

Medical Coverage

At Sandestin, we prioritize your well-being, and that includes providing comprehensive medical coverage for you and your family. We understand that everyone's healthcare needs are different, which is why we offer a range of options to suit your individual circumstances.

We offer:

- Group Medical Coverage
- FSA or HSA
- Dental
- Vision
- Life and AD&D
- Short Term Disability
- Long Term Disability
- Critical Illness
- Accident Insurance
- Hospital Indemnity

Our Group Medical coverage includes 3 options:

Preferred Provider Organization (PPO):
Our PPO plan offers flexibility and choice when it comes to healthcare providers. With this option, you have the freedom to see any doctor or specialist without needing a referral.

High Deductible Health Plan (HDHP):
For those who prefer lower monthly premiums and are comfortable with higher out-of-pocket costs, our HDHP might be the right choice. It's an excellent option for those who want to save on premiums.

Health Savings Account (HSA):

An HSA is a tax-advantaged savings account that allows you to set aside funds for medical expenses. Paired with our HDHP, an HSA empowers you to save for current and future healthcare needs while enjoying tax benefits. Plus, any unused funds roll over year after year, giving you peace of mind and flexibility in managing your healthcare expenses.

In addition to our medical plans, we also offer:

Flexible Spending Account (FSA):

Our FSA allows you to set aside pre-tax dollars to cover eligible healthcare expenses not covered by insurance. From medical copayments to prescription medications, an FSA provides a convenient way to manage your healthcare costs while reducing your taxable income.

Dental and Vision:

In addition to medical coverage, we offer 2 Dental Plans and vision coverage through MetLife. Our dental plans are designed to keep your smile healthy, while our vision coverage ensures you have access to quality eye care and affordable eyewear.

Life and AD&D:

Your well-being extends beyond healthcare, which is why we provide basic life insurance and Accidental Death & Dismemberment (AD&D) coverage at no cost to you. We understand the importance of financial security for your loved ones, which is why additional coverage options are available for your family at competitive rates.

Short and Long-Term Disability Benefits:
We recognize the importance of protecting your income in the event that you're unable to work due to illness or injury. Our short-term disability benefits provide financial assistance for a temporary disability, typically covering a portion of your salary for a specified period.

Critical Illness:

A critical medical event usually leads to unknown and unexpected costs. This plan covers conditions such as heart attack, stroke, end stage renal failure, cancer and more.

Accident Insurance:

Accidents can happen to anyone at any time. Accident Insurance can help with costs after an accident. This plan pays toward hospitalization, fractures and dislocations, emergency room visits, major diagnostic exams, and more.

Hospital Indemnity:

Hospital Indemnity coverage helps with out-of-pocket medical costs incurred during a hospital stay. This plan includes coverage for hospital stays due to illness and sickness, mental and nervous disorders, substance abuse, routine pregnancy and newborn routine care.