

# Loj Hlob ua ke nrog PGTI Daim Ntawv Qhia Txog Koj Li Kev Rau Npe Kho Mob Qhib Cia

Kev Tuav Pov Hwm Pib Siv Tau Hauv Lub  
Ib Hlis Ntuj Tim 1, 2024  
Kev Rau Nqi Kho Mob Qhib Cia: Lub Kaum  
Hlis Ntuj Tim 16 - Lub Kaum Hlis Ntuj Tim 27

## Koj Cov Kev Tuav Pov Hwm.

## Yam Koj Xaiv.



PGT Innovations lub hom phiaj tseem ceeb tsaj plaws yog ua kom ntseeg tau tias peb muaj ib pob kev tuav pov hwm zoo txaus los pab tau rau peb cov neeg ua hauj lwm thiab lawv tsev neeg. Peb yeej tseem mob siab rau los muab kev nkag cuag tau rau kev kho mob zoo rau koj thiab koj tsev neeg, ua kom siv tau cov kev tuav pov hwm yooj yim dua qub, thiab pab ua kom cov nqi qis tshaj li yuav ua tau.

## Hais Txog Daim Ntawv Qhia No

Daim ntawv qhia nov yuav piav txog cov phiaj xwm kev tuav pov hwm thiab cov cai uas koj yuav siv tau. Yuav muaj cov ntsiab ntxaws txog cov phiaj xwm thiab cov cai no nyob hauv txoj phiaj xwm uas tsim tawm los raws cai thiab cov ntaub ntawv hais txog txoj cai, suav nrog qee cov ntawv cog lus txog is sas las tuav pov hwm. Daim ntawv qhia nov yuav piav hais txog cov nqe tseem ceeb tshaj ua tsis nyog rau koj paub xwb ntawm txhua txoj phiaj xwm los sis txoj cai. Nws yuav tsis qhia txog ib puas tsav yam muaj nyob rau hauv koj Cov Ntawv Piav Qhia Txog Txoj Phiaj Xwm Ntsiab Lus Xaus (raws li yuav tsum tau ua raws ERSAs txoj kev cai) uas muaj nyob rau hauv koj cov ntaub ntawv qhia txog cov kev tuav pov hwm ntawm lwm tus neeg ua hauj lwm. Yog hais tias muaj lus nug hais txog ib qho ntawm cov phiaj xwm duav roos thiab cov cai no, los sis muaj lus tsis sib hawm li cas ntawm cov ntaub ntawv qhia paub hauv daim ntawv qhia no thiab hom lus uas siv raws cai ntawm cov ntaub ntawv hais txog txoj phiaj xwm duav roos los sis txoj cai, lo lus uas hais raws cai hauv cov ntaub ntawv hais txog txoj phiaj xwm duav roos los sis txoj cai yuav yog qhov coj los siv tau. Lus Cim Tseg: Cov kev tuav pov hwm uas tau piav rau ntawm daim ntawv qhia nov tej zaum yuav muaj kev hloov pauv rau thaum twg los muaj tau thiab yuav tsis xam tias yog kev lav ris raws daim ntawv cog lus - txawm tias yuav yog hais ntawm ncauj los sis qhia tawm meej-meej - nyob rau ntu hais txog koj tus tswv hauj lwm.



FAB LUB CEV



FAB SIAB NTSWS  
KEV XAV



FAB NYIAJ TXIAG



FAB NTSUJ PLIG

# Muaj Dab Tsi Tshiab Thiab?

Ntawm nov yog cov lus xaus qhia txog tej yam tshiab los sis cov kev hloov pauv txog kev tuav pov hwm uas muaj kev txhim kho kom zoo uas yuav pib siv tau rau lub xyoo phiaj xwm duav roos 2024 no. Peb zoo siab heev hais tias yuav tshaj tawm txog peb lub lab npauv kev sau npe kom tau txais kev tuav pov hwm uas muaj kev txhim kho kom zoo no, tam sim kuj tau muaj tus yam ntxwv txhim kho tshwj xeeb txog kev txhawb nqa-kev txiav txim siab txog ntaub ntawv tsis pub lwm tus paub uas muaj los ua ke no. Los ntawm kev teb ob peb npe lus nug txog tus kheej, koj yuav tau txais cov lus pom zoo txog txiaj ntsig uas muaj kev hloov kho tshiab kom haum raws uas tuaj yeem lees txais tau yooj yim ncaj qha nyob hauv lub sam thiaj kev sau npe kho mob. Thaum uas peb tab tom yuav mus rau lub xyoo 2024 no, peb zoo siab yuav tshaj tawm txog cov kev tuav pov hwm tshiab ntau yam:

