

# **Benefits**

At LUMA, we put our people first. That's why we provide a comprehensive benefit plan to keep you and your family healthy.

### MEDICAL, PRESCRIPTION DRUGS, AND VISION

- PPO Plan with the largest provider network in Puerto Rico
- Medical Plan Benefit 100% covered by LUMA
- Low out-of-pocket cost per service
- Major Medical Coverage
- Telehealth Medicine
- Comprehensive Prescription Drug Coverage including Over the Counter drugs
- Vision allowance of \$100 every 18 months for each member
- Employee Assistance Program

### DENTAL

- PPO plan with one of the largest provider networks in Puerto Rico
- Dental Benefit 100% covered by LUMA
- Preventive and restorative services 100% covered
- Orthodontia services for dependents under 19 years old

### DISABILITY

- Disability Benefits 100% covered by LUMA
- Short-term Disability
- Long-term Disability

- LIFE INSURANCE
- Basic Life and Accidental Death and Dismemberment (AD&D) Insurance 100% covered by LUMA
- Employee Supplemental Life Insurance
- Spouse and Child Supplemental Life insurance

### FINANCIAL

 401(k) Retirement Plan – we provide a competitive employer match with immediate vesting











## **VOLUNTARY BENEFITS**

We offer a robust voluntary benefit program to complement your core benefits with the convenience of payroll deductions and group rates.

- Accident Insurance
- Critical Illness Insurance

### WELLNESS PROGRAM

The path to your good health lies within your reach, through our health and wellness benefits. Our programs motivate you and your family to make healthy lifestyle choices. Scan the QR code to visit our Career page:

