2025 OPEN ENROLLMENT BENEFIT CHANGE HIGHLIGHTS



As a result of the benefit survey, NOVA Parks is proud to announce the new and enhanced benefits coming in 2025!



Enhanced Dental and New Voluntary Accident and Critical Illness Benefits through MetLife!

Enhanced Dental:

NOVA Parks has enhanced the dental high plan for the 2025 plan year! This plan features increased coinsurance which will reduce the cost for all covered procedures when visiting an in-network dentist and a new greater annual maximum of \$2,000 (previously \$1,750)!

Critical Illness and Accident:

NOVA Parks now offers employees the opportunity to enroll in Accident and Critical Illness coverage through MetLife. Even with medical insurance, you could still be subject to unexpected out-of-pocket expenses in the form of copays, deductible, and coinsurance. Voluntary Benefits provide lump sum payments to be used toward your health care expense, or however you see fit.

- Accident Insurance is an extra layer of protection that gives you a cash payment to cover out-ofpocket expenses when you suffer an unexpected, qualifying accident. This add-on provides a lump
 sum benefit after you suffer an accident such as a severe burn, broken bone, or emergency room
 visit.
- **Critical Illness Insurance** is designed to provide payment for expenses not covered by your health insurance relating serious illness like cancer, heart attack, or stroke.



Pet Insurance through Pet Benefit Solutions!

NOVA Parks offers employees the opportunity to enroll in voluntary pet benefits through PBS because pets are family too! The Total Pet and Wishbone Plans include a variety of benefits to meet the needs of employees and their animal companions.

Total Pet Plan:

Receive 24/7 veterinary support, discount plans for medical services and prescriptions, and more!

Wishbone:

Similar to traditional benefit plans, Wishbone offers two plans with annual deductibles and benefits. The Accident and Illness plan provides coverage at a price that is right for you. This plan also includes 24/7 veterinary support. The Wishbone Wellness plan provides coverage for preventative services, such as wellness visits, vaccines, and more!