgent Care	Behavioral Health
<ul style="list-style-type: none"> <li>• Cold &amp; Flu</li> <li>• Sinus infections</li> <li>• Bronchitis and Pneumonia</li> <li>• Urinary Tract Infections</li> <li>• Vomiting and Diarrhea</li> <li>• Conjunctivitis</li> <li>• Vaginal and Yeast Infections</li> <li>• Cellulitis and Skin Conditions</li> <li>• Women's Health</li> <li>• Men's Health</li> <li>• Labs &amp; Screenings</li> <li>• Allergies</li> <li>• Asthma</li> <li>• High Cholesterol</li> <li>• High Blood Pressure</li> <li>• Weight Management</li> </ul>	<ul style="list-style-type: none"> <li>• Anxiety and Depression</li> <li>• Stress</li> <li>• Postpartum</li> <li>• Trauma and loss</li> <li>• Post Traumatic Stress Disorder</li> <li>• Behavioral Therapy</li> <li>• Social Anxiety</li> <li>• Insomnia</li> </ul>

### How Do I Access Doctor On Demand?

- Angle and Doctor On Demand have partnered to create a single sign-on experience.
- Sign on directly through the Angle website or app to access Doctor on Demand.
- Seamless login process using the same email and password.

PPO Plans	HSA Plans
<ul style="list-style-type: none"> <li>• Medical Doctor visit: \$0</li> <li>• Psychology 25 minutes: \$0</li> <li>• Psychology 50 minutes: \$0</li> <li>• Psychiatry 15 minutes: \$0</li> <li>• Psychiatry 45 minutes: \$0</li> </ul>	<ul style="list-style-type: none"> <li>• Medical Doctor visit: \$0</li> <li>• Psychology 25 minutes: \$0</li> <li>• Psychology 50 minutes: \$0</li> <li>• Psychiatry 15 minutes: \$0</li> <li>• Psychiatry 45 minutes: \$0</li> </ul>

# Dental Plans





## VOLUNTARY DENTAL BENEFITS | POWERED BY DENTIST DIRECT

HIGH PLAN | 35% PARTICIPATION | MP0000281848 | FOR ALL ELIGIBLE EMPLOYEES

LIVES COVERED	MONTHLY DENTAL RATES (GUARANTEED FOR 1 YEAR***)
EMPLOYEE ONLY	\$32.08
EMPLOYEE + ONE (1)	\$64.09
EMPLOYEE + FAMILY	\$126.13

MID PLAN | 35% PARTICIPATION | MP0000281853 | FOR ALL ELIGIBLE EMPLOYEES

LIVES COVERED	MONTHLY DENTAL RATES (GUARANTEED FOR 1 YEAR***)
EMPLOYEE ONLY	\$24.74
EMPLOYEE + ONE (1)	\$49.94
EMPLOYEE + FAMILY	\$102.47

LOW PLAN | 35% PARTICIPATION | MP0000281855 | FOR ALL ELIGIBLE EMPLOYEES

LIVES COVERED	MONTHLY DENTAL RATES (GUARANTEED FOR 1 YEAR***)
EMPLOYEE ONLY	\$18.75
EMPLOYEE + ONE (1)	\$37.53
EMPLOYEE + FAMILY	\$74.54

## VOLUNTARY VISION BENEFITS

PLAN C \$120 | MP0000281857 | FOR ALL ELIGIBLE EMPLOYEES

LIVES COVERED	MONTHLY DENTAL RATES (GUARANTEED FOR 1 YEAR***)
EMPLOYEE ONLY	\$7.78
EMPLOYEE + ONE (1)	\$15.56
EMPLOYEE + FAMILY	\$25.05

PLAN C \$150 | MP0000281858 | FOR ALL ELIGIBLE EMPLOYEES

LIVES COVERED	MONTHLY DENTAL RATES (GUARANTEED FOR 1 YEAR***)
EMPLOYEE ONLY	\$8.45
EMPLOYEE + ONE (1)	\$16.90
EMPLOYEE + FAMILY	\$27.20

