

**INSURANCE SUMMARY FOR FIELD STAFF**

All charges come out weekly before taxes.

OPTION 1

**American Worker –** Available to Part Time and Full Time Employees

This plan is a limited indemnity (supplemental) plan that covers preventative care and offers reimbursement for other medical expenses. This plan is not a fully insured medical plan.

This plan also comes with Vision, Dental, STD and Life Insurance as an add on but you must elect the medical in order to select the other options.

This plan is a pay as you go insurance plan. Your premium will be withheld from your check on Friday and you will then be covered for the next upcoming week.

This is a week to week plan.  If you receive a check on Friday with insurance taken out your paycheck you will have insurance the following week

This plan takes 3 pay periods to be active, whether or not you work during those pay periods.

To enroll, use this link, [www.TheAmericanworker.com](https://link.zixcentral.com/u/9056a02a/zvGA_5F97hGbY47JhnsoMg?u=http%3A%2F%2Fwww.theamericanworker.com)

OPTION 2

**United -** Available to Full time (30 hours a week & at least a 13-week contract) or Contract Employees only.

If you Untied is chosen and the employee has time off between contracts, it is the employee’s responsibility to pay the premium while off. The employee will need to submit a check to Alto weekly, no later than the first Monday of the time off. If time off exceeds one month or more, the insurance will be canceled.

To enroll, please contact the Compliance team at 937-228-7007.

You will need to complete separate applications for each plan.