

Howard County Government VOLUNTARY BENEFIT PROGRAM

Short Term Disability

Underwritten by American Heritage Life Insurance Company

- Pays benefit for up to 3 to 6 months following 7 or 14 days elimination period
- Covers total disability resulting from off-the-job accident or sickness
- Provides benefits for recurring disability and pregnancies
- Pregnancy treated same as illness (following 10 month waiting period)
- Benefits paid subject to 12-month pre-existing limitation
- Buy up allows you to purchase additional coverage up to 60% to cover you at your approximate take home pay

Universal Life

Underwritten by Transamerica Life Insurance Company

- Provides permanent, cash accumulating life insurance
- Portable upon retirement or change in employment
- Coverage for Spouse and dependents available
- Long Term Care Rider- allows you to use 4% of your face amount each month for both in-home and in-patient expenses
- Waiver of Premium- allows you to forgo premium payments during total disability, while maintaining your coverage

Cancer/ Specified Disease

Underwritten by American Heritage Life Insurance Company

- Cash benefit paid directly to you, on top of the benefits paid by your health insurance to the care provider
- Helps you pay for deductibles, co-pays, travel and increased child care expenses.
- Individual or family coverage available

Example of additional benefits:

- Initial diagnosis benefit of \$5,000- \$10,000
- \$200/day hospitalization
- \$10,000 for radiation

Auto/Homeowner's Insurance Discounts

Underwritten by Liberty Mutual

- Can save up to 10% on auto insurance, up to 5% on homeowner's insurance
- Premiums paid with convenience of payroll deductions

Group Legal Plan

Underwritten by United Legal Benefits

- Pre paid group legal plan offering legal services for flat fee of \$17.50 per month
- Select from network of attorneys providing variety of legal services for no additional charge, or discounts off of standard hourly rate

Critical Illness Plan

Underwritten by American Heritage Life Insurance Company

- Lump sum benefit of \$5,000 to \$50,000 paid directly to you upon the diagnosis of a covered critical illness
- Individual, single parent and family coverage available
- Wellness benefit rider pays \$75 per calendar year per covered person for cancer screenings including: Chest X-Ray, Pap smear, Colonoscopy, Mammograms, and others

On- or-Off-the-Job Accident Insurance

Underwritten by American Heritage Life Insurance Company

- Pays you a lump sum benefit for an off-the-job accidental injury
- Works in addition to any other insurance you may have
- Can be used to help pay deductibles, co-pays, or recover any loss income associated with accidents
- No limit to the number of claims
- Individual or family coverage available

Long Term Care

Underwritten by John Hancock

- Customizable coverage to meet your needs and preferences
- Provides daily applicant chosen benefit of \$100, \$150 or \$200
- Benefit durations of up to 3 or 5 years
- Daily benefit increases over time to keep pace with rising costs
- Coverage is fully portable at retirement or in the event of job change
- Benefits are received tax-free
- Covers the care in your home, adult day care centers, hospice facility, nursing home, or assisted living facility.



For Policyholder Services: (888) 711- 4478 ext 2
PLEASE NOTE: All Insurance policy contracts are governed by their respective underwriting carriers. Please see your policy for specific details, exclusions, and full benefit information

**Voluntary Benefits for
Howard County Government**
Enrollment Is Easy as 1-2-3

Howard County Government and Select Benefits Communications Group make the process of enrolling in your Voluntary Benefits as easy as **1-2-3**.

ONE

Select the benefits you are interested in signing up for.

TWO

Call Select Benefits Communications Group, to speak to one of our customer service representatives who can assist you in the enrollment process and send you the pre-completed application.

THREE

Mail back to Select Benefits your signed application in the provided pre-paid envelope.

That's all you need to do. Let Select Benefits Communications Group take care of all the work. We are available to answer your questions and/or to assist you in enrolling in your Voluntary Benefits.

***Call Select Benefits Communications Group at
888-711-4478 opt 203
8:30am to 4:30 daily to speak with your
benefits counselor Blair Hanemayer.***

**you may also contact Customer Service
at 888-711-4478 opt 2*