1. UHC Cov Kev Tuav Pov Hwm Kho Mob Uas Muaj Kev Txhim Kho Kom Zoo- Kev Tuav Pov Hwm Txog Kev Muaj Me Nyuam thiab Qhov Txheej Txheem Pab Cuam Tswj Hwm Tus Mob Khees Xaws Txhua Yam uas muab ntxiv mus rau cov uas muaj UHC Fab Kev Kho Mob.
2. Kev Tuav Pov Hwm Kuaj Qhov Muag Txhij Txhua: Peb muab kev pab txiav iav thiab cov tsom iav ntsiab muag mus txog rau \$175.
3. Is Sas Las Tuav Pov Hwm Tsiav Yug: Tam sim no koj yuav siv tau qhov is sas las tuav pov hwm tus tsiav yug hauv tsev tau los ntawm kev lov koj cov nyiaj hli los ntawm Nationwide, kom lav tau txoj kev noj qab nyob zoo ntawm koj cov phooj ywg uas tuaj plaub no.
4. PERKSPOT, yog ib qhov txheej txheem pab cuam kev luv nqi rau tswv cuab hauv pab pawg ua hauj lwm thoob plaws teb chaws uas ntxim siab heev.

Cov khoom ntxiv tshiab no rau kev tuav pov hwm tau txais kev tsim los txhim kho koj txoj kev noj qab nyob zoo tag nrho txhua yam thiab muab cov peev txheej kev pab uas muaj txiaj ntsig zoo thiab pab koj txuag tau nyiaj. Peb yeej muaj siab rau siab nhriav kev ua kom zoo rau koj, thiab peb cia siab hais tias koj yuav pom hais tias cov kev tuav pov hwm tshiab no yuav muaj npe rau koj.

## Nqi Kev Tuav Pov Hwm

Nqi rau UHC cov phiaj xwm kev kho mob yuav muaj kev nce siab zog me ntsis li ntawm 4%, uas saib raws li koj txoj phiaj xwm kho mob tshwj xeeb thiab them kev pab them nqi. Yog hais tias koj nyob hauv Lav California thiab koj tau sau npe nkag rau hauv Kaiser cov phiaj xwm kho mob lawm koj yuav pom muaj kev nce ntau tuaj ntxiv vim tias muaj cov kev hloov kho kom haum ntawm Kaiser. Tiam si, koj muaj cai xaiv los tshawb nrhiav peb lwm cov Phiaj Xwm Ntawm UHC tau. Nqi tuav pov hwm kev kuaj qhov muag kuj yuav pom muaj kev nce tuaj me ntsis, tab sis lwm qhov ntawm peb cov nqi tuav pov hwm tseem yuav tsis muaj kev hloov pauv dab tsi. Bronze Plan muaj tus nqi tuav pov hwm qis yog tias koj them koj, tiam si, tus nqi thaum yus mus kuaj mob kiag nws yuav kim zog. Yog xa paub ntxiv hais txog koj cov nqi tuav pov hwm hauv xyoo 2024, thov mus saib hauv koj daim ntawn qhia tus nqi tuav pov hwm.

## Yuav Tsum Tau Muaj Kev Nqis Tes Ua

**Txhua tus neeg hauv pab pawg ua hauj lwm yuav tsum ntaus npe nkag mus rau Compass mus xaiv lawv txoj phiaj xwm kev tuav pov hwm rau xyoo 2024 kom tiav, yog tsi ua li no, koj cov kev tuav pov hwm yuav tas.** Yog muaj li ntawd, koj yuav tsum tos rau lwm zaus kom txog sij hawm Sau Npe Qib dua tsuav tsis yog tias koj muaj kev tshwm sim rau lub neej uas tsim nyog xwb. Lab npauv sau npe hauv online yuav nkag tau los ntawm qhov kev xaiv Kev Sau Npe Qhib hauv Compass. Nco ntsoov hu rau qhov chaw pab uas paub hais ntau yam lus uas muaj rau lub sij hawm sau npe qhib thiab thoob plaws lub xyoo los sau koj lub npe kom tiav. Hu rau 855-200-5130 lawv yuav khoom txij thaum 7 teev sawv txov-8 teev tsaus ntuj EST, ( 5 teev sawv txov-6 teev tsaus ntuj MST los sis 4 teev sawv txov-5 teev tsaus ntuj PST). Yog xav paub ntxiv hais txog koj cov kev tuav pov hwm hauv lub tuam txhab, mus saib rau [www.mypgtbenefits.com](http://www.mypgtbenefits.com) sij hawm twg los tau!



