



ASSURANT

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# Assurant Employee Benefits Enrollment meeting for:

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Jerseyville Hospital  
New Hire  
Enrollment Period  
1<sup>st</sup> of the month after 60 days



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# Basic Life Voluntary Life Insurance

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## Voluntary Life and AD&D

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- Age Reduction: At age 70, amount will be reduced by 33% of original amount; at age 75, it will be reduced by 33% of the in force amount

# Voluntary Life Insurance

## *What is it?*

- Pays a benefit upon the death of an insured – you or a covered eligible spouse or child.
- Flexible benefit options that allow you to choose the coverage that meets your needs.
- Pays in addition to any employer paid life insurance or other coverage you may have.
- Benefits can be used to pay bills, fund a child's education and help surviving family members maintain their standard of living after an insured's death.

# Voluntary Life

*How much can I buy?*

- One to five times your annual earnings for you.\*
- Units of \$5,000, up to \$250,000 for your spouse.\*\*
- \$1,000, \$5,000 or \$10,000 for your children.\*\*

*Amounts greater than those of guaranteed issue are subject to proof of good health.*

\* *Maximum benefit - \$500,000. Amounts are subject to reduction beginning at age 70.*

\*\* *Spouse and child amounts cannot exceed 50% of your election.*

# Voluntary Life Insurance

## *Advantages*

- Guarantee Issue - During the new hire enrollment period or within 31 days of initial eligibility only:  
*(For those not previously declined)*
  - Employee: Up to \$200,000
  - Spouse: Up to \$50,000
  - Children: \$20,000
- Premiums waived- If you are disabled while insured under the plan.

# Voluntary Life Insurance

## *Advantages*

- **Living benefit** - Up to 80% (\$250,000 maximum) of the life insurance benefit may be paid in the event of a covered life-threatening medical condition.
- **Benefits you can keep** - Portability and conversion provisions are included to allow you to continue coverage if you leave your employer or are no longer eligible to participate in the plan.



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# Voluntary Short-Term Disability Insurance

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# Voluntary Short-Term Disability

## Off-the-Job Coverage

### *What is it?*

- Think of it as financial *income protection*.
- Pays a weekly benefit if you are unable to work due to injury, illness or pregnancy, *off the job*.
- You can work part-time or accept limited duties and still qualify for a benefit.



# Voluntary Short-Term Disability

## Plan One

### Flexible employee choices

You choose the coverage that fits your needs and budget. Weekly benefits starting as low as \$100 or up to the plan maximum, (in units of \$50) as long as you don't exceed 60% of your earnings.

### Benefits begin

- 8th day for a covered injury
- 8th day for a covered illness

### Duration of benefits

- up to 13 weeks



# Voluntary Short-Term Disability

## *Plan Two*

### Flexible employee choices

You choose the coverage that fits your needs and budget.

Weekly benefits starting as low as \$100 or up to the plan maximum, (in units of \$50) as long as you don't exceed 60% of your earnings.

### Benefits begin

- 31st day for a covered injury
- 31st day for a covered illness

### Duration of benefits

- up to 13 weeks

# Voluntary Short-Term Disability

## *Limitations - Pre-existing Conditions*

- Any condition for which you have seen a medical practitioner or taken medication in the 6 months before your coverage began is considered a pre-existing condition.
- Benefits are payable without regard to the pre-existing condition limitation if the disability occurs after 12 months of continuous coverage.
- “Bridge” benefit pays 25% of your gross benefit for up to 4 weeks if you are disabled due to a pre-existing condition.



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# Accident Insurance

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This is an accident only insurance policy. It provides limited benefits and has some specific benefit limits. It does not pay benefits for sickness or loss from any other cause. Please refer to the issued insurance policy for complete details and all benefit requirements, including all limitations, exclusions and restrictions. We reserve the right to cancel the policy with advance written notice to the policyholder. Insurance policies and certain policy benefits are subject to state variations and may not be available in all states. Issued insurance contracts determine all plan features and benefits. Contact Assurant Employee Benefits for additional details.

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# Accident Insurance

- Coverage for off-the-job accidents only
- Pays fixed benefits for specific injuries, procedures, or death as a result of a covered accident.
- Includes benefits for hospitalization, fractures and dislocations, emergency room visits, and more.
- No health questions or pre-existing conditions limitation.
- Pays benefits *directly to you* to use in any way you choose and in addition to any other coverage you may have.
- Coverage is portable.