# Dental Plans



**Renaissance.**  
DENTAL • VISION • LIFE • DISABILITY



**UTAH CHAMBER PLAN**  
VOLUNTARY HIGH PLAN

**EFFECTIVE DATE:** JUL 01, 2025 - JUN 01, 2026  
**QUOTE:** MP0000281848

CLASS 1: ALL ELIGIBLE EMPLOYEES

## DENTAL BENEFIT HIGHLIGHTS

### VOLUNTARY | HIGH PLAN

	HIGH PLAN PAYS	
	IN-NETWORK	OUT-OF-NETWORK
<b>Diagnostic &amp; Preventive Services</b> Diagnostic and Preventive Services—exams, cleanings, fluoride and space maintainers Brush Biopsy—to detect oral cancer Radiographs—x-rays Sealants—to prevent decay of permanent teeth	100%	100%
<b>Basic Services</b> Emergency Palliative Treatment—to temporarily relieve pain. Other Basic Services—miscellaneous services Periodontic Services—to treat gum disease Minor Restorative Services—fillings Endodontic Services—root canal Simple Extractions—non complicated extractions	80%	80%
<b>Major Services</b> 12 Month Waiting Period Applies All Other Oral Surgery Services—complex extractions and dental surgery Major Restorative Services—crowns Relines and Repairs—to bridges and dentures Prosthodontic Services—bridges and dentures	50%	50%
<b>Orthodontics</b> Orthodontic Services—braces (up to age 19)	50%	50%
ADDITIONAL PLAN INFORMATION		
Allowed Amounts—fee schedule for in-network and out-of-network providers	PPO Fee Schedule	PPO Fee Schedule
Calendar Year Maximum—per person, per calendar year. Applies to all services except Orthodontic. Includes maximum rollover.	\$1,500	\$1,500
Orthodontic Lifetime Maximum	\$1,500	
Calendar Year Deductible—per person/per family per calendar year. DOES NOT apply to any Diagnostic & Preventive services.	\$50/\$150	

FIND AN IN-NETWORK DENTIST AT:  
[MYRENPROVIDERS.COM](http://MYRENPROVIDERS.COM)



# Dental Plans



**UTAH CHAMBER PLAN**  
VOLUNTARY MID PLAN

**EFFECTIVE DATE:** JUL 01, 2025 - JUN 01, 2026  
**QUOTE:** MP0000281853

CLASS 1: ALL ELIGIBLE EMPLOYEES

## DENTAL BENEFIT HIGHLIGHTS

### VOLUNTARY | MID PLAN

	MID PLAN PAYS	
	IN-NETWORK	OUT-OF-NETWORK
<b>Diagnostic &amp; Preventive Services</b> Diagnostic and Preventive Services—exams, cleanings, fluoride and space maintainers Brush Biopsy—to detect oral cancer Radiographs—x-rays Sealants—to prevent decay of permanent teeth	100%	80%
<b>Basic Services</b> Emergency Palliative Treatment—to temporarily relieve pain. Other Basic Services—miscellaneous services Minor Restorative Services—fillings Simple Extractions—non complicated extractions	80%	60%
<b>Major Services</b> 12 Month Waiting Period Applies Periodontic Services—to treat gum disease Endodontic Services—root canal All Other Oral Surgery Services—complex extractions and dental surgery Major Restorative Services—crowns Relines and Repairs—to bridges and dentures Prosthodontic Services—bridges and dentures	50%	40%
<b>Orthodontics</b> 12 Month Waiting Period Applies Orthodontic Services—braces (up to age 19)	50%	50%

ADDITIONAL PLAN INFORMATION		
Allowed Amounts—fee schedule for in-network and out-of-network providers	PPO Fee Schedule	PPO Fee Schedule
Calendar Year Maximum—per person, per calendar year. Applies to all services except Orthodontic. Includes maximum rollover.	\$1,000	\$1,000
Orthodontic Lifetime Maximum	\$1,000	
Calendar Year Deductible—per person/per family per calendar year. Deductible DOES NOT apply to in-network diagnostic & preventive services.	\$50/\$150	

FIND AN IN-NETWORK DENTIST AT:  
[MYRENPROVIDERS.COM](http://MYRENPROVIDERS.COM)



# Dental Plans



**Renaissance**  
DENTAL • VISION • LIFE • DISABILITY

UTAH CHAMBER PLAN

DENTAL AND VISION VOLUNTARY PLANS

EFFECTIVE DATE: JUL 01, 2025 - JUN 01, 2026

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LIVES COVERED	MONTHLY DENTAL RATES (GUARANTEED FOR 1 YEAR***)
EMPLOYEE ONLY	\$8.45
EMPLOYEE + ONE (1)	\$16.90
EMPLOYEE + FAMILY	\$27.20

