

# PRO Unlimited



## CONTRACTOR BENEFITS SUMMARY

# HEALTH BENEFITS

## GROUP MEDICAL COVERAGE

PRO Unlimited offers three PPACA compliant medical plans from Cigna, providing you with access to quality and comprehensive health care coverage. With three plan designs, you can choose the coverage that best meets your needs. The advantages of the PRO Unlimited medical plans are:

- Meets individual mandate for healthcare reform
- No pre-existing conditions limitations
- PRO contributes a significant portion of the employee's premium
- No lifetime/annual maximum coverage limit
- Comprehensive Rx plan with low co-pays
- Mail order drug program
- Preventive care and routine immunizations
- Advanced radiological imaging
- Rehabilitative therapy
- Infertility services & family planning

## GROUP DMO DENTAL COVERAGE

- Nationwide network plan
- No coverage limitation
- Set service fee schedule
- Orthodontic coverage
- Routine cleaning every six months

## GROUP PPO DENTAL COVERAGE

- In and out of network coverage
- Full-time students covered to the age of 26
- Extensive listing of network providers

## GROUP VISION COVERAGE

- Quality vision care, nationwide
- \$10 co-pay for exam, lenses and frames
- Contact lenses
- Laser vision correction

## SHORT TERM DISABILITY

- Individual portable policy, at group rate
- Income replacement up to 60% of salary

## S.H.O.P. - HOSPITAL CASH PLAN

- Individual portable policy, at group rate
- Premiums are Section 125 qualified
- In/outpatient physician's benefit
- At home nursing
- Medical transportation
- Outpatient emergency coverage
- Dependent coverage available

## TERM LIFE INSURANCE

- Individual portable policy, at group rate
- Coverage for employee, spouse and children

## UNIVERSAL LIFE INSURANCE

- Individual portable policy, at group rate
- Cash value, grows on a tax-deferred basis
- Long-term care rider available

## ACCIDENT INSURANCE

- Individual portable policy, at group rate
- Premiums are Section 125 qualified
- Covers medical and living expenses

## CANCER/SPECIFIED DISEASE

- Individual portable policy, at group rate
- In/outpatient benefits
- Transportation and lodging allowance
- Premiums are Section 125 qualified

## CRITICAL ILLNESS

- Individual portable policy, at group rate
- In/outpatient benefits
- Transportation and lodging allowance

## SECTION 125 QUALIFIED BENEFIT PLANS

- Premiums are pre-taxed, saving on average 30% to 40% of the premium cost (based on location)

For more information, visit [www.HRconnection.com](http://www.HRconnection.com).  
Login Information - User Name: generalinformation/Password: Info1099

# SAVINGS PLANS

## 401(k) - RETIREMENT

This qualified, pre-tax 401(k) program allows for immediate enrollment with no waiting period for all PRO employees, regardless of status (auto-enrollment on 45th day of employment).

- Enroll, change or cease contributions at anytime
- Contribute up to 70% of your earnings, up to IRS annual mandate
- Catch-up benefit for employees over 50
- Comprehensive fund portfolio

## 529 PLAN - COLLEGE SAVINGS

Saving for college just got easier! PRO Unlimited offers a convenient college savings plan, from College America, with significant tax advantages.

- Beneficiary can go to school in any state
- Portable policy

# OTHER BENEFITS

## WELLCARD Rx DISCOUNTS AVAILABLE TODAY!

- Save 65% on prescriptions
- Save on a wide range of health services

## AUTO & HOME INSURANCE

- Discounted home and auto insurance offered through Liberty Mutual
- 24-hour roadside assistance
- Personalized 24-hour claims services

## EMPLOYEE DISCOUNT CLUBS

- Retail stores
- Travel (air, hotel and car rentals)
- Theme park admission

## DITECH AT WORK

- 1/8% off national rates
- \$750 off closing costs

## CREDIT UNION MEMBERSHIP

- No fee checking & online banking
- No fee VISA credit cards
- Financial planning services
- Auto and consumer loans
- Mortgages and home equity loans
- IRAs and money market accounts

## LEGAL SERVICES

- Unlimited legal advice on personal matters
- Document preparation
- Court representation
- Portable policy

## BUSINESS TRAVEL ASSISTANCE

- Pre-trip assistance
- Emergency personal services
- Emergency medical & evacuation services
- \$200,000 of accidental death & disability

## INTERNATIONAL MEDICAL COVERAGE

- U.S. domestic coverage stops at the border, so don't travel without international medical!
- Accident and sickness coverage
- Short-term or long-term coverage
- Coverage for extreme sports

## LIFELOCK

- Monitors any threats against your identity
- Includes a comprehensive, proprietary method for scanning for identity threats
- \$1 million total service guarantee
- Provides important safeguards for monitoring and helping you maintain your credit score

## VERIZON CELLULAR SERVICES

- Save up to 10% on service plans
- Save up to 25% on accessories

## ANYTIME FITNESS

- Free 7-day guest pass
- Save up to 10% on standard monthly fees
- Save 50% on standard enrollment

# PRO Unlimited

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