ONONDAGA EMPLOYEE LEASING

EMPLOYEE BENEFIT OPTIONS

MEDICAL BENEFITS: *BLUE CROSS/BLUE SHIELD – EPO (Exclusive Provider Organization). Various EPO Plan selections.

*BLUE CROSS/BLUE SHIELD HEALTH SAVINGS ACCOUNT (HSA)

*MVP HEALTH PLAN (EPO plans)

*MVP HEALTH SAVINGS ACCOUNT (HSA)

* **All plans include group term life and AD & D Insurance**.

FLEX 125 PROGRAM: This tax savings program saves you tax dollars throughout the year. You are taxed on earnings **after** medical premiums, health care expenses, and child care expenses are deducted from your gross earnings.

DENTAL BENEFITS: Guardian Dental

401K RETIREMENT PLAN OPTIONS: Administered through **JOHN HANCOCK LIFE INS. CO. OF N Y**. An 800 number and internet access @ www.jhnypensions.com to make investment selections 24 hrs. **(or keep your existing 401(k) Plan**)

DISABILITY INSURANCE: Long-Term & Short-Term Disability Income Protection

SUPPLEMENTAL INSURANCE: **Guaranteed issue** life insurance for you & your family.

Cancer Protection	Short- Term Disability
Accident Protection	Hospital Indemnity

VISION PLAN **Eye Med**
State-wide locations
Family discounts & ID Cards

CREDIT UNION: **AmeriCu Credit Union**

Free Checking	Savings Accounts
Vacation Club	Holiday Club

INVESTMENT PROGRAMS:

Financial Counseling	Retirement Planning
Estate Planning	Investment Planning
NY College Savings Program	Long-Term Care

For more information call your representative today at (315) 463-7838 * (800) 443-6357
www.oelspeo.com