



Gig Worker Solutions Benefit Guide

Plan Year: 2023

Table of Contents

Disclaimer	Page 2
Qualifying Life Events	Page 3
Welcome to Your Benefits	Page 4
Important Points	Page 5
Champion Health Plan.....	Page 7
MetLife Dental	Page 8
MetLife Vision	Page 9
Reliance Standard Accident	Page 11
Reliance Standard Hospital Indemnity	Page 13
Reliance Standard Critical Illness	Page 14
MetLife Voluntary Term Life	Page 15
Reliance Standard Short-Term Disability	Page 16
Reliance Standard Long-Term Disability	Page 17
MetLife + AURA ID Theft	Page 18
MetLife Legal Insurance.....	Page 19
Contact Information.....	Page 20
Notes.....	Page 21

Disclaimer

This guide is a brief summary of benefits offered to your group and does not constitute a policy.

Your employer may amend the benefits program at any time. Your Summary Plan Description (SPD) will contain the actual detailed provisions of your benefits. The SPD will be available at mymarkiii.com

If there are any discrepancies between the information in this guide and the SPD, the language in the SPD will always prevail.

Qualifying Life Events

Open Enrollment selections are generally locked for the plan year, but certain exceptions called Qualifying Life Events (QLEs) can grant you a special enrollment period in which to make midyear changes. You are permitted to change benefit elections if you have a “change in status” and you make an election change that is consistent with the “change in status.”

Examples of QLEs

The following events will open a special **30-day** enrollment period from the date of the event, allowing you to make changes to your coverage.



marriage



divorce



**childbirth/
adoption**



**death of a
family
member**



**loss of
parental
coverage**



**spouse gains
or loses
coverage**



Welcome to Your Benefits!

B3 Solutions is here to help guide you through the benefits offered by Gig Worker Solutions. If you have any questions regarding your benefits, please feel free to contact our call center at:

B3 Solutions Call Center
Phone: 1.833.540.5104

Before we review benefits offered, let's look at the difference in pre-tax vs post-tax benefits.

Pre-Tax Benefit Information

A “**pre-tax basis**” means that the money you pay towards the cost of coverage comes out of your salary before you pay any taxes on it. By choosing this option, you reduce your taxable income, therefore reducing the taxes you owe. If you choose this option, you cannot drop coverage until the next annual enrollment period or unless you have a qualifying life event (i.e. birth of a child, divorce, separation, reduction in hours, etc.). If your premiums are deducted on a pre-tax basis, any benefits received under the plan could be treated as taxable income.

- ✓ MetLife Dental
- ✓ MetLife Vision
- ✓ Champ Plan Health Manager Program
- ✓ Reliance Standard Accident
- ✓ Reliance Standard Hospital Indemnity

Post-Tax Benefit Information

A “**post-tax basis**” means that the money you pay towards the cost of coverage comes out of your salary after you pay taxes. Although you do not get any savings from taxes, you have the flexibility of dropping your coverage at any time. Please contact your Group Contact for information on cancelling post-tax benefits.

- ✓ MetLife Basic Life & ADD
- ✓ MetLife Voluntary Life & ADD
- ✓ Reliance Standard Short-Term Disability
- ✓ Reliance Standard Long-Term Disability
- ✓ Reliance Standard Critical Illness
- ✓ 401 K Retirement
- ✓ MetLife Legal Insurance
- ✓ MetLife & AURA ID Theft



Important Points

Initial Enrollment

Gig Worker Solutions offers a variety of benefits for you and your family. This is the time to review the benefits closely and decide on the benefits you would like to enroll in for the current plan year.

Only at this time are benefits **GUARANTEED ISSUE!**

Keep in mind this is the only time you can elect benefits outside of Open Enrollment. You cannot purchase benefits mid-year unless you have a qualifying event.

Making Changes Mid-Year

The benefit choices you make during your initial enrollment will remain in effect for the entire plan year unless you experience a qualifying life event. Examples of qualifying events include, but are not limited to, the following:

- Change in marital status
- Change in the number of dependents
- Change of dependent eligibility
- Change of employment status
- Entitlement to Medicare or Medicaid

Not all qualified changes in status events will allow the same election change for each benefit offered.