FAB LUB CEV

## Kev noj qab nyob zoo

# Kev Tuav Pov Hwm Kho Mob - United Healthcare

Ib hau kev ua uas PGT Innovations pab saib xyuas hais txog kev noj qab haus huv thiab kev noj qab nyob zoo ntawm koj thiab koj tsev neeg yog kom muaj kev tuav pov hwm fab kev kho mob uas hloov pauv tau yooj yim. Koj cov kev tuav pov hwm muab peev xwm rau koj nkag cuag tau rau ib lub koom haum muaj kws kho mob ntau tshaj plaws nyob rau hauv teb chaws no, thiab koj yuav tsis tas txhawj hais txog nhriav kwv kho mob.

Kev pab them nqi	\$\$\$\$	\$\$\$	\$\$	\$
	Gold+ Hauv-Koom Haum	Goldrho HRA* Hauv-Koom Haum	Silver Hauv-Koom Haum	Bronze Hauv-Koom Haum
HRACHaw Hauj Lwm Cov Nyiaj Pab Ib Leeg Tsev Neeg	Tsis Muaj	\$500 \$1,000	Tsis Muaj	Tsis Muaj
Koj Them Ua Ntej Txhua Xyoo Ib Leeg Tsev Neeg	\$1,250 \$2,500	\$1750 \$3,500	\$2,500 \$5,000	\$4,750 \$9,500
Koj Them Koj Ntau Tshaj Plaws Ib Leeg Tsev Neeg	\$2,000 \$4,000	\$2,500 \$5,000	\$4,500 \$9,000	\$6,750 \$13,500
Kev tuav pov hwm sib faib them	20%	20%	30%	30%
Cov Kev Mus Ntsib Kws Kho Mob Hauv Chaw Hauj Lwm Kev Saib Xyuas Kho Mob Fab Kev Tiv Thaiv Cov Kws Kho Mob Paub Tshwj Xeeb Txog Kev Saib Xyuas Kho Mob Xub Thawj Kev xoos hluav taws xob (x-rays), hauj lwm hauv chav kuaj mob, tej yam zoo li no.	Lawv them tag nrho 100% Koj them \$25 \$50Koj them Koj them \$25	Law them tag nrho 100% Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them	Law them tag nrho 100% Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them	Law them tag nrho 100% Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them
Kev kho mob rau Tus Neeg Mob Mus Tsev Tib Hnub Ntawv Hauv Kev Saib Xyuas Hauv Tsev Kho Mob Kev kho mob rau tus neeg mob pw hauv tsev kho mob	Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them	Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them	Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them	Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them
Cov Kev Pab Cuam Maj Rawm/Xwm Txheej Ceev Cov Kev Mus Ntsib Kws Kho Mob Hauv Khoos Phis Tawj Cov kev pab cuam saib xyuas maj rawm Cov kev pab cuam hauv chav kho mob xwm txheej ceev	Lawv them tag nrho 100% \$75 Koj them Koj them ua ntej thiab Kev tuav pov hwm sib faib them	100%Lawv them Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them	100%Lawv them Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them	100%Lawv them Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them
Tshuaj Yuav Tom Khw (kev ntxiv tshuaj 30-)hnuv Tshuaj Siv Nthuav Dav Rau Kev Tiv Thaiv Tshuaj Muaj Npe Lag Luam Uas Nyiam Hom Tshuaj Muaj Npe Lag Luam Uas Tsis-nyiam	Lawv them tag nrho 100% \$5 Koj them \$35 Koj them Koj them \$60	Lawv them tag nrho 100% \$5 Koj them \$35 Koj them Koj them \$60	Lawv them tag nrho 100% Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them	Lawv them tag nrho 100% Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them
Cov Tshuaj Yuav Xa Raws Pais Xab Nis (Kev ntxiv tshuaj hauv 90-hnub) Tshuaj Siv Nthuav Dav Rau Kev Tiv Thaiv Tshuaj Muaj Npe Lag Luam Uas Nyiam Hom Tshuaj Muaj Npe Lag Luam Uas Tsis-nyiam	Lawv them tag nrho 100% \$12Koj them \$87Koj them Koj them \$150	Lawv them tag nrho 100% \$12Koj them \$87Koj them Koj them \$150	Lawv them tag nrho 100% Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them	Lawv them tag nrho 100% Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them Koj them ua ntej thiab Kev tuav pov hwm sib faib them

