

Benefits Breakdown



Health Insurance Living Services Foundation (LSF) offers two health insurance plan options through Blue Cross Blue Shield and contributes 75% towards the employee-only premium. Both of these plans provide you the ability to enroll in a Health Savings Account (HSA).

Nice Healthcare If you enroll in a health insurance plan you get FREE access to unlimited primary care visits through video visits, chat visits, and home visits. LSF pays for this benefit for you.

Health Savings Accounts (HSA) If you enroll in a health insurance plan you are eligible to contribute pre-tax money to a Health Savings Account to pay for unreimbursed healthcare expenses. Annual IRS maximums apply.

Dental & Vision LSF offers dental coverage through Delta Dental and vision coverage through MetLife

Health & Dependent Care Flexible Spending Accounts You may elect to have money deducted pre-tax from your paycheck to pay for out-of-pocket healthcare or dependent daycare expenses, up to annual IRS maximums.

Life/AD&D Insurance LSF provides you with Basic Life/AD&D insurance policy at \$25,000.. You can purchase additional Life/AD&D for yourself, your spouse and your dependent children.

Short Term & Long Term Disability Protect your income if you are injured outside of work or diagnosed with an illness that makes you unable to work. Benefits begin after applicable waiting periods are met, pre-existing conditions may apply. LSF provides Long Term Disability Insurance to all full time employees working 30+ hours per week.

Legal Plan You are able to purchase a legal plan that offers convenient and affordable access to a highly qualified network of attorneys for everyday personal legal matters.

Supplemental Benefits MetLife offers Accident, Cancer, Hospital Indemnity, and Critical Illness insurance plans.

401(k) Retirement You are eligible to participate in the 401(k) plan after 2 months of employment, regardless of hours worked. LSF will match 50% of your contribution up to 5%.

Eligibility You are eligible for benefits if you are scheduled to work at least 30 hours per week (see above for 401(k) eligibility). Coverage is effective the first of the month following 60 days of employment. You must enroll within 30 days from the date you become eligible, otherwise you will default to no coverage.

For more details on any of the benefits, please contact the PROCare Benefits Department.