It is your responsibility to make any benefit changes within 30 days of a qualifying life event by contacting B3's call center at 1.833.540.5104. You will need to provide documentation of the event, such as a marriage license or a birth certificate.

If you do not complete the changes within 30 days, you must wait until the next Annual Open Enrollment. Please contact B3 Solutions for assistance.

Who is Eligible?

Members who are working at least 30 hours per week are eligible to enroll into Gig Worker Solutions' benefit program.

New Members - Benefits will begin first of the month following a 45-day waiting period. Please enroll or decline the benefits within your first 30 days of membership.

Eligible dependents include:

- Your legal spouse
- Your natural- born, adopted, foster, or stepchild through the end of the month in which the child turns 26

Please call 1.833.540.5104

(Monday – Friday 8:00AM - 5:00 PM EST) if you have any questions.





Healthy Living

Core Benefit options to keep you and your family healthy.



Champion Health Plan



INTRODUCING THE CHAMP PLAN

The **CHAMP Plan** is a ZERO NET COST self-funded, personalized, clinical preventive healthcare program that has been designed to complement an organization's primary healthcare insurance in such a way that it makes the organization's healthcare coverage highly cost-effective and beneficial in terms of employee retention and satisfaction rates.

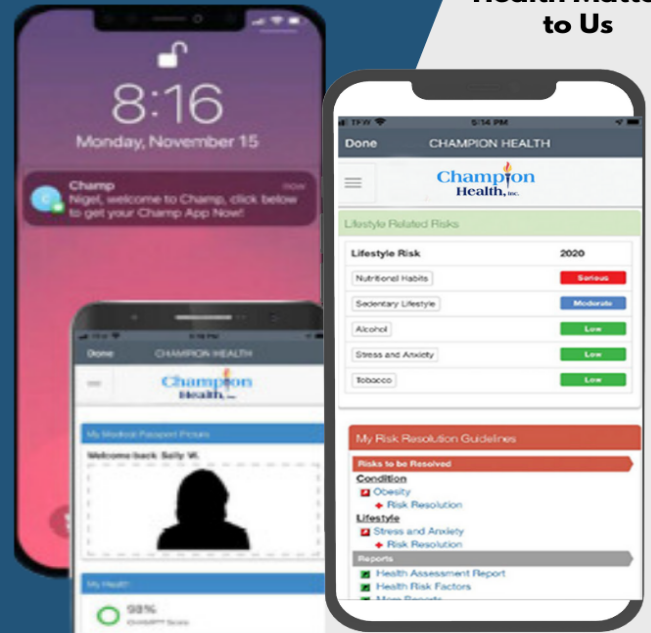
How It Works

Once a month, enrolled employees will receive a health questionnaire through the CHAMP Personal Health Manager App directing them to complete a health module or utilize the following tools and services:

- Telemedicine & Mental Health
- Prescriptions
- Doctor / Urgent Care Visits
- Added value health services
- CHAMP Plan benefits
- Direct Primary Care

Engage Educate Monitor Manage

Health Matters
to Us



Employee Benefits

Employee Net Pay Increase

Monthly net pay increased by \$100 - \$400 on average

Unlimited Primary Care Visits

No copays or cost for enrolled participants

Unlimited Urgent Care Visits

No copays or cost for enrolled participants

Unlimited Telemedicine Appointments

No copays or cost for enrolled employees plus family

Unlimited Prescriptions

No copays or cost for enrolled employees plus family

Covered by
Gigi Worker
Solutions



Dental



Your teeth and gums deserve the best care! Gig Worker Solutions offers two dental plans through MetLife. Within the PDP plan, you may visit any provider that you choose; however, you will find the best savings in an "In-Network" provider.

Preventive Cleanings are covered 100% on all plans!

