



WELCOME

We are pleased to offer a comprehensive voluntary benefit program to our valued employees. This benefits guide will provide you with information about the voluntary benefits available to you and how to enroll.

As you review this guide, you will notice that you have a full array of options for your benefits. Having choices means that you can select those plans and options best suited to your family's particular needs. To make informed choices regarding your benefits, please take the time to learn about the features of the various new plan offerings by reviewing this guide as well as speaking with a benefit counselor to enroll in your employee supplemental insurance plans.

To ensure that employees have a complete understanding of the benefit plans and to help the choices best suited to your needs, employees are required to schedule an appointment to speak with a Benefits Counselor at www.lctcsbenefits.com. It is MANDATORY for all eligible employees to either elect or decline coverage during your new hire enrollment window.

This guide is designed to provide an overview of your benefits program to help you choose the benefits that are right for you and your family. As you read through the guide, please think carefully about your needs and the options that might best work for you.

Eligibility

- Must work 30 hours or more weekly
- Eligible for benefits 1st of month following 30 days of employment
- Eligible Dependents
 - Legal Spouse
 - Children to age 26 (through age 25) regardless of student/marital status.

If you are adding dependents, please be prepared with your dependent's name, social and date birth



CONTENTS

Dental	2-4
Vision	5,6
Flexible Disability.....	7-10
Voluntary Term Life and AD&D	11-13
Whole Life	14,15
Critical Illness	16,17
Accident	18
Hospital Indemnity.....	19
Identity Theft	20-22
OGB Health, Life and Flexible Benefits	23
Resources	24

DENTAL



Caring for your oral health should not break the bank. Dental Insurance from UNUM can provide for x-rays, exams and procedures, and it covers preventative cleaning at no cost.

	High Plan	Low Plan
Deductible:	\$50 Annual Maximum 3 Per Family Waived for Class A (Applies to Class B & C Services)	\$50 Annual Maximum 3 Per Family Waived for Class A (Applies to Class B & C Services)
Benefit Year Maximum per Calendar Year: (Applies to Class A, B & C Services if applicable)	\$1,500	\$1,000
Carryover Benefit:	Yes (Takeover applies)	Yes (Takeover applies)
Coinsurance Class A: Class B: Class C: Class D:	100% 80% 50% 50%	100% 80% Not covered Not covered
Class A - Preventative Services		
Coinsurance	100%	100%
Waiting Period	None	None
Routine Exams	2 per 12 months	2 per 12 months
Prophylaxis	2 per 12 months 1 additional cleaning or periodontal maintenance per 12 months if member is in 2nd or 3rd trimester of pregnancy	2 per 12 months 1 additional cleaning or periodontal maintenance per 12 months if member is in 2nd or 3rd trimester of pregnancy
Bitewing x-rays	Max 4 films: 1 per 12 months	Max 4 films: 1 per 12 months
Full mouth x-ray	1 per 24 months	1 per 24 months
Fluoride to age 16	1 per 12 months	1 per 12 months
Sealants to age 16	Permanent molars, 1 per 36 months	Permanent molars, 1 per 36 months
Space maintainers to age 16	1 per 24 months	1 per 24 months
Adjunctive pre-diagnostic oral cancer screening (ages 40+)	1 per 12 months	1 per 12 months
Class B - Basic Services		
Coinsurance	80%	80%
Waiting Period	None	None
Emergency Pain	1 per 12 months	1 per 12 months
Fillings	Benefit allowed for amalgam restorations on posterior teeth	Benefit allowed for amalgam restorations on posterior teeth
Anesthesia	Subject to review, covered with complex oral surgery	Subject to review; covered with complex oral surgery
Simple Extractions	Yes	Yes
Oral Surgery	Surgical extractions and impactions	Surgical extractions and impactions
Repairs	Crowns, dentures, and bridges	Not covered

