



## Optima Payroll Services Corp Multiple Employer Trust **Employer Paid Plans**

We are pleased to provide you with the information and rates for the Optima Payroll Services Trust. All employer groups must sign a participation agreement to be eligible to receive and offer these plans. Only actively employed individuals are eligible to participate.



### **Metlife- Employer Paid Term Life and AD&D Insurance- Group Billed Only**

Employer Paid Life AD&D Options- Must Cover ALL Eligible Employees- anyone working 30 hours+

- ✓ \$10k of Coverage- \$1.47 per employee
- ✓ \$50k of Coverage- \$7.10 per employee
- ✓ \$100K of Coverage- \$14.10 per employee
- ✓ 2x Salary to Max of \$200K- \$0.152 per \$1,000 of coverage 200k is \$30.40  
Benefit Reduces by 35% at age 65, 55% at age 70, 70% at age 75, 80% at age 80

### **Metlife- Employer Paid Short Term Disability- Group Billed Only**

- ▶ Must Cover ALL Eligible Employees- anyone working 30 hours+
- ▶ 60% Coverage of Wages after 7 or 14 Day Elimination Period
- ▶ 3 Month/12 Month Pre- Existing Conditions- Any Claims within the first 12 months of coverage will have a 3 month prior to coverage look back.
- ▶ Gross Up Option Also Available Requires Employees to Pay taxes on the premium amount paid on their behalf, but allows for the benefit received to be tax free

	Option 1	Option 2	Option 3
Benefit Amount		60%	
Max Weekly Benefit	\$ 2,308.00	\$ 2,308.00	\$ 2,308.00
Elimination Period- Accident or Sickness	14 days	7 days	7 days
Benefit Duration		26 weeks	
Rate per \$10 Covered Benefit	\$ 0.36	\$ 0.44	\$ 0.48
\$50K Example- Monthly Premium	\$ 20.77	\$ 25.38	\$ 27.69

For More Information please contact Optima

## Metlife- Employer Paid Long Term Disability- Group Billed Only

- ▶ Must Cover ALL Eligible Employees- anyone working 30 hours+
- ▶ 60% Coverage after 7 or 14 Day
- ▶ Gross Up Option Also Available Requires Employees to Pay taxes on the premium amount paid on their behalf, but allows for the benefit received to be tax free

	Option 1	Option 2	Option 3	Option 4 (gross-up)
Benefit Amount	60%			
Max Monthly Benefit	\$5,000.00	\$8,667.00	\$10,000.00	\$10,000.00
Elimination Period- Accident or Sickness	180 Days			
Benefit Duration	Social Security National Retirement Age			
Rate per \$100 Covered Payroll	\$0.266	0.282	0.288	0.319
\$50K Example- Monthly Premium	\$11.08	\$11.75	\$12.00	\$13.29

## Metlife- Aura- Voluntary ID Theft Group or Direct Billed

### Comprehensive Digital Protection

- ✓ Comprehensive Digital Protection
- ✓ Financial Fraud Protection
- ✓ Identity theft protection
- ✓ Privacy Protection
- ✓ Parental Controls
- ✓ Senior Fraud Protection
- ✓ Password Manager
- ✓ VPN & Antivirus
- ✓ \$5M Insurance per Adult
- ✓ 24x7 Customer support

- ▶ All In One Easy to use App
- ▶ Financial Fraud Protection Connected to 3 Bureaus
- ▶ Dark Web & Social Media Monitoring
- ▶ Family Plans include 10 additional Adults and unlimited Minors.



Monthly Rates  
Single Employee: \$6.50  
Family: \$9.50

## Allyhealth- Employee Assistance Program (EAP)- Group Billed Only

- Must cover All employees working at least 30 hours a week.

**\$4 Per Employee Per Month**

### OUR EAP INCLUDES

- ✓ Work-Life/Personal Concierge services, including
  - ▶ Child & Elder care Resources
  - ▶ Daily Living Resources
  - ▶ Legal Assistance
  - ▶ Financial Assistance
- ✓ Initial assessment and referral to one of our other services provided
- ✓ Short-term, solution focused counseling\*
- ✓ 24/7 live answer from a master-level clinician
- ✓ Computerized Cognitive behavioral Therapy
- ✓ Mindfulness Program
- ✓ Life Coaching
- ✓ Text-based Coaching
- ✓ Content library
- ✓ In-the-moment support



For More Information please contact Optima

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*\*Please note that any/all information provided on this document is for illustrative purposes only and doesn't guarantee benefits. Please contact Optima to ensure enrollment.*