Dental Plan Services	High		Low	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	\$50 \$150		\$50 \$150	
Annual Maximum	\$2,000		\$750	
Preventative <ul style="list-style-type: none">Oral Examinations (2 per year)Cleanings (2 per year)X-raysFluoride TreatmentSealants	100% Covered (Deductible does not apply)	100% Covered (Deductible does not apply)	100% Covered (Deductible does not apply)	100% Covered (Deductible does not apply)
Basic Services <ul style="list-style-type: none">FillingsSimple Extractions	Plan Pays 80% after deductible	Plan Pays 80% after deductible	Plan Pays 70% after deductible	Plan Pays 70% after deductible
Major Services <ul style="list-style-type: none">PeriodonticsEndodonticsCrownsDenturesOral Surgery	Plan Pays 50% after deductible	Plan Pays 50% after deductible	Plan Pays 40% after deductible	Plan Pays 40% after deductible
Orthodontics	Child Only through age 18 - Plan pays 50% of covered orthodontia services, up to \$1,000 lifetime maximum		Not included	

Member Monthly Cost*	High – Region 1	High – Region 2	High – Region 3	High – Region 4	High – Region 5
Member Only	\$28.62	\$33.28	\$38.93	\$45.41	\$56.02
Member + Spouse	\$57.01	\$66.33	\$77.59	\$90.50	\$111.64
Member + Child(ren)	\$65.45	\$75.00	\$87.70	\$100.70	\$123.23
Member + Family	\$100.68	\$115.76	\$135.39	\$156.04	\$191.31
Member Monthly Cost*	Low – Region 1	Low – Region 2	Low – Region 3	Low – Region 4	Low – Region 5
Member Only	\$19.03	\$20.76	\$22.95	\$26.06	\$28.31
Member + Spouse	\$37.90	\$41.32	\$45.68	\$51.89	\$56.36
Member + Child(ren)	\$43.33	\$47.15	\$52.17	\$59.12	\$64.23
Member + Family	\$66.72	\$72.61	\$80.33	\$91.08	\$98.93

* Your monthly cost depends on the region that your zip code falls under. To get more information on cost, please log into [Login](#) | [BenSelect](#).

Find a Dentist:

- Go to <https://www.metlife.com/insurance/dental-insurance/>
- Scroll down the homepage, click **Find a Dentist**
- Coverage type: **PDP Plus**
- Zip code
- Search by provider name or specialty

This is a summary of benefits only. A complete description of benefits limitations exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the policy. If there is any discrepancy between this document and the policy documents the policy documents will govern.



Vision



The Gig Worker Solutions vision plan is offered through Superior Vision by MetLife. With this benefit, you will receive an eye exam for a **\$10 copayment** once a year. This plan will give you an “allowance” of \$130 to put toward designer frames and \$130 to put toward elective contact lenses. This is a one-time use benefit. Members are encouraged to use their full allowance at the time of initial service. Unused balances are not available for future visits during the same plan year.

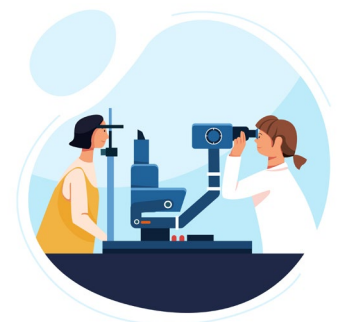
Stay In-Network for the greatest savings!

Vision Benefits	MetLife Superior Vision (In-Network)
Frequency: Exam	Once every 12 months
Frequency: Lenses/Contacts	Once every 12 months
Frequency: Frames	Once every 24 months
Copayment: Exam	\$10 Copayment
Lenses	\$25 copay includes: single vision, bifocal, trifocal, lenticular, child polycarbonate
Frames	\$130 allowance and 20% off balance
Contacts	Elective: \$130 allowance, Medically Necessary: \$0 copay
Contacts Fit & Follow-Up	Standard: \$25 copay Specialty: \$25 copay, \$50 allowance

Vision Benefits	MetLife Superior Vision (Out-Of-Network “up-to” reimbursement)
Exam	\$45
Single Vision Lenses	\$30
Bifocal Lenses	\$50
Trifocal Lenses	\$65
Lenticular Lenses	\$100
Frames	\$70
Contacts	\$105
Medically Necessary Contacts	\$210

MetLife Vision Rates

Monthly Cost	
Member Only	\$6.21
Member + Spouse	\$12.43
Member + Child(ren)	\$14.73
Member + Family	\$22.53



This is a summary of benefits only. A complete description of benefits limitations exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the policy. If there is any discrepancy between this document and the policy documents the policy documents will govern.