	High Plan	Low Plan
Class C - Major Services		
Coinsurance	50%	Not covered
Waiting Period	None	
Non-surgical periodontics Endodontics (root canals) Surgical periodontics (gum treatments) In-lays Onlays Crowns, bridges, dentures, and endosteal implants (in lieu of an approved 3-unit bridge)	Covered	
Class D - Orthodontics		
Coinsurance	50%	Not covered
Waiting period	12 month (waived if Unum or previous dental plan covered)	
Lifetime/Annual Maximum	\$1000/None	
	Adult & Dependent Children to age 26 only	
	Up to 25% of lifetime allowance may be payable on initial banding	
Reimbursements		
In Network	Fee Schedule	Fee Schedule
Non-Network	Maximum allowable charge based on 90th percentile	Maximum allowable charge based on 90th percentile



12-Month Rates*	High Plan	Low Plan
Employee	\$35.68	\$23.82
Employee + Spouse	\$67.02	\$44.95
Employee + Child(ren)	\$71.50	\$51.76
Employee + Family	\$103.32	\$72.48

* Employees who are paid over the 9 or 10-month academic year have special arrangements for benefit premium deductions. Extra (pre-collected) deductions are taken out of each paycheck to pay for voluntary insurances during the summer months.

Unum DentalSM carryover benefits

Each benefit year a member must have:

- one cleaning,
- one regular exam, and
- total dental claims paid during the year below the threshold limit.

If all three criteria above are met, a portion of the annual maximum will carry over to the next year.

	Dental Plan Annual Maximum	Threshold Limit	Carryover Amount	Carryover Account Maximum	Total Potential Annual Maximum
Low Plan	\$1,000	\$500	\$250	\$1,000	\$2,000
High Plan	\$1,500	\$700	\$350	\$1,250	\$2,750

Other specifications

- Each covered family member receives their own carryover benefit.
- A member must be on the plan for a minimum of four months before accruing carryover benefits.
- Carryover benefit cannot be used towards orthodontia.
- A member's carryover account will be eliminated and the accrued carryover benefits lost if the insured has a break in coverage for any length of time or any reason.



Routine eye examinations not only determine the need for corrective eyewear or lenses; it may also detect general health problems early.

	In-Network Employee Pays	Out-of-Network Plan Pays
Exam	\$4 Co-pay	Up to \$35
Materials	\$10 Co-pay	See below
Standard plastic lenses		
Single Vision	Covered by Co-pay	Up to \$25
Bifocal	Covered by Co-pay	Up to \$40
Trifocal	Covered by Co-pay	Up to \$50
Lenticular	Covered by Co-pay	Up to \$50
Standard Progressive	Covered by Co-pay	Up to \$40
Premium Progressive	Covered by Co-pay + additional \$60 Co-pay	Up to \$40
Ultra Progressive	\$110 allowance (20% discount on overages at Value Added and Service Plus providers)	Up to \$40
Lens Options		
Polycarbonate Lenses (Under age 19)	Covered	Not Covered
Standard Scratch Resistant Coating	Covered (at Walmart only)	Not Covered
Frames		
Member may select any frame available	\$150 retail allowance	Up to \$65
Contact Lenses		
In lieu of eyeglass lenses & frames	\$0 co-pay	
Elective (Std Contacts)	\$150 allowance	Up to \$100
Medically Necessary	Covered	Up to \$210
Standard Contact Lens Fitting Exam Fee*	\$55 co-pay	Not covered
Specialty Contact Lens Fitting Exam Fee**	Not covered	Not covered
Plus		
We offer nationwide access to discounts on LASIK surgery through a partnership with TLC Vision. Discounts are also available with participating local providers. This is not an insured benefit. Visit our web site to find the specialist closest to you.		

*The standard contact lens fitting exam fee applies to a new or existing contact lens user who wears spherical disposable, daily wear, or extended wear lenses only.

**The specialty contact lens fitting exam fee applies to a new or existing contact lens user who wears toric, gas-permeable, mono-fit or multi-focal lenses.

Special payment and reimbursement terms apply for materials purchased at Costco.

VISION



12-Month Rates*	
Employee	\$9.86
Employee + One	\$18.34
Employee + Two or More	\$25.93

* Employees who are paid over the 9 or 10-month academic year have special arrangements for benefit premium deductions. Extra (pre-collected) deductions are taken out of each paycheck to pay for voluntary insurances during the summer months.



