

# 2025 Benefits Overview

For Full Time Employees



## Medical (Blue Cross Blue Shield of TN)

- LabConnect offers a medical plan option through BCBS of TN for your health care benefits.
- **Plan Highlights** – 3 options available so you can select the plan which works best for you and your family:
  1. \$1,000 Deductible PPO Plan.
  2. \$2,500 Deductible PPO Plan.
  3. \$3,300 HDHP Health Plan.
- **TeladocHealth:** Talk to Doctors anytime you need them! [Bcbst.com/Teladoc](https://Bcbst.com/Teladoc)



## Dental (MetLife)

- LabConnect offers a dental plan through MetLife. MetLife was selected as the 2025 dental carrier with benefit enhancements.
- The base plan will have an annual maximum of \$1,500 and cover all preventive services.



## Vision (MetLife)

- LabConnect offers a vision plan through MetLife. MetLife was selected as the 2025 vision carrier with benefit enhancements.
- Frame allowance is \$130.
- Contact lenses allowance is \$130.



## Life Insurance (Symetra)

- **Employer Group Basic Life Insurance**
  - LabConnect provides full-time employees with life and accidental death and dismemberment insurance through.
  - Benefit amount of [1x] annual earnings up to \$150,000.
- **Voluntary Life:**
  - You can elect increments of \$10,000 up to a max of \$500,000. There is a guaranteed issue amount of \$200,000 if you are a new enrollee or if this is a special enrollment period.



## Disability Benefits (Symetra)

LabConnect provides full-time employees with short-term and long-term disability coverage.

- **Short-Term Disability (STD):**
  - The plan covers up to 60% of weekly wage to a maximum of \$2,500 per week. Benefits are payable on the 15th day of disability for a covered accident or illness.
- **Long-Term Disability (LTD):**
  - The plan covers 60% of monthly wage up to a maximum of \$10,000 per month after 180 day elimination period.



**Remember:** The only time you may make changes to your benefits and add/remove dependents, without a qualifying life event, is during open enrollment.

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## Voluntary Benefits (Symetra)

- **Critical Illness:**

- \$10,000, 20,000 and \$30,000 coverage options.

- Accident Insurance: \$5,000 per person, per day.

- **Hospital Indemnity:** \$2,000 first day and then \$200 per day.



## Retirement Plan ( Fidelity Net Benefits)

LabConnect offers a retirement savings plan through Fidelity Net benefits to help you save and invest in your future.

- **Employer Matching Contributions:**

LabConnect makes matching contributions of 100% on the first 3% of compensation deferred, and 50% on the next 2%.

All contributions are 100% vested immediately.

Automatic Enrollment within 30 days of hire date, at 5% Pre-Tax.



## Employee Assistance Program (Symetra)

- The Employee Assistance Program provides confidential counseling, consultations, community referrals, multimedia resources and online access to hundreds of articles, self-assessments, podcasts, calculators and more. Services are available 24 hours a day, seven days a week, and are provided at no additional cost to you and your dependents, as defined by your benefits.

You and the members of your household are eligible for up to 3 visits per issue, per individual per year.