# Vision Plan



# Vision Plan



**UTAH CHAMBER PLAN**  
 VOLUNTARY PLAN C-120  
**EFFECTIVE DATE:** JUL 01, 2025 - JUN 01, 2026  
 QUOTE: MP0000281857

CLASS 1: ALL ELIGIBLE EMPLOYEES

## VISION BENEFIT HIGHLIGHTS—Plan C 120

IN-NETWORK COVERAGE			
BENEFIT TYPE	DESCRIPTION	COPAY <sup>1</sup>	FREQUENCY
WellVision Exam <sup>®</sup>	• Focuses on your eyes and overall wellness	\$10	Every 12 Months
Prescription Glasses		\$25	See Frames & Lenses
Frames	• <b>\$120</b> allowance for a wide selection of frames <sup>4</sup> - 20% <sup>2</sup> savings on the amount over your retail allowance <sup>3</sup>	Included in Prescription Glasses	Every 12 Months
Lenses	• Single Vision, Lined Bifocal & Lined Trifocal lenses - Impact-resistant lenses for dependent children	Included in Prescription Glasses	Every 12 Months
Lens Enhancements	• Standard, Premium and Custom Progressive Lenses - Average savings of 30% on other lens enhancements <sup>3</sup>	STAND. / PREM. / CUST. \$55 / \$95-\$105 / \$150-\$175	Every 12 Months
Contacts	• Contact Lenses coverage in lieu of Prescription Glasses	See Evaluation & Fitting	Every 12 Months
Evaluation & Fitting	• Elective Contact Lenses • Member receives 15% off <sup>2</sup> of contact lens exam services <sup>3</sup>	Up to \$60 (only applies to elective Contact Lenses)	Every 12 Months
Contact Lenses	• <b>\$120</b> allowance for Elective Contact lenses	N/A	Every 12 Months
ADDITIONAL SAVINGS			
Primary EyeCare Plan <sup>SM 1</sup>	• \$10 copay per visit at VSP <sup>®</sup> doctors. Provides covered in full retinal screening for members with diabetes who do not have diabetic eye disease. (Additional exams and services for members with diabetes, glaucoma, or age-related macular degeneration. Treatment and diagnoses of eye conditions, including pink eye, vision loss, and cataracts available for all members.) <sup>8</sup>		
Low Vision	• Supplemental testing covered every two years. 75% coverage for approved low vision aids, up to \$1,000 (less any amount paid for supplemental testing) every two years at VSP doctors		
Glasses/Sunglasses <sup>7</sup>	• Members receive an extra \$20 to spend on featured frame brands including bebe <sup>®</sup> , Calvin Klein, Cole Haan, Flexon <sup>®</sup> , Nike, Nine West, and more. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details		
Contacts	• Visit <a href="http://vsp.com">vsp.com</a> for Contact Lens Rebate offerings.		
Retinal Screening	• No more than \$39 copay on routine retinal screening as an enhancement to a WellVision Exam		
Laser Vision Correction	• Average 15% off regular price or 5% off the promo price; discounts only available from contracted facilities <sup>9</sup>		
<p><b>OUT OF NETWORK COVERAGE:</b> Exam: Up to \$45   Frame: Up to \$70   Contacts: Up to \$105<sup>10</sup>  <b>LENSES:</b> Single: Up to \$30   Lined Bifocal: Up to \$50   Lined Trifocal: Up to \$65   Progressive: Up to \$50</p>			

### REAL PROVIDER CHOICES<sup>10</sup>

Your employees can choose their provider from more than 110,000 access points, including the largest national network of independent doctors and nearly 26,000 participating retail chain access points.\* Find an eye doctor at [MyRenProviders.com](http://MyRenProviders.com).

**VSP Doctors:** 86% offer early morning, evening and weekend hours. 24-hour access to emergency care.

**Participating Retail Chains<sup>1</sup>:** Your employees get the convenience of popular retail chains like these and more.