Stay Well

Voluntary Benefit options that enhance you and your family's well being.



Accident Plan



Reliance Standard is pleased to offer you financial protection through their Group Accident Insurance as part of their robust portfolio of voluntary products. Accident Insurance provides features that could be valuable to you and your family, including:

- ✓ Portability through Continued Insurance with Premium Payment which gives you the ability to keep your existing coverage when your membership status with the Gig Worker Solutions changes.
- ✓ No coordination with other insurance benefits;
- ✓ You are paid a lump-sum benefit that you can use as you feel necessary;
- ✓ You and your family will have access to discounts and services that will provide you actionable tools and resources to help you navigate life's twists and turns.
- ✓ Payments are made directly to covered Members to spend as they choose.

How Much Does It Cost?

Monthly Cost	Accident Rates
Member Only	\$15.91
Member + Spouse	\$24.04
Member + Child(ren)	\$30.52
Member + Family	\$39.38

What's Covered?

Accident Insurance provides a benefit payment after a covered accident that results in the specific injuries and treatments listed in your policy. Some of the most common treatments and conditions Reliance Standard pays benefits for include:

- ER Treatment
- X-rays
- Physical Therapy
- Stitches
- Follow-Up Doctor Treatment(s)
- **In addition, this plan pays an annual wellness benefit of \$50 per person covered.**

Sample Payment Amounts

If one of these events happens to you, and your claim is approved, you'd receive a benefit payment in the amount listed below. Use it however you'd like:

Accident Related Treatment	Benefit
Initial Physician's Office Visit	\$400
X-ray	\$250
Physical therapy (up to 6 per accident)	\$15
Stitches (for lacerations up to 2")	\$30
Follow-up physician's visit	\$400
Hospital admission ICU admission	\$600 \$1,000
Hospital confinement (per day, up to 15 days per accident)	\$240

This is a summary of benefits only. A complete description of benefits limitations exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the policy. If there is any discrepancy between this document and the policy documents the policy documents will govern.



Accident Plan

**RELIANCE
STANDARD**
LIFE INSURANCE COMPANY

Benefits	Amount
Ambulance	\$60 Ground, \$300 Air
Blood, Plasma and Platelets	\$60
Burns	To \$600 for 2nd degree burns; To \$4,800 for 3rd degree burns; Skin Graft - 25% of benefit payable for Burns
Chiropractic Services (per Visit)	\$25 per session, 6 sessions maximum
Coma	\$6,050
Concussion	\$120
Dental Injury	\$90 for Crown; \$30 for Extraction
Diagnostic Exams	\$100 per CT/MRI scan
Dislocation	To \$2,400 for Non-surgical; To \$4,800 for Surgical; Partial - 25% of full dislocation; Multiple - 150% of highest dislocation benefit
Emergency Treatment	\$45
Epidural Anesthesia Injection (per Injection)	\$100, 2 maximum
Eye Injury	\$150 for removal of foreign object, \$300 for surgical repair
Fractures	To \$4,225 for Non-surgical; To \$8,450 for Surgical repair; Chip fracture: 25% of non-surgical benefit; Multiple fractures: 150% of highest sustained fracture
Initial Hospital Admission	\$600
Initial Intensive Care Unit (ICU) Hospital Admission	\$1,000
Hospital Confinement (per Day)	\$200, 365 days maximum
Intensive Care Unit (ICU) Confinement (per Day)	\$240, 30 days maximum
Lacerations	To \$240
Lodging (per Day)	\$60 per day up to 30 days if more than 100 miles from residence
Medical Appliances	\$60
Organized Youth Sports Benefit	25% of the benefit amount
Paralysis	\$6,000 quadriplegia; \$3,000 paraplegia/hemiplegia
Physical Therapy (per Session)	\$15, 6 sessions maximum
Physician Visit	\$400 Initial, \$400 Follow-up
Prosthesis	\$300 for one, \$600 for two or more
Rehabilitation Facility Confinement (per Day)	\$50, 30 days maximum
Surgery	\$150 for Exploratory; \$450 for Knee Cartilage; \$1,500 for Abdominal or Thoracic; \$750 for Ruptured Disc; to \$900 Tendon, Ligament, or Rotator cuff
Transportation	\$180, if more than 100 miles from residence
X-Rays	\$250
Accidental Death Benefits	Amount
Employee AD&D	\$30,000
Spouse AD&D	\$6,000
Child AD&D	\$3,000
Common Carrier	100%
Accidental Dismemberment Benefits	% of AD Benefit Amount
Single Loss	50%
Multiple Loss (Catastrophic)	100%
Thumb / Finger / Toe	1%
2+ Thumb / Finger / Toe	3%
Speech	100%
Wellness (Health Screening) Benefit	Amount
Wellness (Health Screening)	\$50

