

- **HEALTH Insurance** is available for eligible employees and their families. A High Deductible plan is available. Our current provider is UMR and network is United Healthcare Choice Plus. Through UnitedHealthcare, UMR and HealthSCOPE Benefits creates and publishes the Machine-Readable Files on behalf of Educators Credit Union. To link to the Machine-Readable Files, please click on the URL provided: transparency-in-coverage.uhc.com
- **HEALTH SAVINGS Account (HSA)** is available to qualified employees enrolled in the High Deductible Health Plan (HDHP) with a monthly employer contribution to assist with future medical expenses.
- **DENTAL and VISION Insurance** is available for eligible employees and their families.
- **GROUP LIFE Insurance** is provided for employees and paid for by Educators. The beneficiary named by the employee will receive an insurance amount equal to 1.5 times the annual wage at the time of death to a maximum of \$50,000.
- **LONG-TERM DISABILITY INCOME Insurance** is provided at no cost in the event an employee is unable to work after a period of 90 days due to personal injury or illness. This plan does not apply to work-related injuries or illnesses. LTD will pay up to 60% of monthly earnings.
- **VOLUNTARY Insurance** is available for eligible employees. There are also a few different coverage options available including Life, Accident, Critical Illness and Short-Term Disability.