**General Information**

Benefits include health/dental packages, voluntary vision coverage, life insurance and long-term disability insurance, and Flexible Spending Accounts (FSA), and supplemental insurance policies.

Health/dental coverage is provided by CEBT/UnitedHealthcare (UMR). [www.cebt.org](http://www.cebt.org)

Insurance deductibles for PPO plans are on a calendar year basis, January 1, through December 31.

Effective January 1, 2014, pre-existing conditions will be eliminated for most pre-existing conditions (excluding tobacco use). Once you have insurance (on or after January 1, 2014) coverage for your pre-existing conditions begins immediately.

Vision coverage is provided by Vision Service Plan (VSP). [www.vsp.com](http://www.vsp.com)

Flexible Spending Account (FSA) and supplemental insurance policies are provided by American Fidelity. [www.afadvantage.com](http://www.afadvantage.com)

Employee Assistance Plan (EAP) is provided by The Standard through Horizon Health.

Open enrollment is held in late April and early May. Changes become effective July 1.

Insurance/benefit premiums are withheld one month in advance, e.g., January’s paycheck pays February’s benefits.

All monthly insurance premiums are withheld from the employee’s paycheck on a pre-tax basis unless the employee elects to “opt out” by completing the CEBT Enrollment/Change form to have insurance premiums withheld on an after-tax basis, e.g., employees nearing retirement or those individuals who, for a variety of reasons, want to report the highest possible earnings. (Monthly Health Insurance Rates)

**Benefits Resource Summary Guide** has a brief description of plans information, vendor websites, plan/group#, telephone numbers and other contact information.