



2025 BENEFITS OVERVIEW

ACLI offers a benefits package that provides health and financial security for you and your family. This is a brief summary of the plans available to you.

Eligibility

You are eligible for benefits if you work at least 21 hours per week. Most of your benefits are effective on the first day of the month following your date of hire. You may enroll your eligible dependents, including your spouse and children.

Medical plan

You have a choice of three medical plan options. All pay 100% of the cost for preventive care. Take note of which expenses are covered before or after the deductible when evaluating your options.

- **Aetna Open Choice High Deductible Health Plan:** The Aetna Open Choice High Deductible Health Plan (HDHP) provides comprehensive medical coverage without a referral for services performed by any in-network or out-of-network provider. A high deductible health plan generally offers participants a lower premium cost, allowing them to save for current and future medical expenses. A detailed summary of the Aetna HDHP option is available. Employees enrolled in this plan will receive a contribution to their Health Savings Account (HSA) from ACLI.
- **Aetna Open Choice PPO Health Plan:** The Aetna Open Choice Health Plan offers referral free access to contracted providers as well as out-of-network benefits. When you need care, you can select any provider you want. When in-network providers are utilized, your out-of-pocket cost will be less. In most cases, when out-of-network providers are used, you must pay up front and file a claim with Aetna for reimbursement. A detailed summary of the Aetna PPO option is available.

- **Kaiser Permanente:** The Kaiser Signature HMO plan provides members with a convenient and easy method of accessing care and requires the use of a Primary Care Physician and referrals to local network specialists within Kaiser Medical Centers. Except for medical emergencies, there is no coverage for care received from providers outside of the Kaiser Medical Centers. With the plan, your out-of-pocket costs are relatively low and there is no deductible or claim form to file.

Dental plan

Our dental plan pays 100% of the cost for routine checkups and shares the cost with you for most dental procedures.

- **MetLife:** We offer a PDP (Preferred Dental Provider) dental plan through MetLife. While you have the option of choosing any provider, you will save money when you use in-network dentists. Use free preventive care to keep your mouth and gums healthy all year long.

Vision plan

Our **EyeMed** Vision Plan offers in-network and out-of-network benefits to help you pay for the cost of routine eye exams, glasses and contacts. It pays for one eye exam a year, and pays for a portion of the cost for eyeglasses and frames or contact lenses once a year.

Benefits Overview



Health Savings Account (HSA)

An HSA is a savings account that belongs to you that is paired with the Aetna High Deductible Health Plan (HDHP). It allows you to make tax-free contributions that you can use to pay for current and future medical expenses for you and your dependents. ACLI also contributes to your HSA: \$1,000 for individual coverage and \$2,000 for family coverage.

Flexible Spending Accounts (FSAs)

Health Care and Dependent Care FSAs allow you to contribute funds on a pretax basis to help pay medical, dental, vision and/or daycare expenses.

Life and Accidental Death & Dismemberment (AD&D) insurance

ACLI provides basic life and AD&D insurance at no cost to you equal to two times your annual salary, up to a maximum benefit of \$500,000.

Voluntary Life and Accidental Death & Dismemberment (AD&D) insurance

You may purchase life and AD&D insurance for yourself, up to a \$500,000 maximum, your spouse/domestic partner, and your dependents, up to \$50,000 coverage for spouse and \$2,000 per child.

Disability insurance

The company provides disability income benefits at **no cost** as follows:

- **Short-term disability:** Replaces 60% or 100% of pay, based on length of service. Up to 26 weeks maximum duration
- **Long-term disability:** 60% of your salary, up to a \$10,000 maximum monthly benefit

Employee Assistance Program (EAP)

The EAP offers 24/7 confidential counseling and assistance with personal, family, work-related and mental health issues for you and your immediate family at **no cost**.

401(k) Retirement Savings Plan

You are eligible to participate in the ACLI Income Plan as of the first day of the quarter following or coinciding with your hire date. You may make contributions from your pay on a pre-tax and/or after-tax Roth basis. The company provides a match and non-match contribution to all eligible employees. You are immediately vested in your contributions and earnings. You vest in the company contributions gradually (20% each year).

Additional benefits

- **Accident insurance** provides benefits to help cover the costs associated with unexpected bills due to covered accidents, regardless of any other insurance you have.
- **Hospital indemnity insurance** provides a fixed lump-sum payment that can help cover hospital expenses not covered by insurance, or to pay for expenses while you, your spouse and/or dependents are in the hospital.
- **Critical illness insurance** provides a lump-sum cash benefit if you are diagnosed with a covered illness.
- Adoption assistance
- Dependent care referral program
- Legal Resources Legal Plan
- Long-Term Care Insurance
- Transportation Subsidy
- Tuition Assistance
- And more!

More information

For more information, please contact the Benefits Office at 202-624-2364 or visit www.acli.com.

American Council of Life Insurers (ACLI) 2025 Benefits Guide: <https://secure.viewer.zmags.com/publication/4bf6aae9#/4bf6aae9/1>