# Vision Plan



**UTAH CHAM BER PLAN**  
 VOLUNTARY PLAN C-150  
**EFFECTIVE DATE:** JUL 01, 2025 - JUN 01, 2026  
 QUOTE: MP0000281858

CLASS 1: ALL ELIGIBLE EMPLOYEES

## VISION BENEFIT HIGHLIGHTS—Plan C 150

IN-NETWORK COVERAGE			
BENEFIT TYPE	DESCRIPTION	COPAY <sup>1</sup>	FREQUENCY
WellVision Exam <sup>®</sup>	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$10	Every 12 Months
Prescription Glasses		\$25	See Frames & Lenses
Frames	<ul style="list-style-type: none"> <li>\$150 allowance for a wide selection of frames<sup>4</sup></li> <li>- 20%<sup>2</sup> savings on the amount over your retail allowance<sup>3</sup></li> </ul>	Included in Prescription Glasses	Every 12 Months
Lenses	<ul style="list-style-type: none"> <li>Single Vision, Lined Bifocal &amp; Lined Trifocal lenses</li> <li>- Impact-resistant lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every 12 Months
Lens Enhancements	<ul style="list-style-type: none"> <li>Standard, Premium and Custom Progressive Lenses</li> <li>- Average savings of 30% on other lens enhancements<sup>3</sup></li> </ul>	STAND. / PREM. / CUST. \$55 / \$95-\$105 / \$150-\$175	Every 12 Months
Contacts	<ul style="list-style-type: none"> <li>Contact Lenses coverage in lieu of Prescription Glasses</li> </ul>	See Evaluation & Fitting	Every 12 Months
Evaluation & Fitting	<ul style="list-style-type: none"> <li>Elective Contact Lenses</li> <li>Member receives 15% off<sup>2</sup> of contact lens exam services;<sup>3</sup></li> </ul>	Up to \$60 (only applies to elective Contact Lenses)	Every 12 Months
Contact Lenses	<ul style="list-style-type: none"> <li>\$150 allowance for Elective Contact lenses</li> </ul>	N/A	Every 12 Months
ADDITIONAL SAVINGS			
Primary EyeCare Plan <sup>SM 1</sup>	<ul style="list-style-type: none"> <li>\$10 copay per visit at VSP<sup>®</sup> doctors. Provides covered in full retinal screening for members with diabetes who do not have diabetic eye disease. (Additional exams and services for members with diabetes, glaucoma, or age-related macular degeneration. Treatment and diagnoses of eye conditions, including pink eye, vision loss, and cataracts available for all members.)<sup>3</sup></li> </ul>		
Low Vision	<ul style="list-style-type: none"> <li>Supplemental testing covered every two years. 75% coverage for approved low vision aids, up to \$1,000 (less any amount paid for supplemental testing) every two years at VSP doctors</li> </ul>		
Glasses/Sunglasses <sup>7</sup>	<ul style="list-style-type: none"> <li>Members receive an extra \$20 to spend on featured frame brands including bebe<sup>®</sup>, Calvin Klein, Cole Haan, Flexon<sup>®</sup>, Nike, Nine West, and more. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details</li> </ul>		
Contacts	<ul style="list-style-type: none"> <li>Visit <a href="http://vsp.com">vsp.com</a> for Contact Lens Rebate offerings.</li> </ul>		
Retinal Screening	<ul style="list-style-type: none"> <li>No more than \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul>		
Laser Vision Correction	<ul style="list-style-type: none"> <li>Average 15% off regular price or 5% off the promo price; discounts only available from contracted facilities<sup>9</sup></li> </ul>		
<p><b>OUT OF NETWORK COVERAGE:</b> Exam: Up to \$45   Frame: Up to \$70   Contacts: Up to \$105<sup>10</sup>  <b>LENSES:</b> Single: Up to \$30   Lined Bifocal: Up to \$50   Lined Trifocal: Up to \$65   Progressive: Up to \$50</p>			

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**Participating Retail Chains<sup>1</sup>:** Your employees get the convenience of popular retail chains like these and more.



# Life Insurance, Long & Short Term Disability



## Going Big for Small Businesses

OneAmerica® small business solutions prove to be a valuable tool for businesses while providing employees with suitable protection from life's unexpected events. Offering streamlined implementation with simplified enrollment, these options can enhance a benefits package.