FLEXIBLE DISABILITY



Unum's disability insurance can replace a portion of your salary if you become ill or injured and can't work. It can help you cover your expenses and protect your finances at a time when you're not getting a paycheck and have extra medical bills.

Employee Purchase Options	
Monthly Benefit	\$200 to \$10,000 available in \$100 increments
Maximum Benefit	Up to a maximum of 60% of the employee's monthly earnings.
Evidence of Insurability (EOI) Rules	<ul style="list-style-type: none"> • Annual open enrollment; no EOI ever • Late enrollments and coverage increases must satisfy pre-existing limitation
Maximum Benefit Duration	SS ADEA
Elimination Period for Injury/Sickness	14/14 days 30/30 days 60/60 days 90/90 days 180/180 days
Definition of Disability	<ul style="list-style-type: none"> • 2 Year Regular Occupation • Zero-Day Residual • Work Incentive Benefit during the first 12 months of disability payments
Pre-Existing Limitation	3/12*
Social Security Integration	Primary and Family

*See Pre-existing condition coverage exclusion below.

Standard Plan Features Included:

- Work-life balance employee assistance program (see page 11)
- Worldwide emergency travel assistance services (see page 12)
- Rehabilitation and Return to Work Assistance Program
- Dependent Care Benefit
- Guaranteed Insurability
- Full Maternity Benefits
- 3 Month Lump-Sum Accelerated Survivor Benefit
- Indexed Pre-Disability Earnings
- "Freeze" in Cost of Living Increases from Deductible Sources of Income
- Waiver of Premium for employees receiving Disability payments
- 12 Month Rehire Provision
- Comparative Reporting and Analysis
- Minimum Monthly Benefit - greater of \$100 or 10% of the gross disability payment

Coverage Limitation:

24 months Mental Illness and Self-Reported Symptom

Coverage Exclusion:

- Pre-existing condition – means the insured employee received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to his or her effective date of coverage and the disability begins in the first 12 months after the employee's effective date of coverage.
- Intentionally self-inflicted injuries
- Active participation in a riot
- Loss of Professional License, Occupational License or Certification
- Commission of a crime for which the employee has been convicted
- War, declared or undeclared, or any act of war
- Incarceration

FLEXIBLE DISABILITY



Rehabilitation and Return to Work Assistance Program: Provides a rehabilitation and return to work assistance benefit for disabled employees who are receiving Disability payments, and who are medically able to participate. Unum will determine eligibility for this program.

Rehabilitation Dependent Care Benefit: Pays an additional \$350 per dependent per month, to an overall family maximum of \$1,000, to disabled employees who are receiving Disability payments while participating in the Rehab/Return to Work Assistance program.

12-Month Rates*					
	Elimination Period (Days)				
Injury/Sickness (Days)	14/14	30/30	60/60	90/90	180/180
Employee Age Band					
15-24	2.56	0.95	0.63	0.32	0.19
25-29	2.64	1.30	0.81	0.43	0.28
30-34	2.67	1.62	1.11	0.64	0.43
35-39	2.35	1.68	1.45	0.86	0.59
40-44	2.28	1.81	1.67	1.07	0.76
45-49	2.93	2.54	2.40	1.49	1.09
50-54	3.95	3.52	3.33	2.00	1.47
55-59	5.36	4.85	4.69	2.68	1.96
60-64	6.25	5.79	5.65	3.00	2.17
65-69	7.53	7.34	7.35	4.10	3.22
70+	8.40	9.02	9.06	4.86	3.49

* Employees who are paid over the 9 or 10-month academic year have special arrangements for benefit premium deductions. Extra (pre-collected) deductions are taken out of each paycheck to pay for voluntary insurances during the summer months.

1. Choose an Elimination Period: ☐ 14/14 ☐ 30/30 ☐ 60/60 ☐ 90/90 ☐ 180/180

2. Calculate Your Maximum Monthly Benefit:

$\$ \underline{\hspace{2cm}} \div 12 = \$ \underline{\hspace{2cm}} \times 60\% \text{ Benefit} = \$ \underline{\hspace{2cm}}$
 Annual Earnings Monthly Maximum Monthly Benefit
 Earnings

Your maximum benefit is the lesser of \$10,000 or the "Maximum Monthly Benefit" calculated above, rounded to the nearest \$100. The maximum benefit shown here is the highest amount for which you can apply.

