

Colonial Life Your Voluntary Benefits Offering!

Montgomery County Schools

Open Enrollment October & November

HR will be providing Specific Enrollment Dates for Your School

10- Pay - Payroll Rate Samples

Short Term Disability: \$1000/month, 7/7 day Elimination Period, OR 14/14 day Elimination Period
"Paycheck Insurance!" Provides income replacement to help you pay mortgage or rent, utility bills or other expenses should you become disabled due to a covered accident or illness. Maternity covered after policy has been in-force 9 months.

Design your own plan to fit your budget & financial needs: You may elect up to 66 2/3 of your salary with a maximum benefit of \$3000 per month. Choose your monthly income benefit (based on your salary), elimination period (benefits become payable once you have been disabled for this number of days; "waiting" period), and 3 month benefit period (how many months you are eligible to receive disability benefits from your plan).

	<u>3 month 7/7</u>	<u>3 month 14/14</u>
Age 17-49	\$33.00	\$22.20
Age 50-69	\$39.60	\$28.20

Accident Care: On/Off Job Coverage
 Helps offset unexpected medical expenses that can result from accidental injury. Includes ER treatment, Hospitalization, Intensive Care and Catastrophic coverage for covered accidents - see brochure for all benefits.

	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child(ren)</u>	<u>Family</u>
	\$21.60	\$28.20	\$36.00	\$43.20

Cancer 1000: Level 2
 Provides wellness benefits for screening tests and follow up. Benefits provide protection against out-of-pocket medical and *indirect, non-medical expenses related to cancer. Men have a 1 in 2 lifetime risk, for women the risk is 1 in 3. *American Cancer Society reports that 65% of the overall cost of treatment for cancer is indirect. Additional levels of coverage available.

Rate includes \$1,000 Initial Diagnosis, Progressive Payment and Specified Disease Riders

	<u>Employee</u>	<u>EE + Child(ren)</u>	<u>Family</u>
	\$31.68	\$34.50	\$52.50

Intensive Care:
 Coverage protects you and your family against financial hardships that result from a prolonged stay in intensive care, coronary care, neonatal intensive care and sub-acute intensive care units.

	<u>\$500</u>	<u>\$750</u>	<u>\$1,000</u>
Employee	\$6.90	\$9.74	\$12.58
EE + Child(ren)	\$8.00	\$11.38	\$14.76
Family	\$12.46	\$18.06	\$23.66

"NEW BENEFIT" CRITICAL ILLNESS
 You have the option to choose from a \$10,000 or \$25,000 benefit and you may also add your spouse to a plan. The Critical Illness plan is a lump sum payment for Heart Attack, Stroke, Major Organ Transplant, End Stage Renal Failure. For Coronary Bypass Surgery it will pay 25% of the amount of coverage you purchase.

Wellness Benefit: \$50 per calendar year, see brochure

WITHOUT CANCER RIDER

	<u>\$10,000 Benefit</u>		<u>\$25,000 Benefit</u>	
	<u>Non-Tobacco</u>	<u>Tobacco</u>	<u>Non-Tobacco</u>	<u>Tobacco</u>
Age 16-29	\$4.68	\$6.12	\$8.11	\$11.39
30-39	\$6.73	\$10.32	\$13.21	\$22.20
40-49	\$10.56	\$17.99	\$22.80	\$41.39
50-59	\$16.33	\$29.41	\$37.21	\$69.89
60-69	\$22.80	\$39.00	\$53.40	\$93.91

WITH CANCER RIDER

	<u>\$10,000 Benefit</u>		<u>\$25,000 Benefit</u>	
	<u>Non-Tobacco</u>	<u>Tobacco</u>	<u>Non-Tobacco</u>	<u>Tobacco</u>
Age 16-29	\$7.20	\$10.32	\$14.40	\$22.22
30-39	\$10.56	\$17.40	\$22.80	\$39.91
40-49	\$17.76	\$32.40	\$40.80	\$77.40
50-59	\$28.92	\$54.36	\$68.71	\$132.30
60-69	\$44.40	\$77.04	\$107.40	\$189.00

This is a brief summary, see the Outline of Coverage for complete details of benefits, exclusions and limitations. This is not an application for coverage; you must complete the required Enrollment Application and Forms.