### Disability options

#### Voluntary or Employer-paid Short-term Disability

- Weekly maximum: \$500, \$1,000, \$1,150, \$1,500
- Elimination period: 7-7, 14-14, 30-30
- Benefit duration: 13 weeks, 26 weeks
- Benefit percentage: 60% (Incremental is available for voluntary disability)

#### Voluntary or Employer-paid Long-term Disability

- Monthly maximum: \$6,000
- Elimination period: 90 days, 180 days
- Benefit duration: 2 years to age 70, 5 years/SSFRA or SSFRA
- Benefit percentage: 60% (Incremental is available for voluntary disability)

#### Tax Choice Option (2004-55)

- Available on employer-paid STD and LTD

#### Voluntary Lump Sum Disability

- Benefit amount: single payment of \$10,000, \$20,000 or \$30,000
- Elimination period: 90 days, 180 days

#### Participation requirement

2 enrolled lives per product for voluntary & 100% participation required for employer paid offerings

### Life options

#### Voluntary Life/AD&D

- Benefit amounts: \$10,000-\$300,000 (not to exceed five times employee's annual base salary)
- Guaranteed issue: \$50,000
- Dependent Life

#### Employer-paid Life/AD&D

- Benefit amounts: Flat \$10,000, \$15,000, \$20,000, \$25,000, \$50,000, or one times employee's annual base salary up to \$50,000

**Note:** Products issued and underwritten by American United Life Insurance Company® (AUL), a OneAmerica company. Not available in all states or may vary by state.

# Pet Insurance



## SMART SOLUTIONS FOR TODAY'S PET FAMILY

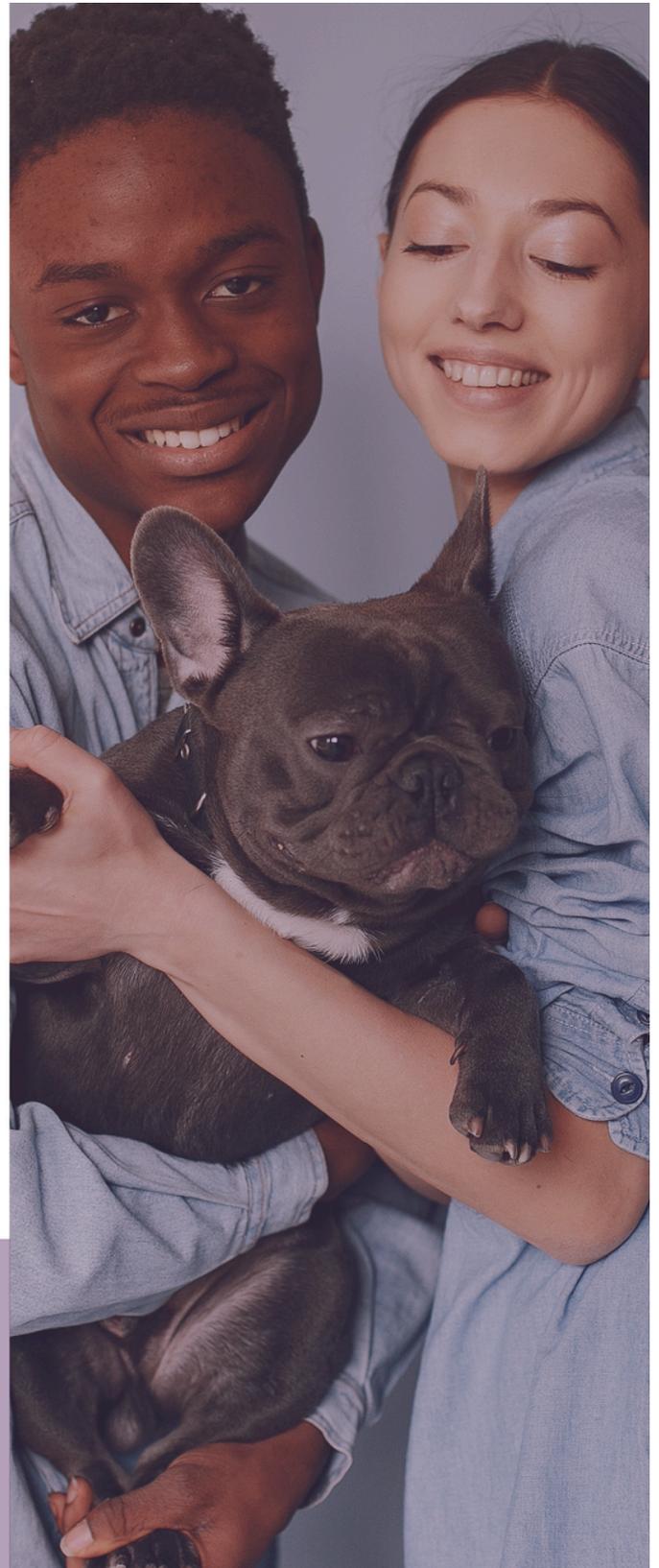
As the only VB provider that specializes in pets, we know what every pet family needs. From traditional insurance to everyday pet care savings, **Pet Benefit Solutions** offers the most complete, easy-to-use plans in the industry.

