



ascend

TO WHOLENES
HEALTHCARE PLANS

2023 BENEFITS GUIDE

PRIMARY (EMPLOYER) AND VOLUNTARY
(EMPLOYEE) PAID BENEFITS

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PRIMARY (EMPLOYER) AND VOLUNTARY (EMPLOYEE) PAID BENEFITS

Why Should I Participate in these Benefits?

Your employer offers primary benefits (employer paid) as well as voluntary benefits (employee paid) that are value-added resources for you and your family. This guide highlights the different benefits available to you. Depending on your employer's benefit offerings, you can select from the benefit options during your enrollment opportunity(s) within your Benefits Management portal on www.ascendtowholeness.org.



Why is Ascend to Wholeness not Listed?

Ascend to Wholeness, your health plan, is the most significant benefit that your employer offers you (outside of your paycheck, of course). We have a dedicated document, Ascend to Wholeness Plan Highlights, that summarizes your health plan benefits. You can find the document at [Ascend to Wholeness Plan Documents](#).

01 Voya

02 The
Hartford

03 Flores &
Associates



VOYA – EMPLOYER PAID BENEFITS

Benefit/Insurance	What it Offers	Who is Eligible	Who to Contact
Group Basic Life	Basic life insurance with no cost to the employee	<ul style="list-style-type: none"> • Full-time employees 	Your Human Resources department
Long-term Disability	Income insurance for qualifying disabilities	<ul style="list-style-type: none"> • Full-time employees 	Your Human Resources department
Employee Assistance Program (EAP)	<ul style="list-style-type: none"> • Confidential Emotional Support – 3 counseling sessions • Work-life Solutions Unlimited phone access • Legal Guidance Unlimited phone access • Financial Resources Unlimited phone access 	<ul style="list-style-type: none"> • Full-time employees 	<p>To register, go to www.guidanceresources.com, select Register and enter the following information:</p> <ul style="list-style-type: none"> • Organization Web ID: MY5848i • Company name (first 5 characters): The N • Select in the dropdown menu: The North American Division of the Seventh-day Adv <p>You can also call (877) 533-2363</p> <p>Download the GuidanceNow mobile application.</p>

VOYA – EMPLOYER PAID BENEFITS

Benefit/Insurance	What it Offers	Who is Eligible	Who to Contact
Everest Funeral Concierge	Available by phone 24/7 <ul style="list-style-type: none"> • Funeral Planning • Will Prep • Concierge Services 	<ul style="list-style-type: none"> • Full-time employees 	Call: (800) 913-8318 <ul style="list-style-type: none"> • Group Name: North American Division of SDA • Group Number: 67807-4

VOYA – EMPLOYEE PAID BENEFITS

Benefit/Insurance	What it Offers	Who is Eligible	Who to Contact
Supplemental Life	Additional life insurance for employee, covered spouse, and covered dependent(s)	<ul style="list-style-type: none"> • Full-time employees • Part-time employees (at least 19 hours) 	Your Human Resources department
Accidental Death and Dismemberment (AD&D)	Coverage for severe accidents resulting in a death, loss of limb or loss of sight	<ul style="list-style-type: none"> • Full-time employees • Part-time employees (at least 19 hours) 	Your Human Resources department

VOYA – EMPLOYER AND EMPLOYEE PAID BENEFITS

When to Enroll	<ul style="list-style-type: none"> • New hire • Qualifying life event (e.g., marriage or birth) • Open enrollment
For more information	Navigate to the Primary and/or Voluntary Benefits tab and select the insurance program at www.ascendtowholeness.org Voya Benefits Video



THE HARTFORD – EMPLOYEE PAID BENEFITS

Insurance	What it Offers	Who is Eligible
Accident	<p>Cash benefit for injuries, medical treatment, and/or services occurred for a covered accident</p> <p>\$100 annual health screening benefit per covered person (as of 1/1/2022)</p>	<ul style="list-style-type: none"> • Full-time employees • Part-time employees (at least 19 hours)
Critical Illness	<p>Lump sum benefits with diagnosis of a covered illness</p> <p>\$100 annual health screening benefit per covered person</p>	<ul style="list-style-type: none"> • Full-time employees • Part-time employees (at least 19 hours)
Hospital Indemnity	<p>Cash payments beyond what the healthcare plan provides for hospitalizations</p>	<ul style="list-style-type: none"> • Full-time employees • Part-time employees (at least 19 hours)
DisabilityFLEX (Short-term Disability)	<p>Income protection for when an employee gets injured and needs to be away from work</p>	<ul style="list-style-type: none"> • Full-time HOURLY employees (at least 35 hours)

THE HARTFORD – EMPLOYEE PAID BENEFITS

When to Enroll	<ul style="list-style-type: none">• New hire• Qualifying life event (e.g., marriage or birth)• Open enrollment
Contact Information	<ul style="list-style-type: none">• Call (866) 547-7505 for Accident, Hospital Indemnity, and Critical Illness• Call (888) 301-5615 for DisabilityFLEX• www.thehartford.com/benefits.myclaim.com
For more information	<p>Navigate to the Voluntary Benefits tab and select the benefit at www.ascendtowholeness.org</p> <p>The Hartford Benefits Video</p>



FLORES & ASSOCIATES – EMPLOYEE PAID BENEFITS

Why Enroll in Flexible Spending Account (FSA)?

- Expenses for eligible services and items are completely tax-free
- Save money on expenses you know you will incur over the course of the plan year
- Lower your taxable income

Example:

Estimated \$5,000 in eligible FSA expenses		
	Without FSA	With FSA
Salary	\$30,000	\$30,000
Pre-tax FSA Contribution \$2,000 Medical FSA \$3,000 Dependent Care FSA	\$0	\$5,000
Taxable Pay	\$30,000	\$25,000
Estimated Federal, State, and FICA Taxes (25%)	\$7,500	\$6,250
Post-tax Expenses	\$5,000	\$18,750
Tax Savings	\$0	\$1,250

FLORES & ASSOCIATES – EMPLOYEE PAID BENEFITS

Benefit	What it Offers	Who is Eligible
Medical FSA: Pre-tax Contribution	Allows you to pay for out-of-pocket eligible medical expenses: <ul style="list-style-type: none"> • Medical • Dental • Vision • Prescription 	<ul style="list-style-type: none"> • Full-time employees • Part-time employees (at least 19 hours)
Dependent Care FSA: Pre-tax Contribution	Save money on custodial care expenses for eligible dependents (under 13 years old) <ul style="list-style-type: none"> • Daycare • Preschool • Nanny • Summer day camps • Prescription 	<ul style="list-style-type: none"> • Full-time employees • Part-time employees (at least 19 hours)
When to Enroll	<ul style="list-style-type: none"> • New hire • Qualifying life event (e.g., marriage or birth) • Open enrollment 	
Contact Information	<ul style="list-style-type: none"> • Call (800) 532-3327 • www.flores247.com 	
For more information	Go to Ascend to Wholeness - Flexible Spending Account Flores & Associates Benefits Video	



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