



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.

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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

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