

*Because Life Happens*

## Ancillary Benefits



EQUITABLE

NetBrain



# Group Term Life Insurance



- Each employee is given Life Insurance of \$10,000
- Accidental Death and Dismemberment matching benefit
- No cost to you
- Take this time to update your beneficiaries if you've had any life changes

# Voluntary Group Term Life Insurance

*What if my Life Insurance isn't enough for me?*

- Employees may apply for a benefit amount of \$20,000-\$250,000, in increments of \$10,000, not to exceed 5x annual earnings
- Spouse may apply for benefit amount of \$5,000- \$150,000, in increments of \$5,000, not to exceed 100% of employee amount
- Children benefit available from \$1000- \$10,000
- Eligibility of Insurance required for enrollees previously eligible to enroll
- Current enrollees may increase benefits by \$10,000 or \$20,000 up to \$150,000 without evidence of insurability.

# Voluntary Accidental Death & Dismemberment

- Coverage 100% of Life Insurance benefit
- Protects your income
- Guaranteed issue
- Available to employees, spouses, and dependents
- Coverage for Accidental Death and Catastrophic injury

# Short Term Disability

- *Benefit: 60% of weekly salary to \$1,000 max*
- Benefits would begin on day 8 for a disability from an accident, and on day 8 for disability from illness, (including maternity)
- Benefits payable to maximum of 13 weeks (which is start of LTD)
- An Eligibility of Insurance form required for current enrollees increase current weekly benefit.

# Long Term Disability

- *Benefit: 60% of monthly salary to \$5,000 max*
- Benefits would begin after 90 days of disability
- Benefits payable up to:
  - Social Security Normal Retirement Age for any occupation
- Additional Benefits
  - Family Care Reduction Benefit
  - Survivor Income Benefit
  - Workplace Modification Benefit

# Travel Assistance

- Available for employees and their families when traveling 100 miles or more from their primary residence for work or pleasure
- **Travel Assistance Services** include but are not limited to lost luggage, emergency cash bail assistance, legal referrals, identity theft services
- **Medical Assistance Services** include but are not limited to lost prescriptions, medical repatriation, return of mortal remains, transfer of family member to accompany patient, medical/dental referrals
- **Concierge Services** include but are not limited to 24/7 assistance regarding any travel related questions

# Pet Insurance

- Coverage for any illness or accident for any cat or dog
- No network
- 10% discount if you enroll online

**[www.PetplanBenefits.com](http://www.PetplanBenefits.com)**

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pet insurance



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INSURANCE SERVICES

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Thank You

