

## Voluntary Benefits at a Glance

To access product brochures, FAQs, rates, and customer service information, please click on the following link:

[www.sts.mybenefitsinfo.com/](http://www.sts.mybenefitsinfo.com/)

<https://www.firsthealthlp.com/>

Members receive an insurance card:

### Health Insurance

#### Minimum Essential Coverage (MEC)

- This insurance plan is for minimum essential coverage (MEC) and meets the ACA requirement for having health coverage.
- Low-cost health insurance that covers 74 preventative tests and screenings, with no out of pocket cost to the member.
- Search your doctor:



### Additional Voluntary Coverages

**Telemedicine:** Provides 24/7 access to telemedicine physicians by phone or videoconference, usually within 30 minutes. Provide non-emergency treatment for many common, minor illnesses and injuries, including fever and flu, sinusitis, joint and back pain, urinary tract infections and more.

**Accident Coverage:** Pays cash benefits for on or off-the-job such as slip and fall, doctor visits, chiropractor, fractures, dislocations, surgeries, hospital stays, and more. Pays in addition to any other coverage that you carry.

**Disability Income Protection:** Pays up to 60% of your paycheck, **tax-free**, if unable to work due to illness, pregnancy, or off-the-job injury and under care of a doctor. Pays after either 7 or 14 days out of work until you return to work or reach plan maximums.

When am I eligible to elect Voluntary Benefits?

STS employees, who work 20 hours, **within the school year**, are eligible to enroll.

- Within 90 days of hire
- Within 31 days of a life changing event (ex. Marriage/divorce, death of spouse, birth of a child, etc.)
- Annually during the reenrollment period in May

Benefits are paid through the convenience of monthly bank draft.  
Please have your bank account and routing number ready before you enroll.

**Questions about enrollment? Call Customer Service:**

**800-282-0732 ext 0**