

## BENEFITS AT-A-GLANCE

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BENEFITS	DESCRIPTION	WHO PAYS
Medical	Blue Cross HMO	VMC
	Blue Cross PPO	VMC & You
Dental	Guardian DHMO	You
	Guardian PPO	You
Vision	VSP	You
Flexible Spending Accounts	Health Care Reimbursement (up to \$2,000)	You select payroll deductions
	Dependent Care Reimbursement (up to \$5,000)	
AFLAC	Variety of supplemental and income assistance plans	You
LTD	Two-thirds of income after waiting period	VMC (Eligible positions only)
403(b)	Tax shelter annuity	You & VMC after eligibility met
Basic Life	Flat \$25,000	VMC
Dependent Life	\$1,000 spouse/child benefit	VMC