



## **INSURANCE SUMMARY FOR FIELD STAFF**

All charges come out weekly before taxes.

### **OPTION 1**

**Essential Health Care** – Available to Part Time and Full Time Employees

This plan is a limited indemnity plan that covers preventative care and offers a reimbursement for other medical expenses. This plan is not a fully insured medical plan. This plan also comes with Vision, Dental, STD and Life Insurance as an add on but you must elect the medical in order to select the other options.

This plan is a pay as you go insurance plan. Your premium will be withheld from your check on Friday and you will then be covered for the next upcoming week.

### **OPTION 2**

**United** - Available to Full time or Contract Employees only

United provides medical and hospitalization

If you United is chosen and the employee has time off between contracts, it is the employee's responsibility to pay the premium while off. The employee will need to submit a check to Alto weekly, no later than the first Monday of the time off. If time off exceeds one month or more, the insurance will be canceled.

You will need to complete separate applications for each plan.