This is a summary of benefits only. A complete description of benefits limitations exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the policy. If there is any discrepancy between this document and the policy documents the policy documents will govern.



Hospital Indemnity Plan

RELIANCE
STANDARD
LIFE INSURANCE COMPANY

Reliance Standard is pleased to offer you an opportunity to provide you with financial protection through their group Hospital Indemnity Insurance as part of their voluntary products portfolio. Hospital Indemnity Insurance provides features that could be valuable to you, including:

- ✓ Benefits available due to hospitalization and associated treatment;
- ✓ Portability through Continued Insurance with Premium Payment which gives you the ability to keep your existing coverage when your membership status with the association changes;
- ✓ No coordination with other insurance benefits;
- ✓ You are paid a lump-sum benefit that you can use as you feel necessary.
- ✓ You and your family will have access to discounts or services that will provide you actionable tools and resources to help you navigate life's twists and turns.

How Much Does Hospital Indemnity Insurance Cost?

This table shows your rates for Hospital Indemnity Insurance.

Monthly Cost	Hospital Indemnity Rates
Member Only	\$19.28
Member + Spouse	\$36.86
Member + Child(ren)	\$27.74
Member + Family	\$44.75

How Does It Work?

With Hospital Indemnity Insurance, you'll receive a fixed daily benefit if you have a covered stay in a hospital or intensive care unit that occurs on or after your coverage effective date. Benefit amounts are listed below, and depend on the type of facility and number of days of confinement. Any combination of facility confinement and admission benefits payable includes a limit, please see your certificate for further information. And for a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

When Your Stay Begins

When you are admitted to a covered medical facility for at least 23 hours, you become eligible for an admission benefit for the first day of confinement. This benefit is payable once per confinement, up to a maximum of 1 admission(s) per calendar year:

Type of Admission	Benefit Amount
Hospital Admission (one per calendar year)	\$1,500

As Your Stay Continues

Beginning on Day 2 of your confinement, for each day that you have a stay in a covered facility, you'll be eligible for a fixed daily benefit payment. The benefit amount and maximum number of days per confinement varies by facility:

Type of Facility	Daily Benefit
Hospital (180 days max per year)	\$150
Nursery Admission Confinement Amount (10 days max per year)	\$100

This is a summary of benefits only. A complete description of benefits limitations exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the policy. If there is any discrepancy between this document and the policy documents the policy documents will govern.



Critical Illness Plan



Reliance Standard is pleased to offer you an opportunity to provide you with financial protection through their Group Critical Illness Insurance as part of their robust portfolio of voluntary products. Critical Illness Insurance provides features that could be valuable to you, including:

- ✓ Lifetime Maximum benefit – 1000% of insurance amount
- ✓ Subsequent Occurrence – 100% of benefit amount if diagnosed 3 months or later from first occurrence
- ✓ Recurrence – 50% of benefit amount if diagnosed 6 months or later from first occurrence
- ✓ **Wellness Benefit - \$100 per calendar year**

How Much Coverage Is Available?

You have the option to enroll in coverage in the amount(s) below.

Coverage Amount	
Member Only	\$5,000 - \$30,000 in \$5,000 increments
Spouse	\$5,000 - \$15,000 in \$5,000 increments
Child(ren)	25% of Member Benefit

Sample Benefit Amounts

If one of these events happens on or after your coverage effective date, and your claim is approved, benefits are payable at 100% of the Critical Illness benefit amount shown above unless otherwise stated. Use your benefit payment however you'd like:

Covered Condition	% of Benefit
Heart Attack	100%
Coma	100%
Stroke	100%
Kidney Failure	100%
Coronary Disease	25%

How Much Does Critical Illness Insurance Cost?