3. Choose any Monthly Benefit Amount: You may not purchase more coverage than the maximum monthly benefit amount. You may choose any amount up to and including your maximum in \$100 increments. Write your benefit amount choice below.

Monthly Benefit Amount: \$

4. Calculate Your Cost: Enter your chosen Monthly Benefit Amount and the rate from the rate sheet corresponding to your age and the Plan and Elimination Period chosen above.

$\$ \underline{\hspace{2cm}} \div 100 = \$ \underline{\hspace{2cm}} \times \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}}$
 Monthly Benefit Your Rate Your Monthly Cost

FLEXIBLE DISABILITY



Employee Assistance Program and Worldwide Emergency Travel Assistance services are available for those enrolled in the Flexible Disability plan.

Employee Assistance Program (EAP)

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor who can help you.

A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Job stress, work conflicts
- Family and parenting problems
- Anger, grief and loss
- And more

Work/Life Balance

You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community.

Ask our Work/Life Specialists about:

- Child care
- Elder care
- Legal questions
- Identity theft
- Financial services, debt management, credit report issues
- Even reducing your medical/dental bills!

Help is easy to access:

- Online/phone support: Unlimited, confidential, 24/7.
- In-person: You can get up to 3 visits available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.
- And more

Medical Bill Saver™ makes Unum's EAP even more valuable

As health care costs continue to rise, many people have trouble paying medical expenses that insurance doesn't cover. Luckily, our EAP — with the Medical Bill Saver feature — can help.

How does it work?

- When a covered employee has a medical or dental bill totaling over \$400 in out-of-pocket costs, our skilled negotiating team works with the provider(s) to get a discount. Successful negotiations can save employees hundreds, and sometimes thousands of dollars.
- Our experts can also show employees how to keep bills lower in the future — for example, by using in-network providers.
- By helping reduce employees' out-of-pocket-costs, Medical Bill Saver can make consumer-driven health plans (CDHPs) more attractive — and more effective.

Medical Bill Saver is one more way the Unum Employee Assistance Program helps employees manage the stresses of modern life.

FLEXIBLE DISABILITY



Travel Assistance

Pack your worldwide emergency travel assistance phone number and leave travel worries at home. **This is available ONLY if you are enrolled in the Group Disability plan.**

If you experienced a medical emergency while traveling, would you know who to call?

Whenever you travel 100 miles or more from home — to another country or just another city — be sure to pack your worldwide emergency travel assistance phone number! Travel assistance speaks your language, helping you locate hospitals, embassies and other “unexpected” travel destinations. Add the number to your cell phone contacts, so it’s always close at hand! Just one phone call connects you and your family to medical and other important services 24 hours a day.

Use your travel assistance phone number to access:

- Hospital admission assistance
- Emergency medical evacuation
- Prescription replacement assistance
- Transportation for a friend or family member to join a hospitalized patient
- Care and transport of unattended minor children
- Assistance with the return of a vehicle
- Emergency message services
- Critical care monitoring
- Emergency trauma counseling
- Referrals to Western-trained, English-speaking medical providers
- Legal and interpreter referrals
- Passport replacement assistance

24/7 services anywhere in the world

Unum’s travel assistance services are provided by Assist America, Inc., a leading provider of global emergency assistance services through employee benefit plans. Assist America’s medically certified personnel are ready to help 24 hours a day, 365 days a year, and can connect you with pre-qualified, English-speaking and Western-trained medical providers anywhere in the world.

Whether traveling for business or pleasure, one phone call connects you to:

- Multi-lingual, medically certified crisis management professionals
- A state-of-the-art global response operations center
- Qualified medical providers around the world



TERM LIFE AND AD&D



Get peace of mind and protection for loved ones with Term Life Insurance that covers expenses during life's most demanding years.

How much Term Life Insurance can I purchase?

Employee:

- You are guaranteed the lesser of \$250,000 or 5 X annual earnings. You must purchase Term Life Insurance in increments of \$10,000.
- The maximum amount you may purchase cannot exceed \$500,000. Any amounts purchased over \$250,000 will require you to provide evidence of insurability before the excess can become effective.
- If elected, your AD&D policy will be equal to the Term Life Insurance amount.

