

Accident Insurance

Accident insurance pays cash benefits for the treatments and injuries associated with an accidental injury such as fractures, dislocations, burns, emergency room, or urgent care visit, and physical therapy. If you or a covered family member suffers an accident, the plan will pay a lump sum benefit based on a predetermined schedule of benefits.

This year, we are moving carriers from Transamerica to Voya. With this transition, we were able to increase benefit levels and decrease rates! If you were enrolled in the Transamerica Accident Plan, your coverage will automatically map into the new coverage with Voya. However, should you choose to keep your coverage with Transamerica, you will be sent portability information directly to your home, just remember to then opt out of the new plan. See below for more details.

Benefit Type	Current Benefits Transamerica	New Benefit Payouts Voya
Accidental Death	EE \$15,000, SP \$7,500, CH \$1,500	EE \$50,000, SP \$20,000, CH \$10,000
AD Common Carrier	EE \$35,000, SP \$17,500, CH \$3,500	EE \$100,000, SP \$50,000, CH \$25,000
AD&D	Schedule up to \$15,000	Schedule up to \$28,000
Ambulance	\$150 ground, \$600 air	\$400 ground, \$2,000 air
Blood/Plasma	\$66	Schedule up to \$625
Burn	Schedule up to \$2,666	Schedule up to \$20,000
Child Sport Rider	N/A	25% increase up to \$1,000
Coma	N/A	\$18,500
Concussion	N/A	\$275
Dental Work	Schedule up to \$150	Schedule up to \$400
Diagnostic Testing (Major)	N/A	\$300
Dislocation	Schedule up to \$2,000	Schedule up to \$8,000
Emergency Room Treatment	\$100	\$250
Eye Injury	\$133	\$110
Family Lodging	\$100 per day, up to 30 days	\$200 per day, up to 30 days
Follow-up Treatment	\$25 per visit, up to 3 visits	\$100 per visit, up to 1 visit
Fracture	Schedule up to \$2,000	Schedule up to \$10,000
Hospital Admission	\$500	\$1,750
Hospital Confinement	\$100 per day, up to 365 days	\$275 per day, up to 365 days
Hospital ICU Admission	\$500	\$1,750
Hospital ICU Confinement	\$300 per day, up to 15 days	\$450 per day, up to 15 days
Initial Physician Visit	\$100	\$100
Laceration	Schedule up to \$266	Schedule up to \$750
Medical Appliance	\$100	\$275
Physical Therapy	\$50 per visit, up to 6 visits	\$60 per visit, up to 6 visits
Prosthesis	\$500	\$1,250 one, \$2,000 two+
Rehabilitation	N/A	\$200 per day, up to 90 days
Ruptured Disc	Schedule up to \$400	Schedule up to \$900
Surgery	Schedule up to \$666	Schedule up to \$1,500
Torn Knee Cartilage	Schedule up to \$400	Schedule up to \$900
Transportation	\$300 per trip, up to 3 per accident	\$800 per trip, up to 1 per accident
Urgent Care	\$100	\$250
X-ray	Included in ER benefit	\$90
Wellness Benefit	\$60 per insured, per year 12 month waiting period	\$50 per EE/SP, per year 50% of EE amount for child(ren) up to \$100 max no waiting period

How does the benefit work?

Kyle was playing in his first varsity football game and suffered a serious concussion. Although Christine, his mom, had good medical coverage, the out of pocket costs kept adding up. Thankfully, she and her family were enrolled the Accident plan. She was able to use the money she received under the plan to offset her medical deductible and applicable copays.

Benefits Paid by Accident Insurance	
Emergency Room Visit	\$250
X-ray	\$90
Fractured Wrist	\$2,250
Follow-up Physician Visit	\$100
Physical Therapy (3 visits)	\$180
BENEFITS PAID	\$2,870



WANT TO SEE MORE?

Hold your phone’s camera app over the QR code to see a short video from Carrier on how this plan can help cover your costs if you have an accident!



