

# **Health Benefits**

The daily demands of life and work can make it very hard to live a healthy lifestyle. We appreciate you and want to provide the tools and support you need to be healthy and well.

### **Medical Insurance**

Berkley Surety offers quality medical benefits with comprehensive protection, covering a wide range of medical services. Your plan costs varies depending on a number of factors, including type of plan, number of covered dependents and your level of participation in our wellness initiatives. Plans also provide a prescription drug program with mail order option.

#### **Dental**

Our dental plan provides coverage for preventative and diagnostic, basic and major care, along with Orthodontia for dependent children.

#### Vision

Our vision plan provides for annual exams along with generous discounts on glasses and/or contacts each year.

## Medical and Dependent Care Flexible Spending Accounts

Berkley Surety provides a Section 125 plan, these accounts are funded through your pre-tax payroll contributions. The plan allows you to use these funds to pay for eligible health and dependent care expenses, saving you money by reducing your taxable income.

### Wellness

Your health is important to us. That's why we have a great wellness program that rewards you for the achievement of certain healthy living milestones. Whether your goal is to have more energy, lose weight, manage stress, or improve your diet, there is something for everyone. The program is set-up to allow employees to improve their lives and manage rising health insurance costs.

Berkley Surety 412 Mt. Kemble Ave., Suite 310N Morristown, NJ 07960