



YOUR HEALTH YOUR FAMILY YOUR LIFE

voluntary benefits

2025-2026 Guide

**LEGAL INSURANCE
DISABILITY COVERAGE
PET INSURANCE
YMCA MEMBERSHIP**

June 2025—May 2026

Legal Insurance

ENJOY LIFE WITH FEWER WORRIES – WITH LEGAL INSURANCE FROM ARAG®

Legal insurance from ARAG gives you a place to turn to help address and resolve life’s legal or financial issues – like

disputing a contractor’s charges, getting your will done or receiving a traffic ticket.

For as little as \$20.75 per month, you’ll have access to a nationwide network of attorneys who can:

- Work with you in person, over the phone or online to consult with you on legal issues.
- Review or prepare documents.
- Make follow-up calls or write letters on your behalf.
- Represent you if needed.
- Work with you in-person, over the phone or online or to help resolve the matter.

SAVE TIME AND MONEY ON LEGAL MATTERS

Attorney fees for most covered legal matters are 100% paid in full when you work with a Network Attorney. That means you’ll avoid paying high-cost attorney fees (which currently average \$347 an hour*). It’s like having an attorney on retainer whenever you have a question or need guidance regarding a legal matter.

FACE LIFE’S LEGAL ISSUES WITH MORE CONFIDENCE

Count on a wide variety of benefits and services to help protect you when you encounter situations in life that could result in legal issues such as:

- Consumer and Fraud Protection Issues
- Wills and Estate Planning
- Real Estate Matters
- Family Law
- Civil Damage Claims (Defense)
- Criminal Matters
- Debt-Related Matters
- Dispute with a Landlord
- Government Benefits
- Small Claims Court
- Tax Issues
- Traffic Matters

Short Term Disability Coverage

from New York Life

Disability Insurance pays a portion of your salary if you’re unable to work due to a covered disability.

Benefit Percentage	60%
Weekly Benefit Maximum	\$1,000
When Benefits Begin	7 Days
Maximum Benefit Duration	13 Weeks

Pet Insurance from Pets Best

Did you know 4 out of 5 pets will have a medical emergency in their lifetime? Pet insurance reimburses you for vet bills when your pet is sick or injured, to help take the financial worry out of vet visits.

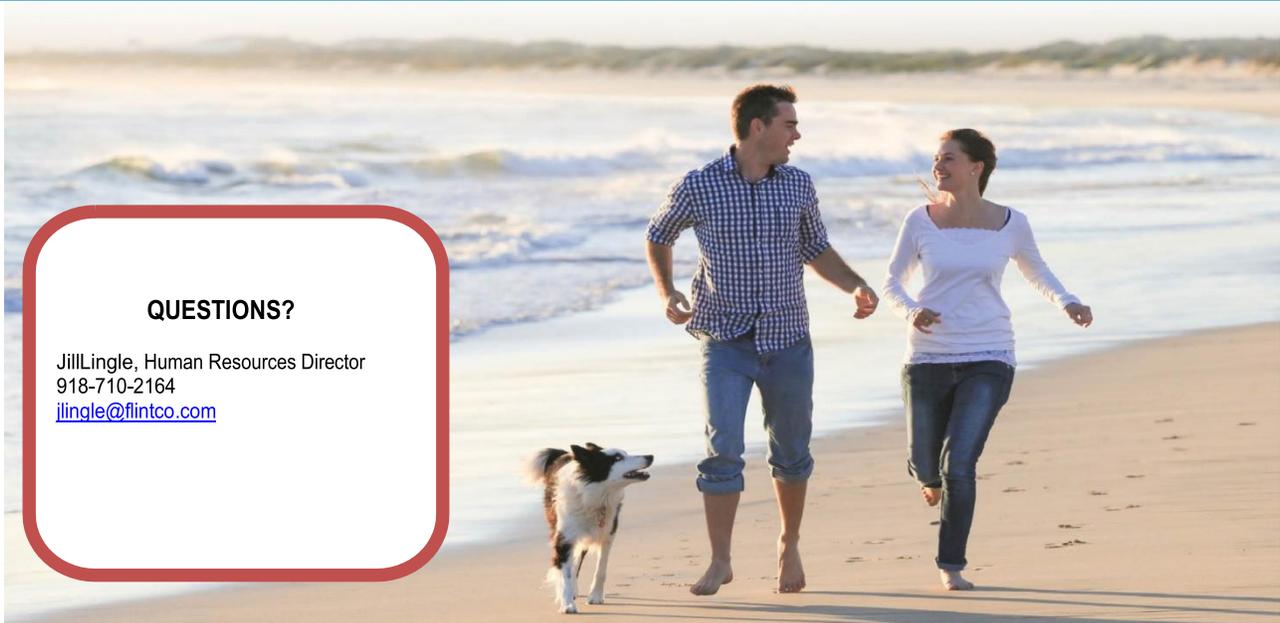
- Use any veterinarian - including specialty and emergency clinics
- Exclusive employee discount on a Best Benefit plan
- You have to enroll directly with Pets Best through the website.
- Optional coverage for routine care

YMCA Membership

Flintco will contribute \$20 per month toward your monthly membership fee to your local YMCA. You may select Employee Only, Employee + 1 other Adult, Family, 65 +, Single Parent Family, etc., whatever fits your situation. One you have enrolled, you will be able to visit hundreds of YMCA locations across the country.

Carrier Contact Information

Coverage	Carrier	Phone #	Website/Email
Legal	ARAG	800-247-4184	www.ARAGlegal.com
Short Term Disability	New York Life	800-362-4462	https://www.mynylgbs.com/auth/employee-benefits/login
Pet Insurance	Pets Best	888-984-8700	www.petsbest.com/FLINTCO
YMCA	Various	918-710-2164	Contact Jill Lingle for Assistance



QUESTIONS?

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