The table below shows how much you'll pay monthly for Critical Illness Insurance per \$1,000 of benefit. Rates are dependent on your age and amount of coverage selected.

Issue Age	Monthly Rates	Issue Age	Monthly Rates	Dependent Children
Under 30	\$0.49	60 – 64	\$5.59	Monthly Rate per \$1,000 \$1.47
30 – 34	\$0.82	65 – 69	\$8.12	
35 – 39	\$0.98	70 – 74	\$12.52	
40 – 44	\$1.33	75 – 79	\$20.26	
45 – 49	\$2.02	80 – 84	\$26.07	
50 – 54	\$2.86	85+	\$40.02	
55 – 59	\$3.94			

This is a summary of benefits only. A complete description of benefits limitations exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the policy. If there is any discrepancy between this document and the policy documents the policy documents will govern.



Life and AD&D Plan



You're committed to caring for your loved ones for a lifetime. If the future doesn't go the way you planned, Gig Worker Solutions' Term Life and AD&D insurance can help. After a death, it provides a benefit payment that can be used for funeral expenses, co-signed loan debt, future education, or whatever your beneficiaries would like. This document includes expanded information about Group Term Life Insurance, such as how much it will cost, details about what's covered and what's excluded, and more. As you explore, keep in mind:

- ✓ No medical questions or tests are required for basic coverage
- ✓ Accidental Death & Dismemberment coverage is also Included
- ✓ Keep your coverage even if you leave your employer

It's difficult to think about loss, but important to be prepared for the unexpected. The Group Term Life Insurance available through your employer is a cost-effective way to stay covered in the coming year.

As a member of Gig Worker Solutions, you are covered for \$10,000 of life and AD&D coverage for the duration of your membership.

Add Supplemental Coverage Based On Your Needs

You have the opportunity to elect voluntary coverage in addition to the Gig Worker paid coverage when you enroll. You'll have the opportunity to choose up to the following amount(s):

Member: \$10,000 to a maximum of \$500,000 in \$10,000 increments. **Guaranteed Issue - \$50,000.**

Spouse: \$5,000 to a maximum of \$100,000 in \$5,000 increments, not to exceed 50% of the Member's Supplemental Life insurance amount. **Guaranteed Issue - \$25,000.**

Child(ren): This benefit is a flat \$10,000 guaranteed issued for dependent child(ren) 12 months and up.

No Age Reductions

Supplemental Life	Monthly Cost Per \$1,000 of Coverage
Under 30	\$0.064
30 - 34	\$0.080
35 - 39	\$0.090
40 - 44	\$0.125
45 - 49	\$0.196
50 - 54	\$0.318
55 - 59	\$0.487
60 - 64	\$0.764
65 - 69	\$1.299
70+	\$2.424
Supplemental AD&D	\$0.035
Child Rate	\$0.200
Child AD&D	\$0.048

*spouse rates are based on member age

This is a summary of benefits only. A complete description of benefits limitations exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents the policy documents will govern. To keep coverage in force premiums are payable up to the date of coverage termination.



Short-Term Disability Plan



Life doesn't stop when you're unable to work. If a maternity leave, planned surgery, or unexpected illness or injury affect your income, Short Term Disability Income Insurance can help. This document includes cost and coverage information about Short Term Disability Income Insurance. As you explore, keep in mind:

- ✓ Payroll deduction means you don't have to worry about another bill
- ✓ Group pricing makes coverage more cost-effective
- ✓ One dedicated claim analyst guides you throughout your leave

More than half (60%) of US households have less than \$6,275 in liquid cash. That's what it would take for a family of four to replace income at the poverty level for three months. Help keep a portion of your income protected with the Short Term Disability Income Insurance that's available to you through Gig Worker Solutions.