HOW MUCH DOES IT COST?

Premiums are taken post-tax on a bi-weekly basis. Should you leave the company, you are able to continue your plan on a direct bill basis.

Accident Insurance	Bi-Weekly Cost
Employee Only	\$4.40
Employee + Spouse	\$7.97
Employee + Children	\$8.03
Employee + Family	\$11.60



Critical Illness Insurance

Critical Illness insurance can help fill a financial gap if you experience a serious illness such as cancer, heart attack or stroke. Upon diagnosis of a covered illness, a lump-sum benefit is paid directly to you.

This year, we were able to make several enhancements to the plan design with Voya and reduce the rates! If you are currently enrolled in coverage with Voya, your elections will roll-over to the next plan year.

	Current Benefits Voya	New Benefit Payouts Voya
BENEFIT AMOUNT		
Employee	\$5,000 - \$30,000 in \$5,000 increments	\$5,000 - \$30,000 in \$5,000 increments
Spouse	\$5,000 - \$15,000 in \$5,000 increments	\$5,000 - \$15,000 in \$5,000 increments
Child	\$2,500	\$2,500
Guarantee Issue	\$30,000 EE, \$15,000 SP, \$2,500 CH	\$30,000 EE, \$15,000 SP, \$2,500 CH
BENEFIT TYPE	Percentage of Benefit Payout	
	Covered at 100% for all: Cancer, End Stage Renal Failure, Heart Attack, Major Organ Failure, Paralysis, Stroke Covered at 25% for all: Carcinoma in Situ, Coronary Artery Bypass Disease Covered at 10% for all: Skin Cancer	
ALS	N/A	100%
Alzheimer's Disease	N/A	100%
Benign Brain Tumor	N/A	100%
Burn (severe)	N/A	100%
Coma	N/A	100%
Covered Child Illnesses	N/A	100%
Loss of Hearing	N/A	100%
Loss of Speech	N/A	100%
Loss of Sight	N/A	100%
Parkinson's Disease	N/A	100%
		Covered at 10%: TIA, Ruptured Aneurysm, Thoracic Aneurysm, Abdominal Aneurysm, Coronary Angioplasty, Pacemaker Placement
Other	N/A	Covered at 25%: Infectious Diseases, Open Heart Surgery for Valve Replacement, ICD Placement, Bone Marrow Transplant, Stem Cell Transplant
		Covered at 100%: Multiple Sclerosis, Occupational HIV, Type 1 Diabetes
Wellness Benefit	\$50 per EE/SP, per year 50% of EE amount for child(ren) up to \$100 max	\$50 per EE/SP, per year 50% of EE amount for child(ren) up to \$100 max
PROVISIONS		
Additional Occurrence	Yes, no wait, at 100%	Yes, no wait, at 100%
Recurrence	Yes, 12-month wait, at 100%	Yes, 6-month wait, at 100%
Benefit Reduction	50% at age 70	None
Pre-Existing Condition	12/12	None

HOW DOES THE BENEFIT WORK?

David is dedicated father who has a history of both heart disease and cancer in his family, so he enrolled in the Critical Illness plan and elected \$10,000 in benefits. A few months later, he suffered a heart attack and unfortunately, 12 months after that was diagnosed with cancer. After filing his claims, David was able to use his benefit to help cover the costs of medical bills, pay for additional childcare, and cover some of his lost income.

Benefits Paid by Critical Illness	
Heart Attack	\$10,000
Cancer	\$10,000
BENEFITS PAID	\$20,000



WANT TO SEE MORE?

Hold your phone’s camera app over the QR code to see a short video from Carrier on how this plan can help cover your costs if you are diagnosed with a critical illness!



HOW MUCH DOES IT COST?

Premiums are taken post-tax on a bi-weekly basis. Should you leave the company, you are able to continue your plan on a direct bill basis.