**Lus Cim Tseg:** Ded - Koj them koj ua ntej, Coins = Kev tuav pov hwm sib faib them, OOP = Koj them koj Gold nro HRA thiab Gold+ tshuaj yuav muaj nws ib qhov OOP ntau tshaj plaws li \$2000/lb leeg thiab \$4000/tsev neeg uas tsis yog OOP fab kev kho mob. Muaj cov kev tuav pov hwm tsis nyob hauv koom haum, tab sis tsis pom tshwm saum toj no. Daim ntawv teev txog cov kev pab cuam tag nrho muaj nyob hauv Daim Ntawv Pov Thawj Ntawm koj Txoj Phiaj Xwm Duav Roos ntawm [www.mypgtbenefits.com](http://www.mypgtbenefits.com). \*Yog koj sau npe nkag rau qhov Gold nro HRA txoj phiaj xwm duav roos thiab sau npe nkag hauv txoj phiaj xwm kho mob sib txawv ntawm Kev Sau Npe Qhib Cia, koj yuav plam cov nyiaj seem uas tseem tshuav hauv HRA. PGTI zoo siab yuav muab tus nqi koj them \$0 txog cov kev tuaj ntsib kws kho mob hauv khoos phis tawj, nrog tus kws kho mob thaum koj rau npe nkag rau hauv txoj phiaj xwm kho mob lawm. Yog koj yuav hauv CA, tej zaum koj yuav nkag tau rau Kaiser. Thov tiv tauj rau koj pab pawg HR hauv zej zog los kawm paub ntxiv. [www.uhc.com/virtualvisits](http://www.uhc.com/virtualvisits)



FAB LUB CEV

## Kev noj qab nyob zoo

### Kev Tuav Pov Hwm Kho Mob - Kaiser

Kaiser Cov Phiaj Xwm Kho Mob tsuas muaj rau cov neeg ua hauj lwm ntawd uas nyob hauv California xwb.

Kev pab them nqi	Kaiser Txoj Phiaj Xwm Siab (HO8790)	Kaiser Txoj Phiaj Xwm Qis (HO6303)
	Hauv-Koom Haum	Hauv-Koom Haum
<b>Koj Them Ua Ntej Txhua</b>		
<b>Xyoo</b>		
Ib Leeg	\$1,500	\$2,500
Tsev Neeg	\$3,000	\$5,000
<b>Koj Them Koj Ntau Tshaj Plaws</b>		
Ib Leeg	\$4,000	\$5,000
Tsev Neeg	\$8,000	\$10,000
<b>Kev tuav pov hwm sib faib them</b>	20%	20%
<b>Cov Kev Mus Ntsib Kws Kho Mob Hauv Chaw Hauj Lwm</b>		
Kev Saib Xyuas Tiv		
Thaiv Kab Mob		
Kev Saib Xyuas Xub	Lawv them tag nrho 100%	Lawv them tag nrho 100%
Thawj	\$20 Koj them	\$20 Koj them
Cov Kws Kho Mob Paub	\$20 Koj them	\$20 Koj them
Tshwj Xeeb	\$10 Koj them	\$10 Koj them
Kev xoos hluav taws xob (x-rays), hauj lwm hauv chav kuaj mob, tej yam zoo li no.		
<b>Kev Saib Xyuas Kho Mob Hauv Tsev Kho Mob</b>		
Kev kho mob rau neeg mob tuaj tib hnuv rov qab	Koj Them Ua Ntej thiab Kev Tuav Pov Hwm Sib Faib Them	
Kev kho mob rau neeg mob pw hauv tsev kho mob	Koj Them Ua Ntej thiab Kev Tuav Pov Hwm Sib Faib Them	Koj them \$150 \$250 Koj them
<b>Cov Kev Pab Cuam Maj Rawm/Xwm Txheej Ceev</b>		
Cov Kev Mus Ntsib Kws Kho Mob Hauv Khoos Phis Tawj		
Cov kev pab cuam kho mob maj rawm	<b>Lawv them tag nrho 100%</b> \$20 Koj them	<b>Lawv them tag nrho 100%</b> Koj them \$30
Cov kev pab cuam kho mob xwm txheej ceev	Koj Them Ua Ntej thiab Kev Tuav Pov Hwm Sib Faib Them	Koj Them Ua Ntej thiab Kev Tuav Pov Hwm Sib Faib Them
<b>Cov Tshuaj Yuav Tom Khw</b> (Kev ntxiv tshuaj siv tau 30-hnuv)		
Tshuaj Siv Nthuav Dav		
Tshuaj Muaj Npe Lag Luam	\$10 Koj them	\$10 Koj them
Uas Nyiam	Koj them \$30	Koj them \$30
Kev Kho Mob Tshwj Xeeb	Koj them \$30	Koj them \$30
<b>Cov Tshuaj Yuav Xa Raws Pais Xab Nis</b> (Kev ntxiv tshuaj siv tau hauv 90-hnuv)		
Tshuaj Siv Nthuav Dav		
Tshuaj Muaj Npe Lag Luam	\$20 Koj them	\$20 Koj them
Uas Nyiam	Koj them \$60	Koj them \$60
Kev Kho Mob Tshwj Xeeb	tsis muaj	tsis muaj