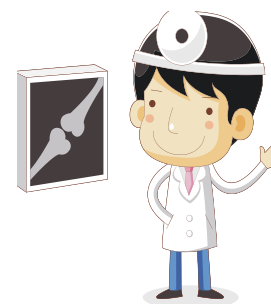


# Accident Insurance

## Payment Examples

For Illustrative purposes only

Broken Finger (no surgery)	\$ 175
▪ Emergency Treatment	\$ 150
▪ Follow Up Visits (2)	\$ 50
<b>Total</b>	<b>\$ 375</b>



Broken Leg (no surgery)	\$ 800
▪ Emergency Treatment	\$ 150
▪ Ambulance	\$ 200
▪ Initial Hospitalization	\$1,000
▪ Hospital Benefit (1 day)	\$ 250
▪ Crutches	\$ 125
▪ Follow Up Visits (3)	\$ 75
▪ Physical Therapy (2 times)	\$ 50
<b>Total</b>	<b>\$2,650</b>





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# Cancer Insurance

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This is a cancer only insurance policy. It does not pay benefits for loss from any other cause. This policy provides limited benefits and has some specific benefit limits. This is not a medical insurance policy, a Medicare Supplement policy, or a high deductible health plan. Please refer to the issued insurance policy for complete details and all benefit requirements, including all limitations, exclusions and restrictions. We reserve the right to cancel the policy with advance written notice to the policyholder. Insurance policies and certain policy benefits are subject to state variations and may not be available in all states. Issued insurance contracts determine all plan features and benefits. Contact Assurant Employee Benefits for additional details.

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# Cancer Insurance

## *What is it?*

- Provides fixed benefits for early detection and treatment of certain types of cancer, such as screenings, hospital confinement, radiation, chemotherapy, surgery and more.
- Pays benefits *directly to you* to use in any way you choose.
- Pays in addition to any other coverage you may have.
- Family coverage available.
- Coverage is portable.
- Choice of two benefit levels.
- Requires Evidence of insurability.



# Cancer Insurance

*Key covered services (choice of level 1 or level 2)*

	Level 1 Benefits	Level 2 Benefits
Annual Screening Tests	\$50	\$75
Second Surgical Opinion	\$200	\$200
General Anesthesia: \$ 50 - \$1,815 Surgery: \$150 - \$5,500	Combined Max: \$2,000	Combined Max: 7,500
Hospital Confinement	\$200 Daily	\$400 Daily
Blood and Plasma	\$50 Daily	\$50 Daily
Ambulance	Ground: \$250	Ground: \$250 Air: \$2,000
Chemotherapy: Oral Cytotoxic Medications	Monthly Max: \$ 450	Monthly Max: \$1,500
Other Chemotherapy and Radiation	Benefit Year Max: \$ 4,000	Benefit Year Max: \$12,000
Hospice	\$100 Daily	\$100 Daily
Extended Care	\$200 Daily	\$200 Daily
Skin Cancer	\$100 - \$600	\$100 - \$600

# Cancer Insurance

## *Payment Example*

Let's say Jane has breast cancer. She could receive the following benefit amounts in cash:

Cancer screening	\$75
Second opinion	\$200
First occurrence	\$5,000
Surgery and anesthesia	\$1,730
Hospitalization - 7 days	\$2,800
<u>Radiation and chemo</u>	<u>\$11,000</u>
<b>Total</b>	<b>\$20,805</b>





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# Critical Illness Insurance

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This critical illness only insurance policy provides limited benefits. This limited policy has some specific benefit limits and is not a medical insurance policy, a Medicare Supplement policy, or a high deductible health plan. Please refer to the issued insurance policy for complete details and all benefit requirements, including all limitations, exclusions, restrictions and reductions. We reserve the right to cancel the policy with advance written notice to the policyholder. Insurance policies and certain policy benefits are subject to state variations and may not be available in all states. Issued insurance contracts determine all plan features and benefits. Contact Assurant Employee Benefits for additional details.

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# Critical Illness Insurance

## What's covered?

### Category 1:

- ✓ Heart attack
  - ✓ Heart failure
  - ✓ Stroke
  - ✓ Coronary bypass surgery\*
- \*limited to 25% of elected benefit*

### Category 2:

- ✓ Blindness
- ✓ Major organ failure (*excluding heart failure*)
- ✓ End stage kidney disease
- ✓ Paralysis (*excluding from stroke*)
- ✓ Coma



Pays upon initial diagnosis after the effective date.

# Critical Illness Insurance

## *Underwriting*

- Any condition for which you have seen a medical practitioner or taken medication in the 12 months before your coverage began is considered a pre-existing condition.
- Benefits are payable without regard to the pre-existing condition limitation if the diagnosis occurs after 12 months of continuous coverage.
- Guarantee Issue only applies during this enrollment period or within 31 days of initial eligibility.

# Critical Illness Insurance

## *Payment Example*

Here's an example of how benefits might be paid under a plan with \$5,000 face value.

Let's say Mary has a heart attack, followed by complications with liver failure. She could receive the following benefits in cash:

Heart attack	\$5,000
<u>Major organ failure</u>	<u>\$5,000</u>
<b>Total</b>	<b>\$10,000</b>





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It's easy to sign-up!

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# Three Steps to Enrolling

1. Review all of your enrollment materials.
2. Assurant Representative will be contacting you to discuss your options to elect or waive coverages.
3. Fill out the application either accepting or waiving the benefits and return the completed application to the Human Resources Department at JCH.

# It's so simple...

- Don't delay. Failure to enroll by the end of the month will require you to wait until the next annual enrollment period. You could be declined based upon your health status at that time.