- Affordable, exclusive group rates
- No cost to the employer; benefits are 100% employee paid
- Easy implementation process
- Flexible enrollment period
- No minimum participation requirements
- High employee participation rates
- Customized employee education materials
- Group administrator portal to manage products

Get the support that you need with flexible, innovative pet benefits that keep employees loyal and engaged. Only available through Pet Benefit Solutions.

*"Thanks for working with us and making it such an easy process. Implementation went extremely smooth and the Director of Benefits was thrilled with us."*

**Susan, Benefits Manager**  
20,000 worksite employees



# Pet Insurance



**Overview:** **Total Pet Plan** provides everything pets need for one low price! Our pet care bundle includes everyday savings on veterinary care and pet products, and access to other pet care services.

**Plan Benefits:** Members receive benefits from **PetPlus, Pet Assure, AskVet** and **ThePetTag**.

- Members-only pricing (up to 40% off) on brand name prescriptions, products, food, treats and toys – items pet parents are already buying for their pets
- Free shipping on all orders from petcarerx.com
- Same-day pickup on human grade prescriptions at over 50,000 Caremark pharmacies
- Instant 25% discount on in-house medical services at participating veterinarians
- No claim forms or waiting for reimbursement on veterinary care
- No exclusions for pets with pre-existing conditions
- Unlimited assistance via a 24/7 pet telehealth service
- Durable ID tags to help bring pets home if they go missing

**Limitations/ Exclusions:** None, all pets are eligible. Even pre-existing conditions are covered

**Waiting Periods:** None, employees can use the plan on their benefit start date

**Payment Type:** Post-Tax Payroll Deduction

**Group Rates:** The Total Pet Plan bundle saves employees 65% off retail rates.

Employees will choose between a single pet plan which covers one pet, or a family plan that covers all of the pets in their home. Rates are the same for every employee, there's no need to get a quote for individual pets.

*See page 5 for rates.*

**Includes:**





**Overview:** **Wishbone Pet Health Insurance** offers 90% reimbursement on accidents and illnesses for cats and dogs. Coverage includes office visits and prescription medications. Employees can choose to add on routine care coverage.

**Plan Benefits:** **Accident and Illness Coverage**  
Includes Office Visits, Exam Fees and Take Home Prescription Medications  
No Lifetime Maximum

### Why Wishbone?

- Simple enrollment process designed for employees
- Easy claims submission at [wishboneinsurance.com](http://wishboneinsurance.com)
- Claims are processed within 5 business days, with some claims processed in as little as 24 hours
- 30 day free look period<sup>1</sup>
- Coverage on hereditary & congenital conditions
- Also includes 24/7 Pet Telehealth from **AskVet** and Lost Pet Recovery Service from **ThePetTag**

**Limitations/Exclusions:** Pet insurance is designed to protect pet owners from their pet's unexpected illnesses & injuries. No insurance plan covers pre-existing conditions or non-medical care.

**Waiting Periods:** Wishbone waiting periods are 3 days for accidents, 14 days for illnesses, and 6 months for cruciate ligament events and any related conditions. Waiting periods start on the policy effective date. Routine care coverage has no waiting period and can be used on the policy effective date.

**Payment Type:** Direct Pay - Payroll Deduct is available for groups over 500EE

**Group Rates:** Wishbone Pet Insurance is only available as an employee benefit and rates are exclusive to employer groups through Pet Benefit Solutions.

Rates are based on the age, breed and location of the pet. Employees can choose to add on a routine care plan for additional coverage.

Employees who enroll more than one pet will receive an additional 5% multi-pet discount.

# Pet Insurance

## GROUP RATES

### Total Pet Plan Rates

Rates are the same for every employee, there's no need to get a quote for individual pets. This makes Total Pet Plan easy to integrate onto any benefits platform.