Choose Coverage To Fit Your Needs

Gig Worker Solutions is giving you the option to enroll in Short Term Disability Income Insurance, which means that if a disabling illness or injury prevents you from working, you'll still be able to replace a portion of your income. When you become disabled, you must complete a waiting period before benefits are payable. (Elimination Period). When they begin, here's how much you'll receive:

Coverage Amount

- 60% of your weekly earnings (\$25 minimum weekly benefit/\$500 maximum weekly benefit)

Elimination Period

- The benefit elimination period for a disability caused by an accidental injury is 7 days
- The benefit elimination period for a disability caused by a sickness is 7 days

Benefit Duration

- Short-Term Disability Income Insurance is intended to replace income for a disability that lasts just a few weeks. The maximum amount of time that you're able to receive Short-Term Disability benefit payments is 12 weeks.

Limitation

- Pre-Existing Condition Limitation: 6/12
- Offsets: Your benefit may be reduced by other income sources such as, but not limited to, Social Security or State Disability Plan.

How Much Does It Cost?

Premiums are deducted on a post-tax basis. Members can elect up to 60% of their basic weekly earnings. ("basic weekly earnings" are the weekly salaries or wages you earn, not including commissions, bonuses, overtime pay, any other extra compensation, or income received from sources other than your employment).

Age	Monthly Rate Per \$10 of Weekly Benefit
Under 25	\$0.61
25 – 29	\$0.70
30 – 34	\$0.70
35 – 39	\$0.56
40 – 44	\$0.52
45 – 49	\$0.60
50 – 54	\$0.77
55 – 59	\$0.91
60 – 64	\$1.02
65 – 69	\$1.27
70+	\$1.65

This is a summary of benefits only. A complete description of benefits limitations exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents the policy documents will govern. To keep coverage in force premiums are payable up to the date of coverage termination.



Long-Term Disability Plan



Disability income protection insurance provides a benefit for long term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum of benefit duration. As you explore, keep in mind:

- ✓ Payroll deduction means you don't have to worry about another bill
- ✓ Group pricing makes coverage more cost-effective
- ✓ One dedicated claim analyst guides you throughout your leave

More than half (60%) of US households have less than \$6,275 in liquid cash. That's what it would take for a family of four to replace income at the poverty level for three months. Help keep a portion of your income protected with the Short Term Disability Income Insurance that's available to you through your employer.

Choose Coverage To Fit Your Needs

Gig Worker Solutions is giving you the option to enroll in Long Term Disability Income Insurance, which means that if a disabling illness or injury prevents you from working, you'll still be able to replace a portion of your income. When you become disabled, you must complete a waiting period before benefits are payable. (Elimination Period). When they begin, here's how much you'll receive:

Coverage Amount

- 60% of your monthly earnings (\$3,000 maximum monthly benefit)

Waiting Period

- The benefit elimination period for a disability caused by an accidental injury is 90 days
- The benefit elimination period for a disability caused by a sickness is 90 days

Benefit Duration

- Long-Term Disability Income Insurance is intended to replace income for a disability that lasts more than a few weeks. The maximum amount of time that you're able to receive Long-Term Disability for is the lesser of 5 years or up to age 65.

How Much Does It Cost?

Your premiums are deducted on a post-tax basis. Use the chart below to find your monthly cost, based on the amount of coverage you'd like to elect. You can elect up to 60% of your basic weekly earnings. (Your "basic weekly earnings" are the weekly salary or wage you receive from your employer, not including commissions, bonuses, overtime pay, any other extra compensation, or income received from sources other than your Employer).

Age Bracket	Monthly Rate Per \$100 of Covered Payroll
18 – 24	\$0.08
25 – 29	\$0.13
30 – 34	\$0.23
35 – 39	\$0.38
40 – 44	\$0.65
45 – 49	\$0.85
50 – 54	\$1.19
55 – 59	\$1.54
60 – 64	\$1.19
65 – 69	\$0.80
70+	\$0.59

This is a summary of benefits only. A complete description of benefits limitations exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents the policy documents will govern. To keep coverage in force premiums are payable up to the date of coverage termination.



Identity Theft Protection



Offer members comprehensive protection with
MetLife Identity and Fraud Protection Powered by Aura



Identity Theft Protection

Aura monitors your personal information and alerts you if any threats are detected.



