



ascend

T O W H O L E N E S S
H E A L T H C A R E P L A N S

2025 Benefits Guide

Primary (Employer) and Voluntary
(Employee) Paid Benefits



Why Should I Participate in these Benefits?

Your employer offers primary (employer paid) as well as voluntary (employee paid) benefits 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 those plans during your enrollment opportunity(s) within the Benefits Management portal on AscendtoWholeness.org.

Why is Ascend to Wholeness not Listed?

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

Table of Contents

- **Voya**.....4
 - Group Basic Life 4
 - Basic Accidental Death & Dismemberment (AD&D) 4
 - Long-term Disability 4
 - Employee Assistance Program 4
 - The Empathy Project, Inc. 5
 - Travel Assistance Services 5
 - Supplemental Life 5
 - Supplemental AD&D 5
- **The Hartford**.....6
 - Accidental Injury Benefits 6
 - Critical Illness Benefits 6
 - Hospital Cash Benefits 6
 - Short-term Income Protection Benefits 6
- **Flores & Associates**.....7
 - Medical Flexible Spending Account (FSA) 7
 - Dependent Care FSA 7
- **Legal Resources:** Legal support8
- **Allstate Identity Protection:** Identity theft and cyber protection8
- **Pets Best:** Pet insurance9



Voya—Employer Paid Benefits

Benefits/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
Basic Accidental Death & Dismemberment (AD&D)	<p>Coverage for severe accidents resulting in a death, loss of limb or loss of sight</p> <p>Employer provides AD&D benefits which matches the existing basic life coverage</p>	<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
Employees with Basic Life coverage are eligible for the following Voya benefits			
Employee Assistance Program (EAP)	<ul style="list-style-type: none"> • Confidential, Emotional Support – three 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: <i>MY5848i</i> • Company name (first 5 characters): <i>The N</i> • Select in the dropdown menu: <i>The North American Division of the Seventh-day Adv</i> <p>You can also call (877) 533-2363</p> <p>Download the GuidanceNow mobile application.</p>

Benefits/Insurance	What It Offers	Who Is Eligible	Who to Contact
Employees with Basic Life coverage are eligible for the following Voya benefits			
The Empathy Project, Inc.	Available by phone 24/7 <ul style="list-style-type: none"> • Funeral Planning • Will Prep • Bereavement Support 	<ul style="list-style-type: none"> • Full-time employees 	Call: (251) 299-8482 <ul style="list-style-type: none"> • Referral Code: EMP-VOYALOSS Group Basic Life - Resources page <ul style="list-style-type: none"> • Empathy – Non-New York • Empathy – New York
Travel Assistance Services Note: This is an added FREE benefit, and you should continue to use short-term travel insurance offered through Adventist Risk Management,® Inc	24/7 access to International Medical Group's (IMG) travel assistance services anywhere in the world Examples include: <ul style="list-style-type: none"> • Pet housing and return • Lost document and lost luggage assistance • Pre-trip cultural information • Natural disaster evacuation 	<ul style="list-style-type: none"> • Full-time employees 	To register, go to http://www.imglobal.com/member/login , and create an account <ul style="list-style-type: none"> • Referral code: VOYATRAVEL You can also call (317) 659-5841 Email: assist@imglobal.com

Voya—Employee Paid Benefits

Benefits/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” (i.e., marriage or birth) • Open enrollment
For more information	Navigate to the Primary and/or Voluntary Benefits tab and select the insurance program at AscendtoWholeness.org Voya Voluntary Benefits Video



The Hartford—Employee Paid Benefits

Benefits/Insurance	What It Offers	Who Is Eligible
Accidental Injury Benefits	Cash benefit for injuries, medical treatment, and/or services occurred for a covered accident \$100 annual health screening benefit per covered person	<ul style="list-style-type: none"> • Full-time employees • Part-time employees (at least 19 hours)
Critical Illness Benefits	Lump sum benefits with diagnosis of a covered illness \$100 annual health screening benefit per covered person	<ul style="list-style-type: none"> • Full-time employees • Part-time employees (at least 19 hours)
Hospital Cash Benefits	Cash payments beyond what the healthcare plan provides for hospitalizations	<ul style="list-style-type: none"> • Full-time employees • Part-time employees (at least 19 hours)
Short-term Income Protection Benefits	Income protection for when an employee gets injured and needs to be away from work	<ul style="list-style-type: none"> • Full-time HOURLY employees (at least 35 hours)
When to Enroll	<ul style="list-style-type: none"> • New hire • Qualifying “life event” (i.e., marriage or birth) • Open enrollment 	
Contact Information	<ul style="list-style-type: none"> • Call (866) 547-4205 • https://www.thehartford.com/employee-benefits/claims 	
For more information	Navigate to the Voluntary Benefits tab and select the benefit at AscendtoWholeness.org <ul style="list-style-type: none"> • Critical Illness Benefits Overview • Accidental Injury Benefits Overview • Why Get Hospital Cash Benefits? 	



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 (January–December)
- 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	\$0.00
Spendable Income	\$17,500	\$18,750
Tax Savings	\$0	\$1,250

Benefits/Insurance	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 	<ul style="list-style-type: none"> • Full-time employees • Part-time employees (at least 19 hours)

Continued on page 8...

Benefits/Insurance	What It Offers	Who Is Eligible
When to Enroll	<ul style="list-style-type: none"> • New hire • Qualifying “life event” (i.e., marriage or birth) • Open enrollment 	
Contact Information	Call (800) 532-3327 <ul style="list-style-type: none"> • www.flores247.com 	
For more information	Go to Ascend to Wholeness—Flexible Spending Account Flores & Associates Voluntary Benefits Video	



Legal Resources—Employee Paid Benefit

Benefit	What It Offers	Who Is Eligible
Legal Resources—Direct bill or payroll deduction; ask your HR department	Immediate and ongoing access to comprehensive legal coverage, services, and expertise	<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” (i.e., marriage or birth) • Open enrollment 	
Contact Information	Call: (800) 728-5768	



Allstate—Employee Paid Benefit

Benefit	What It Offers	Who Is Eligible
Allstate—Direct bill or payroll deduction; ask your HR department	ID theft and cyber protection for you and your family	<ul style="list-style-type: none"> • Full-time employees • Part-time employees (at least 19 hours)
When to Enroll	Enroll when you need this benefit, through your Benefits Management portal on AscendtoWholeness.org	
Contact Information	Call: (800) 789-2720	

Pets Best—Employee Paid Benefit

Benefit	What It Offers	Who Is Eligible
Pets Best – Direct bill to employee	Flexible pet insurance coverage for your cat and/or dog	<ul style="list-style-type: none"> • Full-time employees • Part-time employees (at least 19 hours)
When to Enroll	Enroll when you need this benefit, using the link and discount code below	
Contact Information	<ul style="list-style-type: none"> • Call: (888) 984-8700 • www.petsbest.com/NADSDAPET <ul style="list-style-type: none"> ▶ Discount code: NADSDAPET 	





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