One Pet	Family Plan (2+ Pets)
\$11.75/month	\$18.50/month



### Wishbone Pet Insurance Rates (UT)

Choose between more coverage, low cost, or anywhere in between. Our competitive rates provide a flexible, cost-effective solution for all companies

	LOWER PREMIUMS	MORE COVERAGE
	70% Reimbursement \$250 Deductible \$10,000 Annual Limit	90% Reimbursement \$250 Deductible \$25,000 Annual Limit
1 Year Old Mixed Breed Dog	\$21.93/month	\$27.69/month
3 Year Old Jack Russell Terrier Dog	\$19.63/month	\$24.77/month
4 Year Old Australian Shepherd Dog	\$24.13/month	\$30.46/month
5 Year Old Domestic Shorthair Cat	\$15.41/month	\$19.46/month

Sample rates are based on breed and age in 84109<sup>2</sup>

### Employees can choose to add on routine care options:

- **Pedigree Plan**  
\$305 in annual benefits with no deductible: \$14/mo.<sup>3</sup>
- **Best in Show Plan**  
\$535 in annual benefits with no deductible: \$23/mo.<sup>4</sup>

<sup>1</sup> 30 day free look period is not available in NY, VA, and PA.

<sup>2</sup> Sample rates include 5% group discount. Group discount is not available in TN.

<sup>3</sup> \$13/month in WA, \$15/month in FL and MA

<sup>4</sup> \$29/month in WA, \$25/month in FL and MA

Wishbone Pet Insurance is a pet health insurance program offered by Pet Assure Corp., dba Pet Benefit Solutions, a licensed agency (NJ License Number 1677880). Insurance coverage is administered by Norse Specialty Insurance Company, Inc. and underwritten by Trisura Insurance Company, Clear Blue Insurance Company, or Clear Blue Specialty Insurance Company. Claims are processed by a third-party administrator, PrimeOne Insurance Co. Please visit <https://www.wishboneinsurance.com/terms-and-conditions> for more information.

**Q: What are the eligibility requirements to participate in the Chamber Sponsored Employee Benefit Program?**

A: Employer organizations must be members of the Chamber. In addition, there needs to be at least two full-time employees who will enroll in benefits.

**Q: As an employer organization interested in the dental, vision, and other benefit packages, could I select which benefits I want to offer?**

A: The employer organization must purchase the base Gold plan for all full-time employees working more than 30 hours each week. Additional benefits from the High, Mid and Low plans can be added at the employer organization's discretion.

**Q: Is the Chamber Sponsored Employee Benefit Program guaranteed for all members of the Chamber?**

A: The medical insurance under the Chamber Sponsored Insurance Plan is a medically underwritten insurance product. Rates are determined by risk factors and rates are based upon those risk factors for each organization. All employer organizations that solicit a quote will receive plans and rates according to the underlying risk.

**Q: Under the medical plan, which hospitals are considered in-network?**

A: The medical plan utilizes Cigna PPO network which includes Intermountain Health, Holy Cross Medical Group, formerly known as Steward Health Care, the University of Utah, and Mountain Star hospital systems. Please note that not all providers that practice in these locations are considered in-network. It is the responsibility of the employer organization to verify the provider's acceptance of this network.

**Q: What if the employer organization does not renew or drops the Chamber membership?**

A: Since employer organizations must be members of the Heber Valley or Park City Chamber, benefits will terminate at the end of the month following the date of loss of membership.

**Q: What percentage of the premium are employer organizations required to pay towards these plans?**

A: On the sponsored medical plan, it is required that the employer organizations pay 50% of the employee only premium. On the dental, vision, and other benefit packages, employer organizations are required to pay 100% of the base package. These premiums can be deducted through payroll on a pre-tax basis for both employers and employees.

**Q: Does an employer organization have to purchase the sponsored medical plan and ancillary benefits package together?**

A: No. These packages can be purchased separately.

**Q: Are 1099 employees eligible for the employer sponsor benefits?**

A: No. A 1099 employee is technically contracted and is not paid regular wages. Only employees receiving a W2 will be allowed to participate in the employer sponsored plans.

**Q: As an employer, do I need to wait until open enrollment in January to participate?**

A: An employer can come onto the plan at any time and are able to choose when the company's effective date will be.

# Contact

**For details, questions and the next steps for signing up please contact:**

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