FAB LUB CEV

## Kev Tuav Pov Hwm Kho Hniav - Guardian Dental

Txhua leej tsim nyog tau lub suab luag uas zoo nkauj. Yog li ntawd, pab kom koj tsev neeg luag ntshi nrog kev pab them nqi kho hniav uas them taus uas pab kom mus ntsib koj tus kws kho hniav tau yooj yim rau kev tu huv si thiab kev saib xyuas tiv thaiv kab mob yam tsis tu ncuu, ua ke nrog rau cov kev kho mob loj. Saib cov kev txhim kho txog kev tuav pov hwm hauv qab no.

Kev pab them nqi	Nqi Tuav Pov Hwm		Nqi Hauv Paus	
	Hauv-Koom Haum	Tsis Nyob-hauv- Koom Haum*	Hauv-Koom Haum	Tsis Nyob-hauv- Koom Haum*
Koj Them Ua Ntej Txhua Xyoo Ib Leeg Tsev Neeg	\$50 \$150	\$50 \$150	\$50 \$150	\$50 \$150
Kev Tiv Thaiv thiab Kev Kuaj Mob Kev Kho Mob	100%	100%	100%	80%
Kev Kho Mob Yooj Yim	90%	80%	70%	50%
Kev Kho Mob Tseem Ceeb	60%	50%	40%	20%
Kev Tuav Pov Hwm Ntau Tshaj Plaws Txhua Xyoo	\$2,000		\$1,250	
Kev Kho Mob Dhos Hniav	50%	50%	50%	50%
Kev Dhos Hniav Siab Tshaj Plaws Hauv Lub Neej (tus me nyuam mus txog hnuv nyoog 19 xyoos nkaus xwb)	\$2,500 (Neeg Laus thiab Tus Me Nyuam)		\$1,000 (Me Nyuam Yaus Nkaus Xwb)	

**Lus Cim Tseg:\*** Yog koj yuav tsis siv tus kws kho mob koom nrog hauv koom haum, tag nrho cov nqi yuav muab tsub rau koj yam Tsim Nyog thiab Raws Tus Nqi. Daim ntawv teev qhia txog cov kev pab cuam uas pab them tag nrho muaj nyob hauv koj Daim Ntawv Pov Thawj Txog Txoj Phiaj Xwm ntawm [www.mypgtibenefits.com](http://www.mypgtibenefits.com).

## Kev Tuav Pov Hwm Kuaj Qhov Muag - Superior Vision

Kev kuaj qhov muag zoo dua qub rau koj thiab cov neeg nrog koj nyob tsuas nyob kiag ntawm ib ntsais muag xwb. Kev pab them nqi kuaj qhov muag muaj rau koj los pab them rau cov kev kuaj qhov muag ua ntu zus thiab cov tsom iav los sis cov iav ntsiab muag.

