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Voluntary Benefits Enrollment Guide

- Life
- Disability
- Cancer
- Accident
- Critical Illness
- Hospital Confinement



Benefits Enrollment Guide

Boone County Schools recognizes the importance of being able to provide our employees and their families with quality benefits as part of their overall compensation package. This summary highlights the benefit options offered by the district to the employees.

Voluntary Disability Coverage



Short-Term Disability

Coverage provides 40% or 60% of your gross weekly salary, to a weekly maximum of \$1,000 or \$1,500 for 11 weeks. Benefits will begin on the 15th day after an accident or an illness. This is a voluntary benefit and premiums will be deducted from your paycheck for this optional coverage.

Long-Term Disability

Coverage provides 40% or 60% of pre-disability earnings up to a monthly maximum of \$7,000 or \$10,000 for all employees. Long term coverage begins on the 91st day (following short term disability) The plan duration varies based on your age at time of disability.

Voluntary Term Life and AD&D



In addition to the life insurance provided through the state some employees may want to purchase additional coverage. Think about your personal circumstance. Are you the sole provider for your household? What expenses do you expect in the future (for example college tuition for your children)? You can elect up to 7x your annual salary to maximum of \$200,000 in Voluntary Term Life coverage, your spouse can elect up to \$50,000, and you can elect \$10,000 for your children. Rates are determined by age and amount elected.

AD&D coverage provides an additional death benefit to your beneficiary if you die as a result of an accident, or suffer a covered loss such as a loss of a limb or eye sight.

Employee Assistance Programs



As an employee of Boone County Schools you are able to access an Employee Assistance Program, also known as an EAP. These programs are designed to keep your concerns confidential and guide you through difficult situations. The work-based program assists you and your dependents with personal and job-related concerns allowing you 3 free calls per year including:

- Emotional Well-Being
- Family and Relationships
- Legal and Financial advice
- Work and life transitions
- Stress
- Depression
- Grief

Highly trained and experienced EAP staff are available to assist you 24/7/365.

Universal Life with Long Term Care



You work hard to provide a good life for your family. However, what if something happens to you? This provides money to your family at death, and while you are living too. You can access your death benefit if you need home health care, assisted living, or nursing care.

This is a guaranteed permanent term life insurance policy you can lock in with guaranteed premiums. The added benefit is the chronic condition rider.

Employee Guarantee Issue up to \$200,000
Spouse Guarantee Issue up to \$50,000



Critical Illness Insurance

Colonial Life

Colonial's Critical Illness coverage is designed to focus on the many ways critical illness touches your life. You can use the benefit any way you wish, whether it's for treatment, changes to your home or someone to watch your children. Covered illnesses include but are not limited to:

- Heart Attack
- Stroke
- Kidney Failure
- Coronary Artery Disease
- Loss of Sight
- Loss of Hearing
- Sudden Cardiac Arrest

Coverage includes a \$50 wellness benefit for annual check ups!

Medical Bridge Insurance

Colonial Life

This coverage can help with medical costs associated with a hospital stay that your health insurance may not cover. Coverage includes your choice of \$1,000 or \$1,500 initial confinement benefit. In addition to the initial benefit the policy also includes a \$100 daily benefit. These benefits are available for you, your spouse, and eligible dependent children.

Accident Insurance

Colonial Life

Colonial's Accident insurance helps pay for unexpected healthcare expenses due to accidents that occur every day from the soccer field to the ski slope and the highway in-between.

In your lifetime, which of these accidental injuries have happened to you or someone you know?

- Sports-related accidental injury
- Broken bone
- Laceration
- Back or knee injury

This plan is designed to help you fill some of the gaps caused by out of pocket costs such as deductibles and co payments your health insurance may not cover.

Coverage includes a \$50 wellness benefit for annual check ups!

Cancer Insurance

Colonial Life

Hopefully, you and your family will never face cancer, but if you do, Colonial is here to help. Our cancer insurance helps provide a financial safety net that can assist with covering cancer-related expenses that medical insurance doesn't cover, so you can focus on what matters most: recovery. We offer 4 levels of coverage to choose from to protect your and your family.

If you were diagnosed with cancer you could have expenses that medical insurance does not cover. In addition to your regular, ongoing bills, you could have indirect treatment and recovery costs, such as child care and home health services.

Cancer coverage from Colonial Life & Accident Insurance Company can help protect the lifestyle you've worked so hard to build. It provides benefits you can use to help cover:

- Loss of income
- Lodging and meals
- Out-of-network treatment
- Deductibles and co-pays

Coverage includes a \$50 wellness benefit for annual check ups!



Frequently Asked Questions:



If you have questions regarding your benefits, such as the following feel free to reach out to the contacts listed below:

- If I need assistance filling out a disability claim, who do I call?
- If I need assistance filling out a wellness claim through my cancer policy, who do I call?
- How do I change my life insurance beneficiary?

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