

# Boost Your Benefits

## Finding Value in Added Insurance

You know the insurance basics: medical, dental, and vision, but there are even more options out there to consider. Life is unpredictable. We always hope bad things won't happen to us, but if they do, you and your family can be covered.

**So let's talk Voluntary Benefits.**

## Supplemental Health

**There are many ways to supplement your medical plan coverage. These additional insurance options can help cover unexpected expenses, regardless of any benefit you may receive from your medical plan.**

### Accident Coverage

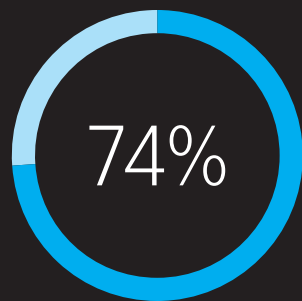
Accidents happen. You can't always prevent them, but you can take steps to reduce the financial impact. Accident Coverage provides benefits to you and your covered family members if you have expenses related to an accidental injury. Health insurance helps with medical expenses, but this coverage can help you pay deductibles, copays, and even typical day-to-day expenses such as a mortgage or car payment. Some covered points of care include emergency treatment, hospital admission, intensive care unit and ambulance transportation. Accident coverage is different than Accidental Death and Dismemberment (AD&D) insurance in that AD&D provides a payment for death or permanent impairment from a covered accident, while accident insurance pays a benefit for shorter-term accidental injuries.

### Critical Illness Coverage

Critical Illness coverage pays a lump-sum benefit if you are diagnosed with a covered disease or condition. You can use this money however you like: to help pay for expenses not covered by your medical plan, lost wages, child care, travel, home health care costs, or any of your regular household expenses. Some of the covered benefits are heart attack, stroke, invasive cancer, organ failure, coma, and more.

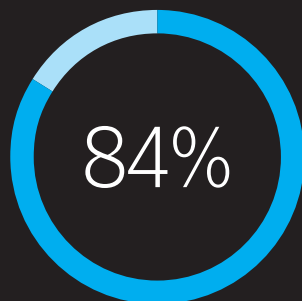
### Hospital Indemnity Coverage

Hospital Indemnity Coverage pays cash benefits directly to you if you have a covered stay in a hospital or critical care unit. The benefit amount is determined based on the type of facility and the number of days you stay. You can use the benefits from this policy to help pay for your medical expenses such as deductibles and copays, travel cost, food and lodging, or everyday expenses such as groceries and utilities.



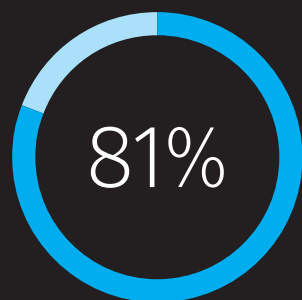
74% of employees wish their employer offered more voluntary benefit options.

*Voya*



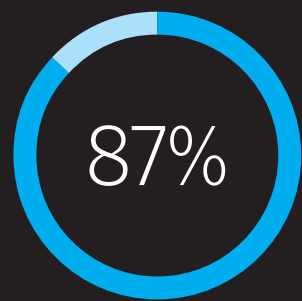
84% of employees see voluntary benefits as necessary

*OneAmerica Financial*



81% of employees see a growing need for voluntary insurance today compared to last year

*AFLAC*



87% of companies offer voluntary benefits

*Employee Benefit News*

# Life Insurance

Life insurance is an important option for you and your family. Your company's offerings might include Term Life or Whole/Universal Life.

## So what are the differences?

**Term Life** provides protection during your working years and affordable coverage to help survivors weather an unexpected loss. Think of it like renting a house; you use the protection for a set period of time. It's an income replacement that can help cover costs if the breadwinner dies prematurely.

**Whole/Universal Life** provides benefits for a lifetime and is more than just a death benefit — you can use it during times of need. It covers final expenses plus cash accumulation. This insurance is more like owning a house; you can keep the benefit for a lifetime. Whole/Universal Life accumulates cash value at a guaranteed interest rate, and you can borrow against this value.

**When considering voluntary benefits, make sure you think about the best choices for you and your family. Some benefits might be a better fit, while others might be an unneeded investment. Check out what your employer offers and take time to decide what's right for you.**