Spouse:

- If you elect Term Life Insurance for yourself, you may choose to purchase Spouse Term Life insurance in increments of \$5,000 to a maximum of the lesser of 100% of the Employee Life amount or \$500,000.
- Your spouse is guaranteed the lesser of \$50,000 or 50% of the amount elected by you.
- For any amounts purchased over \$50,000, your spouse will need to provide evidence of insurability before the excess can become effective.
- If elected, your spouse's AD&D policy will be equal to their Term Life Insurance amount.
- Spouse's premium is dependent on the spouse's age.

Children:

- If you elect Term Life Insurance for yourself, you may choose to purchase Child(ren) Term Life insurance in increments of \$2,000 to a maximum of the lesser of 100% of the Employee Life amount or \$10,000 for each eligible dependent child with no medical information required.
- If your child is between live birth up to 6 months of age, the maximum amount of coverage he/she will have is \$1,000.
- Dependent children can be fully covered from 6 months to age 26.
- If elected, your children's AD&D policy will be equal to their Term Life Insurance amount.

Age Reduction

Life Benefit for you and your dependents reduces to 65% of original amount when you reach age 65 and 50% of the original amount when you reach age 70.

Standard Plan Features Included:

- Life Planning Financial & Legal Resources
- Annual Enrollment Period
- Customized Enrollment
- Life Insurance Conversion Privilege
- Unum Security Account
- 12 Month Rehired Provision
- AD&D Education Benefit
- AD&D Seat Belt and Airbag Benefit – Employee Only 10%/\$25,000 Seatbelt – 5%/\$5,000 Airbag
- AD&D Exposure and Disappearance Benefit
- Enhanced AD&D Schedule of Benefits and Losses
 - Accelerated Benefit – 50% of the Life Amount to a maximum of \$750,000
 - Employee Life Insurance Premium Waiver
 - Portability

Life Planning Financial & Legal Resources:

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to them. This service is also extended to employees upon the death or terminal illness of their covered spouse. The financial consultants are master level consultants. They will help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the consultants offer or sell any product or service.

TERM LIFE AND AD&D



How guaranteed issue works

This Enrollment

- If you enroll: You can select any coverage amount with no questions or health exams up to the guaranteed issue amount (\$250,000 or 5 x annual earnings).
- If you do not enroll: You will not benefit from this opportunity to obtain guaranteed coverage.

Future Enrollments

You can increase your coverage up to the guaranteed issue amount (\$250,000) with no health questions or physical exams.

If coverage is offered again, you can apply for it, but will need to answer health questions, even for the minimum amount. You could be declined coverage.

Here's how Joyce managed her guaranteed life coverage*

During benefits enrollment, Joyce was offered guaranteed coverage from Unum. She had a guaranteed issue amount up to \$250,000.

- She enrolled for the \$10,000 minimum amount the first year.
- Two years later, after having twins and purchasing a new home, she decided to increase her coverage.
- She was able to increase her coverage during annual enrollment to \$250,000 without medical questions or health exams.

* For illustrative purposes only. Guaranteed issue amounts vary based on case-specific offering.



TERM LIFE AND AD&D



12-Month Life Rates* (Per \$1,000)
Employee Age
15-24
25-29
30-34
35-39
40-44
45-49
50-54
55-59
60-64
65-69
70+

12-Month AD&D Rates* (Per \$1,000)	
	Employee/ Spouse
	0.
AD&D Covered Losses and Benefits	
For Loss of	
Life	
Both hands and feet or sight of both eyes	
One hand and one foot	
Speech and Hearing	
One hand or one foot	
Speech or hearing	
Sight of one eye	

Premium: Calculate your term life premium as follows:

$$\frac{\text{Term Life Face Value}}{\$1,000} = \text{Premium by Age} \times \text{Monthly Premium}^*$$

Example: Employee, Age 53

Employee \$100,000 coverage (Life & AD&D)

Spouse \$50,000 coverage (Life & AD&D)

Children \$10,000 coverage (Life & AD&D)