Financial Fraud Protection

Aura monitors your credit, financial accounts, and property titles and alerts you to any suspicious activity.



Privacy and Device Security

Get intelligent safety tools— like VPN, antivirus, password manager, and more – to protect your online privacy.



Family Safety

Aura makes it easy to protect your loved ones with integrated parental controls, elder fraud prevention tools, and more.



24/7/365 Customer Support

Aura's 100% US-based Customer Support team is available 24/7/365.



White Glove Fraud Resolution

Aura's White Glove Resolution Specialists guide fraud victims through every step of the remediation process.



\$5M Insurance Policy[^]

Each enrolled adult is backed by a generous \$5M insurance policy[^] to cover eligible losses and expenses.



Features at your fingertips

With Aura's top rated, feature-rich, easy to use mobile app, members enjoy a consistent experience across devices.

- ✓ Members can add unlimited minors and up to 10 adults to their Family plan
- ✓ Additional adults can include anyone the member chooses, regardless of their relationship, age, address, or financial dependency
- ✓ Easy to add adults with only their name and email address - the member does not need to obtain SSN or other sensitive PII, or activate protection on their behalf
- ✓ Each adult gets their own private, full-feature Aura account and insurance policy[^]
- ✓ Family safety tools to help protect vulnerable loved ones online
 - 3-Bureau Child Credit Freeze Wizard
 - Shared Password Vault
 - Parental Controls
 - Child Cyberbullying Protection
 - Caregiver Alert Sharing²
 - And more

**Covered by
Gig Worker
Solutions**

This is a summary of benefits only. A complete description of benefits limitations exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the policy. If there is any discrepancy between this document and the policy documents the policy documents will govern.



Legal Insurance



The legal plan provides full coverage of attorney fees for common personal legal matters with no additional out-of-pocket costs to employees. Services in **bold** are available to parents through Plus Parents.

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Financial Education Programs² 	<ul style="list-style-type: none"> LifeStages Identity Restoration Service³ Negotiations with Creditors Personal Bankruptcy 	<ul style="list-style-type: none"> Promissory Notes Tax Audit Representation Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> Boundary & Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Mortgages Property Tax Assessments Refinancing & Home Equity Loan Sale or Purchase of Home 	<ul style="list-style-type: none"> Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills 	<ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship 	<ul style="list-style-type: none"> Immigration Assistance Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Issues 	<ul style="list-style-type: none"> Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for Issues Related to Your Parents: <ul style="list-style-type: none"> Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills
Traffic & Other Matters	<ul style="list-style-type: none"> Defense of Traffic Tickets⁴ Driving Privileges Restoration 	<ul style="list-style-type: none"> Habeas Corpus License Suspension Due to DUI 	<ul style="list-style-type: none"> Repossession
Rate Price per month per employee	Plus Parents Composite: \$21.75 per month <i>Covers spouse, dependents, employee's and spouse's parents</i>		

Additional features:	Telephone advice, office consultations, demand letters and document review on an unlimited number of personal legal matters.
	For non-covered matters that are not otherwise excluded, employees get four additional hours of network attorney time and services per plan year. ⁶
	Reduced fees for personal injury, probate, and estate administration matters, provided by network attorneys.
	Access to a digital estate planning solution for wills, living wills, power of attorney and living trusts.
As a part of our standard plan, we also offer:	A three-year rate guarantee .
	Reporting: Usage reports, analysis, and evaluation of the reports.
	Portability: Offers additional ease of use and flexibility for employees.
	Over 1,700 self-help documents⁷ are available to members and potential members on our website.

This is a summary of benefits only. A complete description of benefits limitations exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the policy. If there is any discrepancy between this document and the policy documents the policy documents will govern.

Contact Information

B3 Solutions

Call Center: 1.833.540.5104

Email: stephanie@b3enrollment.com

Gig Worker Solutions

www.gigworkersolutions.com

MetLife

Phone: 1.800.638.5433

[Learn About Benefits | MetLife](#)

Reliance Standard

Phone: 1.800-351-7500

[Individual Solution Landing Page \(reliancematrix.com\)](#)



[illegible]



View additional benefit information at:
www.gigworkersolutions.com



GigWorker
SOLUTIONS

powered by  **B3**