

2023 Voluntary Benefits

Northwest offers:

- A variety of voluntary plans to round out providing what our employees may need.
- Designed to offer competitive rates through third-party vendors, these additional benefits can be chosen on an individual basis.

TERM LIFE INSURANCE

Additional life insurance can be purchased through payroll deductions for you and your eligible dependents at group term rates. If you enroll within the first 31 days of employment, medical underwriting is waived for the first \$300,000 of coverage for you and the first \$50,000 of coverage for your spouse. (Rates are available upon hire)

ACCIDENT INSURANCE

Accident insurance can be purchased to provide cash benefits if you or a covered family member are accidentally injured while off the job. (Rates are available upon hire)

CRITICAL ILLNESS INSURANCE

Critical illness insurance can be purchased to provide cash benefits if you or a covered family member are diagnosed with a critical illness or event while insured under this plan. Benefits paid are in addition to what is covered under your health insurance. (Rates are available upon hire)

LONG-TERM CARE INSURANCE

Long-term care insurance can be purchased through payroll deductions for hospital home care and nursing home care for you, your spouse, your parents or grandparents and your spouse's parents or grandparents at group rates. If you enroll within the first 30 days from your date of hire, no medical underwriting is necessary for you. (Rates are available upon hire)

PET HEALTH INSURANCE

Pet health insurance can be purchased for your cat(s) and dog(s) through direct billing. This benefit provides coverage for accidents, illnesses, preventive care, and more at a group discounted rate with the freedom to visit any vet, specialist, or emergency clinic. (Rates are available upon hire)

IDENTITY/LEGAL INSURANCE

Identity/legal insurance can be purchased through payroll deductions for you and your eligible dependents. This benefit covers items such as advice/consultation, IRS audit assistance, speeding ticket assistance, social media monitoring, privacy and security monitoring and full identity restoration. (Rates are available upon hire)