



The following voluntary insurance benefits are offered to all employees of Darlington County School District during Open/Annual Enrollment with a Ward Services counselor:

- **Long Term Care / Universal Life (Trustmark Insurance Company)**
 - One Product – Two Benefits: combines the benefits of both Life and Long Term Care coverage
 - Benefits in addition to your health insurance coverage for Long Term Care services
 - Guaranteed no rate increase or cancellation as long as premium paid
 - Guaranteed Issue opportunities available – no underwriting questions or test
 - Ability to automatically increase your benefit amount without additional test or underwriting

- **Critical Illness (Trustmark Insurance Company)**
 - Coverage for 20 illnesses including heart attack, stroke, cancer, kidney failure, organ transplant, etc.
 - Benefits paid directly to you in addition to your health insurance coverage
 - Provides the ability to select a Single Cash Benefit between \$5,000 and \$20,000 in addition to your health insurance
 - Premiums do not increase with age
 - Benefits are paid to you after diagnosis. Hospitalization/Treatment are not required to collect the benefit.

- **Cancer (Allstate Benefits)**
 - Cash benefit for cancer, in addition to health insurance, to cover cost of treatments and other expense
 - Premiums are not based on age and do not increase with age
 - Benefit is paid directly to the employee, unless assigned to someone else
 - Actual cash value of treatments paid

- **Accident (Trustmark Insurance Company)**
 - Covers all accidents including sports injuries, slip and falls, burns, etc.
 - Specific benefits for specific treatments or services
 - Annual Health Screening Benefits for qualifying doctor visits
 - Benefits paid in addition to health plan and directly to employee, unless assigned to someone else

For more information, you may contact the Benefits office at (843) 398-2308 or call a Ward Services Benefits counselor at (800) 673-6472. The Ward Services Benefits Counselor can provide more details and process your enrollment into these voluntary benefits.

NOTE: New hires may also contact Ward Services within 31 days of their hire date for details and enrollment into these benefits.