Age Band	Employee Bi-Weekly Cost per \$1,000 of Benefit		Spouse Bi-Weekly Cost per \$1,000 of Benefit	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
Under 30	\$0.19	\$0.30	\$0.22	\$0.33
30 – 39	\$0.30	\$0.49	\$0.33	\$0.52
40 – 49	\$0.63	\$1.10	\$0.72	\$1.18
50 – 59	\$1.18	\$2.11	\$1.41	\$2.34
60 – 69	\$1.98	\$3.39	\$2.25	\$3.64
70+	\$3.23	\$4.81	\$3.37	\$5.18
Child(ren) Bi-Weekly Cost for \$2,500 Benefit				
\$2,500 = \$0.18				

*Rates may vary slightly due to rounding

Cancer Insurance

Cancer insurance provides benefits for certain services related to cancer, such as radiation, chemo, surgery, diagnostic tests, and physician visits. The goal of the cancer plan is to allow you to focus on what's most important, your recovery! Coverage will remain in force with Transamerica.

Transamerica	
First Occurrence	\$5,000 maximum benefit, per 12-month period
Hospital Confinement	\$300 per day
Extended Benefits	\$600 per day, starting on day 91
Attending Physician	\$60 per day, one visit per 24-hour period
Inpatient Drugs and Medicine	\$45 per day
Private Duty Nurse	\$300 per day
Ambulance	\$300
Extended Care Facility	\$300 per day
Hospice Care	\$300 per day, up to a 100-day lifetime
Inpatient Surgery	Schedule up to \$5,000
Outpatient Surgery	Schedule up to \$7,500
Anesthesia	25% of covered surgery benefit
Prosthesis	Schedule up to \$2,500
Hair Prosthesis	Schedule up to \$250
Reconstructive Surgery	Schedule up to \$1,250
Second Surgical Opinion	\$500
Ambulatory Surgical Center	\$750 maximum benefit, per day
Skin Cancer	Schedule up to \$375
Radiation/Chemotherapy	Schedule up to \$10,000, per 12-month period
Associated Radiation & Chemotherapy	Schedule up to \$500, per 12-month period
Blood Transplant	Schedule up to \$10,000, per 12-month period
Bone Marrow Transplant	Schedule up to \$10,000, per 12-month period
Associated Blood Plasma Expenses	Schedule up to \$500, per 12-month period
New / Experimental Treatment	Schedule up to \$10,000, per 12-month period
Annual Cancer Screening	\$50 per calendar year for cancer screening tests
Mammography Examinations	\$200
MRI Scan	\$50 per calendar year
Family Member Lodging	\$50 per day, maximum 50 days, per 12-month period
Outpatient Lodging	\$50 per day, maximum 50 days, per 12-month period
Physical Therapy & Speech Therapy	\$25 per treatment, limited to one per day
At-Home Nursing	\$50 per day
Limitations	
Pre-existing condition limitation	12/12

HOW MUCH DOES IT COST?

Premiums are taken post-tax on a bi-weekly basis. Should you leave the company, you are able to continue your plan on a direct bill basis.

Cancer Insurance	Bi-Weekly Cost
Employee Only	\$15.97
One Parent	\$18.20
Two Parents	\$28.74

Hospital Indemnity Insurance

A hospital stay can be costly, even if you have medical coverage. Hospital Indemnity insurance can help cover your medical deductible or coinsurance if you are hospitalized by paying a lump-sum benefit directly to you.

This year, we are moving from Fidelity to Voya. If you were enrolled in coverage with Fidelity your elections will not transfer over, you will need to reelect coverage with Voya.

