



## UPDATES ON YOUR SUPPLEMENTARY HEALTH BENEFITS

Capital Vacations knows that employees value the opportunity to customize their insurance coverage to best fit their individual needs. We are pleased to offer all full-time VRIA employees the ability to add on any of the following programs.

**All selections for Life and Disability coverages will be retroactive to an effective date of May 1, 2022.**

### **Basic Life/AD&D – Employer Paid, no cost to you!**

You will automatically be enrolled in Employer Paid Basic Life/AD&D coverage with Lincoln Financial at the same covered amount you had with MetLife on April 30, 2022.

### **Voluntary Life/AD&D**

Lincoln Financial has agreed to grandfather each employee and their family the same coverage amount in place with MetLife on April 30, 2022, with no medical questions asked.

While the coverage amount will be honored, the costs differ from what was previously offered through MetLife. Therefore, you will have the option of keeping the same Employee, Spouse, and Child(ren) covered amount you had prior, reducing your coverage amount, or declining Voluntary Life/AD&D entirely.

### **Voluntary Short-Term Disability Coverage – Employee Paid**

You can elect Short-Term Disability coverage with Lincoln Financial for income replacement for up to 13 weeks due to a non-work-related illness or injury. See attached Benefit Guide for the cost of this coverage.

### **Long Term Disability Coverage – Employer Paid**

You will automatically be enrolled in Long Term Disability coverage with Lincoln Financial for income replacement after 90 days due to a non-work-related illness or injury. This benefit is at no cost to you.

### **Voluntary Aflac – Employee Paid (All elections effective July 1, 2022)**

Critical Illness Insurance - \$10,000 benefit for employee and spouse for covered illnesses. Please refer to Benefit Guide for cost and details.

Accident Insurance – Benefit for employees, spouses, and child(ren) for unexpected expenses of an accident. Please refer to Benefit Guide for cost and details.

Hospital Indemnity - \$1,000 benefit for initial admission/\$150 benefit per day for intensive care stay and hospital confinement for employees, spouse, and child(ren). Please refer to the Benefit Guide for cost and details.

### **What do I need to do?**

Review the Health Benefit Guide with cost and details.

Log in to the Bswift benefits portal <http://cvbenefits.bswift.com> for more information on paycheck premiums and to submit your plan elections on or before June 19, 2022.

Even if you are declining coverages, please make sure you designate a beneficiary for your Employer Paid Life/AD&D, by logging into the Bswift benefits portal.