

ACROSS

- 3. a person who relies on another as a primary source of income (such as a qualifying child or qualifying relative)
- creates health solutions that fit within the context of people's lives by providing tools, education and clinical resources to make better health decisions
- 9. a time to choose insurance benefits or make changes to current election benefits
- 12. a period of paid time off work granted by employers to employees to be used for whatever the employee wishes
- 13 UT's employee discount program
- 14. a fixed amount for a covered service, paid by a patient to the provider of service before receiving the service
- 15. a unique set of offerings, benefits and opportunities that an employer provides its employees in exchange for their skills, knowledge, and commitment
- 16. benefits that help pay for the cost of visits to a dentist for basic or preventive services, like teeth cleaning, X-rays, and fillings

DOWN

- 1. withdrawal from one's position or occupation or from active working life
- a certification that recognizes employers who create an outstanding employee experience
- 5. a person or entity, such as a trust or nonprofit, that you designate to receive your assets when you die
- 6. often covers routine eye health expenses such as eye exams, contact lens fittings, contact lenses, and eyeglass lenses and frames
- 7. offers members experiencing an illness or injury the opportunity to request additional paid leave after exhausting all personal accrued annual and sick leave
- 8. provides personalized guidance and education during annual enrollment and ongoing engagement throughout the year to make benefits decisions as easy as possible
- 10. designed to provide free, confidential assistance to help employees and their families resolve problems that influence their personal lives or job performance
- 11. the amount paid out of pocket by the policy holder before an insurance provider will pay any expenses