Kev pab them nqi	Hauv Koom Haum*	Tsis Nyob Hauv Koom Haum*
Kev Kuaj Qhov Muag Txhua Xyoo	\$10 Koj them	Tau txais nyiaj them rov qab siab txog: \$28 - Tus Kws Kuaj Qhov Muag \$33 - Kws Kho Kab Mob Qhov Muag
Cov Voj Tsom Iav (txhua 12 lub hlis)	\$175Nyiaj Pab	Tau txais nyiaj pab them rov qab siab txog \$70
Cov Tsom Iav Yuav Raws Ntawv (txhua 12 lub hlis) Kev kuaj qhov muag ib zaug Lub Tsom Iav Rau Qhov Muag Tsis Pom Kev Deb Qhov Muag Plooj	\$0 tom qab \$10 Koj them \$0 tom qab \$10 Koj them \$0 tom qab \$10 Koj them \$0 tom qab \$10 Koj them	Tau txais kev them nyiaj rov qab siab txog \$28 Tau txais kev them nyiaj rov qab siab txog \$40 Tau txais kev them nyiaj rov qab siab txog \$53 Tau txais kev them nyiaj rov qab siab txog \$84
Cov Tsom Iav Rau Ntsiab Muag (txhua 12 lub hlis) Kev nruab daim iav qhov muag thiab kev soj qab xyuas	Koj them \$30	tsis muaj
Tsim nyog rau fab kev kho mob Kev xaiv	Lawv them tag nrho 100% \$175Nyiaj Pab	Tau txais kev them nyiaj rov qab siab txog \$210 Tau txais kev them nyiaj rov qab siab txog \$100
LASIK los sis PRK	Tus Nqi Txo Qis	Tus Nqi Txo Qis

**Lus Cim Tseg:\*** Daim ntawv teev txog cov kev pab cuam tau kev pab them tag nrho muaj nyob hauv Daim Ntawv Pov Thawj txog koj Txoj Phiaj Xwm ntawm [www.mypgtibenefits.com](http://www.mypgtibenefits.com).



FAB LUB CEV



FAB NYIAJ TXIAG

## Kev Tuav Pov Hwm Lub Neej thiab Kev Xiam Oob Qhab

Life/AD&D thiab kev tuav pov hwm kev xiam oob qhab tsis yog yam uas koj xav txog txhua hnuv. Tab sis, lawv yuav tsum yog feem tseem ceeb ntawm txhua leej txoj kev npaj fab nyiaj txiag - tsis hais tias koj yuav muaj hnuv nyoog li cas los xij. Koj qhov txheej txheem pab cuam kev tuav pov hwm muab cov kev pab them hauv qab no los pab pov thaiv koj thiab koj tsev neeg thaum xav tau kev pab tshaj plaws:

- Kev Ua Lub Neej Yooj Yim thiab AD&D (PGTI them rau)
  - Koj tau txais kev pab them sib npaug rau koj cov nyiaj khwv tau los txhua xyoo, muab ua kiag rau li \$1,000 tom ntej no (siab tshaj plaws \$700,000). AD&D cov kev tuav pov hwm tau txais kev them ntxiv rau Kev Tuav Pov Hwm Lub Neej ib qhov twg yog tias koj tuag hauv qhov tsheb sib tsoo los sis raug mob loj heev los sis lub cev xiam oob qhab.
- Kev Pab Rau Lub Neej Ntxiv (tswv cuab hauv pab pawg ua hauj lwm tau nyiaj)
  - Tus Neeg Ua Hauj Lwm - Xaiv nce zuj zus li \$10,000 (siab tshaj plaws \$700,000);
  - Tus Txij Nkawm - Nce zuj zus li \$5,000 mus rau \$250,000;
  - Cov Me Nyuam Yaus Nrog Yus Nyob \$1,000, \$5,000, los sis \$10,000 toj tus me nyuam. Cov me nyuam yaus tau txais kev duav roos kom txog rau thaum kawg ntawm lub xyoo hauv thaum uas lawv muaj hnuv nyoog 26 xyoo.
  - Koj yuav tsum xaiv kev pab rau lub neej ntawm tus neeg ua hauj lwm los xaiv tus txij nkawm thiab/los sis lub neej ntawm tus neeg nrog yus nyob.
- Kev Xiam Oob Qhab Ncua Luv (tswv cuab pab pawg ua hauj lwm tau nyiaj)
  - 60% ntawm cov nyiaj khwv tau ua ntej xiam oob qhab txhua lim tiam (siab txog \$1,000 los sis \$2,500 toj lim tiam saib raws li them) rau ncua sij hawm siab txog 13 lim tiam. Cov kev tuav pov hwm pib hauv hnuv thib kaum tsib ntawm kev mob nkeeg los sis kev raug mob.
- Kev xiam oob qhab ncua ntev (50% PGTI tau nyiaj)
  - 60% ntawm cov nyiaj khwv tau txhua hli hauv paus (siab tshaj plaws \$12,500/txhua hli). Qhov ntev ntawm kev them nyiaj rau kev tuav pov hwm saib raws li koj lub hnuv nyoog thaum koj pib xiam oob qhab. Cov kev tuav pov hwm pib tom qab xiam oob qhab 90 hnuv. PGTI them 50% ntawm tus nqi tuav pov hwm rau cov neeg uas xaiv qhov kev pab them nqi no.



