

# Personal benefits that go above and beyond expectations.

**The Personal Protection Plan is the perfect way to support employees** at an affordable price. By offering added value through additional protections and services, the Personal Protection Plan takes a benefits package to the next level. It offers benefits at one low monthly cost that cover the employee, their spouse and dependents. From millennials to seniors, the program is useful regardless of age.



## Benefits include:

- **Teladoc<sup>SM</sup> 24/7 Doctor Access:** Give your employees unlimited, 24/7/365 access to a national network of board-certified physicians via phone or app—at no additional cost. Doctors will use electronic medical records based on patient-provided information to diagnose, recommend treatment and write short-term prescriptions.
- **Global Emergency Assistance:** Even when they're away, your employees can have an extra layer of protection. When enrollees are traveling more than 100 miles away from home or are in another country, this feature provides services from Assist America that include medical consultation, emergency medical evaluation, medical repatriation, prescription assistance and more.
- **Legal Club of America Family Plan:** Free legal services that include unlimited phone and face-to-face consultations on new family legal matters, attorney review of legal documents, simple will preparation and more.
- **ID Theft Resolution Services:** If an enrollee's wallet or purse is lost or stolen, or they suspect their identity might be vulnerable, a program fraud specialist will offer guidance and place a fraud alert on their credit file. They'll also work to provide guidance throughout the resolution process, help to replace lost documents and provide access to a library of resources on identity protection.

The Personal Protection Plan is administered by the Alliance—a nonprofit corporation providing access to services and savings that can help make life easier. Benefit availability may vary by member state of residence. All benefits are available to the primary employee, spouse/partner and all legal dependents. Certain limitations, restrictions and exclusions may apply.

For those individuals who maintain a separate Health Savings Account (HSA) qualified health plan as defined under Federal Law, the Internal Revenue Service has not specifically ruled on the impact of stand-alone telemedicine programs on HSA eligibility. Accordingly, employees may wish to consult a tax or legal adviser before enrolling in this plan.