

# 2026 PEO Flex Benefit Enrollment Booklet

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### Individual Plans:

#### Dental Plans

##### Aetna

[Aetna Dental DMO — High](#)

[Aetna Dental DMO — Low](#)

[Aetna Dental PPO — Low](#)

[Aetna Dental PPO — Medium](#)

[Aetna Dental PPO — High](#)

##### MetLife

[MetLife Dental Low DMO](#)

[MetLife Dental Low PPO](#)

[MetLife Dental Medium PPO](#)

[MetLife Dental High PPO](#)

#### Vision Plans

##### Aetna

[Aetna Vision Preferred Core](#)

[Aetna Vision Preferred Plus](#)

##### MetLife

[MetLife Superior Vision Core](#)

[MetLife Superior Vision Plus](#)

#### Term Life AD&D

[MetLife Voluntary Term Life and AD&D](#)

[MetLife Term Life and AD&D | ER paid | Flat dollar 15,000](#)

[MetLife Term Life and AD&D | ER paid | Flat dollar 25,000](#)

[MetLife Term Life and AD&D | ER paid | Flat dollar 50,000](#)

[MetLife Term Life and AD&D | ER paid | Flat dollar 100,000](#)

[MetLife Term Life and AD&D | ER paid | Flat dollar 250,000](#)

[MetLife Term Life and AD&D | ER paid | Flat dollar 400,000](#)

[MetLife Term Life and AD&D | ER paid | 1X annual earnings](#)

[MetLife Term Life and AD&D | ER paid | 2X annual earnings](#)

[MetLife Term Life and AD&D | ER paid | 3X annual earnings](#)

[MetLife Term Life and AD&D | ER paid | 4X annual earnings](#)

[MetLife Term Life and AD&D | ER paid | 5X annual earnings](#)

#### Short-Term Disability

[New York State STD | ER paid](#)

[Hawaii MetLife STD \(TDI\) | ER paid](#)

[MetLife STD | 13 week | 14 day elim. | 500 weekly](#)

[MetLife STD | 13 week | 7 day elim. | 1,000 weekly](#)

[MetLife STD | 13 week | 14 day elim. | 2,000 weekly](#)

[MetLife STD | 26 week | 14 day elim. | 500 weekly](#)

[MetLife STD | 26 week | 7 day elim. | 1,000 weekly](#)

[MetLife STD | 26 week | 14 day elim. | 2,000 weekly](#)

[MetLife STD | ER paid | 13 week | 14 day elim. | 500 weekly](#)

[MetLife STD | ER paid | 13 week | 7 day elim. | 1,000 weekly](#)

[MetLife STD | ER paid | 13 week | 14 day elim. | 2,000 weekly](#)

[MetLife STD | ER paid | 13 week | 7 day elim. | 3,000 weekly](#)

[MetLife STD | ER paid | 26 week | 14 day elim. | 500 weekly](#)

[MetLife STD | ER paid | 26 week | 7 day elim. | 1,000 weekly](#)

[MetLife STD | ER paid | 26 week | 7 day elim. | 1,500 weekly](#)

[MetLife STD | ER paid | 26 week | 14 day elim. | 2,000 weekly](#)

[MetLife STD | ER paid | 26 week | 7 day elim. | 3,000 weekly](#)

#### Long-Term Disability

[MetLife LTD | 90 day elim. | 3,000 monthly](#)

[MetLife LTD | 90 day elim. | 5,000 monthly](#)

[MetLife LTD | 90 day elim. | 10,000 monthly](#)

[MetLife LTD | 180 day elim. | 3,000 monthly](#)

[MetLife LTD | 180 day elim. | 5,000 monthly](#)

[MetLife LTD | 180 day elim. | 10,000 monthly](#)

[MetLife LTD | ER paid | 90 day elim. | 2,000 monthly](#)

[MetLife LTD | ER paid | 90 day elim. | 5,000 monthly](#)

[MetLife LTD | ER paid | 90 day elim. | 10,000 monthly](#)

[MetLife LTD | ER paid | 90 day elim. | 12,500 monthly](#)

[MetLife LTD | ER paid | 180 day elim. | 2,000 monthly](#)

[MetLife LTD | ER paid | 180 day elim. | 5,000 monthly](#)

[MetLife LTD | ER paid | 180 day elim. | 10,000 monthly](#)

[MetLife LTD | ER paid | 180 day elim. | 12,500 monthly](#)

#### Ancillary Benefits

[MetLife Supplemental Insurance](#)

[CHUBB | healthOme Cancer Advocate Plus](#)

[MetLife Whole Life + Long-Term Care](#)

#### Additional Benefits

[Section 125 Flexible Spending Account | Medical](#)

[Section 125 Flexible Spending Account | Dependent Care](#)

[Section 125 Health Savings Account](#)

[Eni Employee Assistance Program](#)

[Working Advantage](#)

[BalanceCare Health Advocacy](#)

[FinFit® Financial Wellness](#)