FAB NYIAJ TXIAG

Kev Muab Los Ntawm Kev Tuav Pov Hwm	Hais Txog Kev Tuav Pov Hwm
Tus As Khauj Siv Nyiaj Yooj Yim (FSA)	Teeb cov nyiaj ua ntej lov nqi se tawm ntawm koj tus nqi them rau qee cov kev saib xyuas kho mob thiab cov nqi siv saib xyuas tus neeg nrog yus nyob - txo qis koj qhov nyiaj khwv tau los uas lov se tau.
401(k) thiab 401(k) Sib Phim	PGTI 401(k) Txoj Phiaj Xwm Txuag Nyiaj pab koj npaj koj li kev so noj nyiaj laus los ntawm kev muab txoj hauv kev lov se ua ntej tau yooj yim los txuag nyiaj rau koj cov kev xav tau fab nyiaj txiag yav pem suab. PGTI yuav koom pab rau koj tus as khauj, nrog kev sib phim hauv txhua hli txog 3%.



**FAB LUB CEV**

Tus As Khauj Kev Them Nyiaj Rov Qab Txog Kev Noj Qab Haus Huv	Qhov HRA yog tus as khauj txuag nyiaj uas pab nyiaj los ntawm PGTI uas muab siv tau mus rau cov nuj nqis kho mob uas tsim nyog.
Kev Txhawb Nqa Tus Neeg Ua Hauj Lwm	NyAdvocate muab kev pab uas cuam tshuam rau kev kho mob thiab kev tuav pov hwm rau koj thiab koj cov neeg nrog nyob yam tsis muaj nqi ntxiv.
Kev Tswj Mob Ntshav Qab Zib	Livongo muab lub cuab yeej ntsuas piam thaj uas txawj ntse pub dawb, cov khoom siv kuaj mob tsis txwv li, ntxhuav dav hauv 24/7 hnuv thiab ntau yam ntxiv yam koj tsis tau them nqi lawm!  Peb zoo siab nthuav dav cov kev pab cuam hauv 2023 rau cov neeg uas muaj mob ntshav siab thiab ua ntej mob ntshav qab zib. Koj yuav tsum rau npe nkag hauv UHC txoj phiaj xwm kho mob kom thiaj muaj cai tau txais kev pab.
Kev Tswj Qhov Hnyav	Real Appeal yog qhov txheej txheem pab cuam kom poob phaus pab dawb rau cov neeg uas muaj cai tau kev pab thiab tus uas tau rau npe nkag hauv ib qho ntawm peb cov phiaj xwm kho mob.
Is Sas Las Tuav Pov Hwm Tsiag Yug	Nkag cuag tau rau qhov txheej txheem pab cuam kev them nyiaj rov qab rau koj cov tswv cuab hauv tsev neeg uas muaj plaub los ntawm kev lov koj cov nyiaj hli, rau cov yam xws li kev noj qab nyob zoo, cov kev raug mob huam yuaj, kev mob nkeeg thiab ntau yam.
Is Sas Las Tuav Pov Hwm Kev Raug Mob Huam Yuaj	Qhov kev pab them nqi no muab kev them nyiaj rau kev raug mob huam yuaj uas tau txais kev pab them (qhov nyiaj uas them yuav saib raws li qhov kev raug mob huam yuaj).
Kev Mob Nkeeg Hnyav	Txoj phiaj xwm no them kev tuav pov hwm ua ib pob kiag thaum koj kuaj mob nrog ib qho ntawm cov kev mob nkeeg uas tau txais kev duav roos kaum plaub qhov.
Cov Nqi Them Rov Qab Rau Tsev Kho Mob	Txoj phiaj xwm no muab kev tuav pov hwm rau kev txais nkag kho mob hauv tsev kho mob, kev kaw hauv tsev kho mob txhua hnuv, thiab chav kho mob yuav muab siab rau.



