



## Hy-Vee Employees Have Access to Dental Benefits

Whether you're a full-time or part-time employee, you have access to dental benefits through Hy-Vee. If you missed signing up for dental benefits during your open enrollment, you may still be able to enroll, if:

- You've had a Life event – marriage, divorce, or had a baby, to name a few.
- You are a part-time employee who has been with Hy-Vee for six months and you work an average of 20 hours per week. Part-time employees who meet these requirements can enroll in dental benefits and Hy-Vee will help pay a portion of the plan cost.

### Regular dental care is important

Dental care is an important part of your overall health and wellness routine. A regular dental exam can identify early signs of diseases and chronic health conditions before they become more serious and harder to treat. Here are some important tips to keep your smile healthy and maintain your overall health:



**Dentists see more than just your teeth.** When you go to a dentist, you're getting more than a routine teeth cleaning. Dental check-ups can uncover skin diseases, thyroid problems, leukemia, cancer, or even the early stages of hardening of the arteries.

As a result, regular preventive care dental appointments can be an important building block in your overall health care.<sup>1</sup>



**Stop “small” issues from turning into “major” problems.** If you don't want to miss work for dental issues, then it pays to take care of your teeth. Over 20 million workdays are missed every year because of dental issues.

Preventive care visits are one of the best ways to stop nagging dental issues from turning into big problems that can knock you off your feet. National Association of Dental Plans (NADP)



**Daily brushing and flossing.** Twice daily brushing with a fluoride toothpaste and flossing help prevent tooth decay. Cleaning between your teeth with floss is particularly important because it removes plaque, prevents decay and gum disease.

### Start taking care of your teeth today

To learn more about the dental benefits available to you, visit [www.delatdentalia.com](http://www.delatdentalia.com). If you are already enrolled in dental benefits through Delta Dental of Iowa, visit our website to find a provider or log-in to Member Connection to view your benefits: [www.delatdentalia.com](http://www.delatdentalia.com).

<sup>1</sup> Gustin, K.M. (2006, Dec.) Discussing dental. National Provisioner. 220(12). 26-29.



## May is Disability Income Awareness Month!

As a Hy-Vee employee, you are eligible for valuable income protection benefits in the form of Disability Insurance. If you are unexpectedly off work for a period of time, due to injury or illness, this coverage can help secure your financial wellbeing. Below is a list of options that are available to Hy-Vee employees during their new hire, Open Enrollment or Qualified Life Event special enrollment eligibility period.

### Full-/Regular-Time employees (enroll at [hy-veebenefits.com](http://hy-veebenefits.com)):

- Short-term Disability

Covers up to 70% of your basic weekly earnings up to a maximum benefit amount of \$2,000 per week.

Benefits begin on the 8<sup>th</sup> day if your disability is due to an illness, and on the 1<sup>st</sup> day if your disability is due to an accidental injury. Benefits are payable for up to 13 weeks.

- Long-term Disability

Covers 50% of your income up to \$5,500 per month if you are not able to work for an extended period of time.

Benefits are payable beginning 90 days after the start of your period of disability.

### Part-Time employees (enroll via [hy-veePTenroll.com](http://hy-veePTenroll.com)):

- Short-term Disability

Covers up to 60% of your weekly earnings, not to exceed a \$150 weekly benefit.

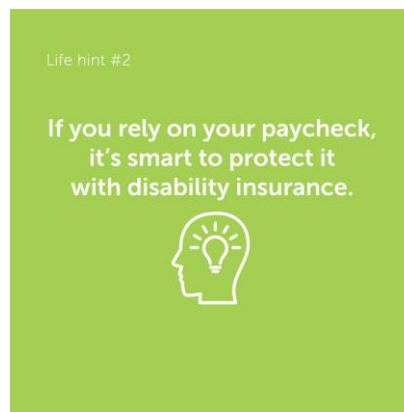
Benefits begin on the 7th day whether your disability is due to an accident or sickness. Benefits are payable for up to 13 weeks.

## How to pay insurance premiums if you are off work:

When you do not have enough worked hours to receive a paycheck, or if you are on a leave of absence, deductions for your **Elective Benefits** cannot be taken to pay your insurance premiums. If you miss premium payments due to being off work, you can contact Midwest Heritage and do one of the following:

- Make a credit/debit card payment over the phone
- Find out the amount(s) owed and to which insurance carriers checks should be made payable

You may contact Midwest Heritage at 515-343-5047 or email [CSR@mhbankins.com](mailto:CSR@mhbankins.com).



## Is your income protected?

Disability Income (DI) insurance can help! Unfortunately, most Americans are not mentally or financially prepared to handle the impacts of being off work for a short or long period of time due to a disability. Consider the following:

- **More than 375,000 Americans become totally disabled every year.\***
- 46% of all foreclosures on conventional mortgages are caused by a disability.
- If you have saved 10% of your income each year, 1 year of being totally disabled could wipe out 10 years of savings.
- Only 40% of adult Americans have separate emergency savings funds.
- Medical problems contributed to 62% of all personal bankruptcies filed in the U.S.
- **About 30 percent of Americans ages 35-65 will suffer a disability lasting at least 90 days during their working careers.**

If you aren't sure whether you have disability insurance, or if you're interested in exploring your DI insurance options. Contact Midwest Heritage at 515-343-5047.

\*<https://www.simplyinsurance.com/disability-statistics/#not-ready-financially>



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