



## Post-Tax Benefits

### Universal Life

This plan is permanent insurance that you can keep when you retire. Coverage is offered with a Long Term Care feature that pays up to 4% of face amount for nursing home care or in home care. Coverage is available for employee, spouse, dependent children and grandchildren. Please see policy for any limitations and exclusions. This policy accumulates cash value.

### Short Term Disability

This plan has been designed to help fill the gaps left by state provided benefits. Some of the key features are: one rate for all ages, elimination period is waived if hospitalized (applies to elimination periods of 14 days or less) survivor benefit, waiver of premium, partial disability and additional optional features are available. Employee can choose off job, 50% on job or 100% on job coverage.

### Heart and Stroke

This plan is a very unique supplemental health policy that pays benefits directly to you with no lifetime maximum on most benefits. This plan also pays for reoccurrence. There is one rate for all ages. The plan includes a \$100 annual wellness benefit that can be filed online with an option for direct deposit.

### Accident

You have three options for accident coverage. You may add a rider to your disability plan or choose between two standalone accident plans. The standalone accident plans have higher benefit options including the Outpatient Physician Treatment that pays a benefit for sickness, wellness, optometrist, dentist etc.

### Medical Supplement

This program is designed to help you cover the out of pocket expenses that are on the State Health Plan. All benefits are paid directly to you. There are benefits for physician visits, hospital confinement, outpatient surgery, transportation cost etc.