**FAB SIAB NTSWS KEV XAV**

Kev Muab Los Ntawm Kev Tuav Pov Hwm	Hais Txog Kev Tuav Pov Hwm
Kev Pab Tus Neeg Ua Hauj Lwm (EAP)	Txheej Txheem Pab Cuam Pab Tus Neeg Ua Hauj Lwm (EAP) muab tau cov kev mus ntsib kws kho mob tim ntsej tim muag los sis hauv khoos phis tawj pub dawb 3 zaug los txhawb nqa thiab qhia koj txog kev tu me nyuam, kev ntxhov siab, kev txhawb nqa fab kev xav, cov peev txheej kev pab fab nyiaj txiag, thiab ntau yam ntxiv.

# Cov Ntaub Ntawv Tiv Tauj Tseem Ceeb

Thov tiv tauj ib lub tuam txhab/ib tug kws kho mob uas muaj npe ntawm no los kawm paub ntiv txog txoj phiaj xwm tuav pov hwm tshwj xeeb. Tsis tas li ntawd, koj kuj yuav tiv tauj tau koj tus neeg sawv cev ntawm HR tau.

Kev Tuav Pov Hwm:	Tiv Tauj:	Xov Tooj:	Lub Vev Xaib:
Kev Tuav Pov Hwm Fab Kev Kho Mob	United Healthcare	844-637-7503	<a href="http://www.myuhc.com">www.myuhc.com</a>
Kev Tuav Pov Hwm Fab Kev Kho Mob	Kaiser	800-464-4000	<a href="http://www.kp.org">www.kp.org</a>
Kev Tuav Pov Hwm Kev Kho Hniav	Guardian	800-541-7846	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
Kev Tuav Pov Hwm Kev Kuaj Qhov Muag	Superior	800-507-3800	<a href="http://www.superiorvision.com">www.superiorvision.com</a>
Life/AD&D	The Standard	800-628-8600	<a href="http://www.standard.com">www.standard.com</a>
Kev Xiam Oob Qhab Ncua Ntev	The Standard	800-368-2859	<a href="http://www.standard.com">www.standard.com</a>
Kev Xiam Oob Qhab Ncua Siv Hawm Ntev	The Standard	800-368-1135	<a href="http://www.standard.com">www.standard.com</a>
Kev Tuav Pov HwmvYus Yeem Yus	Allstate	800-521-3535	<a href="http://www.allstate.com">www.allstate.com</a>
Tus As Khauj Siv Nyiaj Yooj Yim (FSA)	Tri-Ad	866-268-0142	<a href="http://www.yourflexbenefits.mercermarketplace365.com">www.yourflexbenefits.mercermarketplace365.com</a>
EAP	Optum/UHC	800-622-7276	<a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a> (Tus zauv kev nkag cuag tau: PGTI)
Kev Txhawb Nqa Tus Neeg Ua Hauj Lwm	MyAdvocate	833-968-1775	<a href="http://www.myadvocateservices.com">www.myadvocateservices.com</a>
Kev Ua Tub Sab Nyiaj Ntaub Ntawv Cim Thawj Tus Kheej	Allstate	800-789-2720	<a href="http://www.myaip.com">www.myaip.com</a>
Fab Kev Cai Lij Choj	ARAG	800-247-4184	<a href="http://www.araglegal.com/plans">www.araglegal.com/plans</a> (Tus zauv kev nkag cuag: 19096PGT)
Kev Tswj Mob Ntshav Qab Zib	Livingo	800-945-4355	<a href="http://hi.livingo.com">hi.livingo.com</a>
Kev Tswj Qhov Hnyav	Real Appeal	844-344-7325	<a href="http://www.realappeal.com">www.realappeal.com</a>
401(k) Tus Thawj Tuav Tswj	T. Rowe Price	800-922-9945	<a href="http://rps.troweprice.com">rps.troweprice.com</a>
Kev Txhawb Nqa Kev Sau Npe	OE Call Center	855-200-5130 7teev sawv ntxov-8teev tsaus ntuj EST (5teev sawv ntxov-6teev tsaus ntuj MST, los sis 4teev sawv ntxov-5teev tsaus ntuj PST)	
*Muaj nyob ntawm <a href="http://www.mypgtibenefits.com">www.mypgtibenefits.com</a>			



TXOJ KEV NOJ  
QAB NYOB ZOO



FAB LUB CEV



FAB SIAB NTSWS  
KEV XAV



FAB NTSUJ PLIG

**Loj hlob mus nrog PGTI**