Low Plan	Current Benefits Fidelity	New Benefits Voya
Inpatient Hospital Admission	Up to \$1,000 per year	\$1,000 per admission, up to 2 times per year
Inpatient Hospital Confinement	***	\$100 per day, up to 30 days
Inpatient Hospital ICU Admission	***	\$1,000 per admission, up to 2 times per year
Inpatient Hospital ICU Confinement	***	\$200 per day, up to 15 days
Other including outpatient	Outpatient Benefit: Up to \$1,000 for up to 4 outpatient occurrences per family per calendar year	Rehabilitation Facility: \$50 per day, up to 30 days per year Observation Unit: \$100 per day, up to 1 day per year Newborn Nursery: \$100 per day, up to 1 days Outpatient Surgery Visit: \$500 per day, up to 1 day per year
High Plan	Current Benefits Fidelity	New Benefits Voya
Inpatient Hospital Admission	Up to \$2,000 per year	\$2,000 per admission, up to 2 times per year
Inpatient Hospital Confinement	***	\$100 per day, up to 30 days
Inpatient Hospital ICU Admission	***	\$2,000 per admission, up to 2 times per year
Inpatient Hospital ICU Confinement	***	\$200 per day, up to 15 days
Other including outpatient	Outpatient Benefit: Up to \$2,000 for up to 4 outpatient occurrences per family per calendar year	Rehabilitation Facility: \$50 per day, up to 30 days per year Observation Unit: \$100 per day, up to 1 day per year Newborn Nursery: \$100 per day, up to 1 days Outpatient Surgery Visit: \$500 per day, up to 1 day per year



HOW DOES THE BENEFIT WORK?

Alexis and her husband eagerly awaited the birth of their child. Alexis was enrolled in the High Hospital Indemnity plan, which provided benefits for her hospital admission and stay. The money she received under the plan allowed her to take an extra two weeks of unpaid maternity leave to bond with her little boy.

Benefits Paid by Hospital Indemnity	
Hospital Admission	\$2,000
Hospital Confinement (2 days)	\$200
Newborn Nursery	\$100
BENEFITS PAID	\$2,300



WANT TO SEE MORE?

Hold your phone’s camera app over the QR code to see a short video from Carrier on how this plan can help cover your costs if you have a hospital stay!



HOW MUCH DOES IT COST?

Premiums are taken post-tax on a bi-weekly basis. Should you leave the company, you are able to continue your plan on a direct bill basis.

Hospital Indemnity Insurance	Low Plan Bi-Weekly Cost	High Plan Bi-Weekly Cost
Employee Only	\$7.11	\$11.34
Employee + Spouse	\$13.65	\$21.88
Employee + Children	\$12.35	\$19.56
Employee + Family	\$18.89	\$30.11

Short Term Disability

Short Term Disability coverage pays you a benefit if you temporarily can't work because of an injury, illness, or maternity leave. This benefit is designed to provide up to 40% of income, for more immediate, short term paycheck protection. This benefit pays in addition to state disability.

This year, we are moving carriers from Madison National Life to Voya. If you were enrolled in coverage with Fidelity your elections will not transfer over, you will need to reelect coverage with Voya.

Benefit Type	Current Benefits Madison National Life	New Benefits Voya
Benefit Payment	Monthly	Weekly
Benefit Amount	Increments of \$100 Not to exceed 40% of the monthly pre-disability earnings	Increments of \$25 Not to exceed 40% of the monthly pre-disability earnings
Benefit Maximum	\$6,000 monthly	\$1,400 weekly
Guaranteed Issue Amount	\$4,000	All Guarantee Issue
Maximum Period of Disability	52 weeks	52 weeks
Elimination Period	14/14	14/14
Pre-existing Condition Limitation	12/12	12/12

WANT TO SEE MORE?

Hold your phone's camera app over the QR code to see a short video from Carrier on how this plan can help cover your costs if you have a hospital stay!



HOW MUCH DOES IT COST?

Short Term Disability	Bi-Weekly Cost Rate per \$10 of Weekly Benefit
>40	\$0.76
40-49	\$0.79
50-59	\$0.86
60+	\$1.08

Voluntary Life

Voluntary Life provides a benefit to your beneficiary if you pass away. Term life insurance is meant to protect you and your family during your working years. Your beneficiary can you the benefits however they choose, including paying any remaining medical bills and funeral costs, providing ongoing financial support to your family, paying the mortgage and funding your children's education. Coverage will remain in force with Voya.

Benefit Type	Voya
Employee Amount	\$10,000 - \$500,000 in \$5,000 increments
Spouse Amount	\$5,000 - \$50,000 in \$5,000 increments
Child(ren) Amount	\$10,000

HOW MUCH DOES IT COST?

Premiums are taken post-tax on a bi-weekly basis. Should you leave the company, you are able to continue your plan on a direct bill basis.

Voluntary Life	Bi-Weekly Cost Rate per \$1,000 of Coverage
Age Band	Rate
Under 25	\$0.034
25 – 29	\$0.041
30 – 34	\$0.054
35 – 39	\$0.061
40 – 49	\$0.068
45 – 59	\$0.095
50 – 54	\$0.149
55 – 59	\$0.277
60 – 64	\$0.432
65 – 69	\$0.831
70+	\$1.344

Universal LifeEvents with Long Term Care

Universal LifeEvents is uniquely designed to match the needs of insureds throughout their lifetime. The policy pays a higher death benefit during the working years when expenses are high, and families need maximum protection. At age 70, when financial needs are typically lower, the death benefit reduces to one third. However, higher Living Benefits do not reduce — they continue through retirement to match the greater need for LTC.

The Long Term Care rider is deigned to accelerate the death benefit at 4% per month for up to 25 months to pay for long-term care in an assisted living or long-term care facility, or home healthcare and/or adult day care. You can also elect the Death Benefit Restoration, which fully restores the death benefit reduced by LTC each time a benefit is paid and allows the beneficiary to receive the full death benefit.

Benefit Type	Trustmark
Death Benefit Maximum	\$300,000 EE / \$300,000 SP
Long Term Care Benefit	4% of Death Benefit up to 25 months
Employee Guarantee Issue	Guarantee Issue: \$150,000 EE (up to age 64) Modified Issue: \$200,000 EE (up to age 64) Simplified Issue: \$300,000
Spouse Guarantee Issue	Modified Issue: Amount purchased by \$5 per week or \$10,000 whichever is greater (to age 64) Simplified Issue: \$300,000
Accelerated Death Benefit	Yes, 75% for 24 months or less life expectancy
Restoration Benefit	Yes
LifeEvents Notes:	Death Benefit decreases to 1/3 of benefit at age 70 or the beginning of the 15th policy year, whichever is later. The LTC benefit does not decrease.

WANT TO SEE MORE?

Hold your phone’s camera app over the QR code to see a short video from Carrier on how this plan can help cover your costs if you have a hospital stay!



HOW DOES THE BENEFIT WORK?

Charlie is 37, is married with two kids. Charlie was in a horrible car crash. He survived but needed long term care services while he recovered. Luckily, he had enrolled in Trustmark’s Universal Life plan with an LTC rider with a \$50,000 policy.

Benefits Paid by Universal Life with LTC	
LTC	Charlie could collect \$2,000 per month (4% of his death benefit) for up to 25 months to help pay for long term care services.
Benefit Restoration Rider	With benefit restoration, Charlie’s full death benefit is still available for his beneficiaries. This doubles Charlie’s potential benefits!

Speak to an enroller to learn your rate!

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LEGAL PROGRAM

Do you have an attorney on retainer? Most people don't, so our legal program from LegalEase offers you access to legal advice and even representation for an affordable monthly premium. Whether you need assistance reviewing a rental agreement, fighting a traffic ticket, creating a will, buying a house or navigating an IRS audit, legal coverage from carrier offers reputable attorney assistance for you and your family. You can enroll in this program during open enrollment.

PET INSURANCE

Pets are members of the family too. When your pet gets sick, bills can add up faster than expected. Pet insurance prevents you from needing to weigh your pet's health against your bank account. Most plans offer coverage for costs associated with both accidents and illnesses—even medications. Nationwide provides coverage for this program. You can enroll in this program at any time.