\$100,000 term life and AD&D coverage for self

$$\frac{\$100,000}{\$1,000} = 100 \times \$0.31 = \$31.00$$

Term Life Face Value Premium by Age Monthly Premium*

\$50,000 term life and AD&D coverage for spouse

$$\frac{\$50,000}{\$1,000} = 50 \times \$0.31 = \$15.50$$

Term Life Face Value Premium by Age Monthly Premium*

\$10,000 term life and AD&D coverage for all eligible children

$$\frac{\$10,000}{\$1,000} = 10 \times \$0.27 = \$2.70$$

Term Life Face Value Premium by Age Monthly Premium*

Employee's total monthly premium (\$31.00 + \$15.50 + 2.70) = \$49.20

*

* Employees who are paid over the 9 or 10-month academic year have special arrangements for benefit premium deductions. Extra (pre collected) deductions are taken out of each paycheck to pay for voluntary insurances during the summer months.



WHOLE LIFE



www.unum.com

Unum's Whole Life Insurance can pay money to your family if you die. It can help them with basic living expenses, final arrangements, tuition and more.

How does it work?

You can keep Whole Life Insurance as long as you want. Once you've bought coverage, your cost won't increase as you age. The benefit amount stays the same, too — it doesn't decrease as you get older. That means you get protection during your working years and into retirement.

Whole Life Insurance also earns interest, or "cash value," at a guaranteed rate of 4.5%.* You can borrow from that cash value, or you can buy a smaller, paid-up policy — with no more premiums due.

What's included?

A "Living" Benefit

You can request an early payout of your policy's death benefit (up to \$150,000 maximum) if you're expected to live 12 months or less. It would reduce the benefit that's paid when you die.

Long Term Care Rider

If you weather a serious disability, could your finances ride out the storm? Unum's Long Term Care (LTC) Rider can help you protect your savings.

Benefits for the long haul

Thanks to modern medicine, people are now living longer and surviving very serious health problems. But that can mean long term treatment in a nursing home or assisted living facility. And the same care that saves your life can devastate your savings.

You may be surprised to learn that this care isn't covered by health or other insurance policies. Or that waiting for "later" to buy a long term care policy may make things worse. In fact, the younger you are, the less expensive this coverage is.

By adding a Long Term Care Rider to your Life Insurance policy, you can help protect your savings from being drained by this expensive care. Most importantly, this coverage allows you to use a benefit whether you receive care at home, or in a long term care facility, an assisted living facility, an adult day care or a nursing home.

How long term care benefits work

Here's an example of how this LTC rider can help you finance a period of long term care. This illustration is based on an insured individual who has a \$25,000 Life Insurance policy.*

Base Rider - Employer-selected	
LTC pays 6% monthly benefit for either LTC facility benefit or assisted living facility benefit. Payments reduce the death benefit until exhausted (approximately 16 months).	\$1,500 per month
Restoration Benefits Rider** - Employee-selected	
This rider restores 100% of the policy's specified amount (face amount), death benefit and cash value.	\$25,000 death benefit

*Assumes there are no outstanding policy loans.

**The Restoration Benefits Rider is not available with Voluntary Individual Universal Life policies. It is also not available with the Whole Life paid-up-at-70 option.

Employees must be a U.S. citizen or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

WHOLE LIFE



www.unum.com

Who can get coverage?

Employee	<ul style="list-style-type: none">• You can purchase a minimum benefit amount of \$2,000 if you're between 15 and 80 years old.• The cost is based on your age when coverage is issued and whether you use tobacco.
Spouse: Individual coverage	<ul style="list-style-type: none">• Available for your spouse, ages 15-80, even if you don't purchase coverage for yourself.• If you leave your employer, you can keep this coverage and be billed at home.• You can purchase a minimum benefit amount of \$2,000. The cost is based on your spouse's age and whether they use tobacco.
Children: Individual coverage	<ul style="list-style-type: none">• Your children and grandchildren can have individual coverage, even if you don't get coverage for yourself.• If you leave your employer, your children can keep their coverage.• You can purchase a benefit amount of up to \$50,000 for each child.

Why should I buy coverage now?

- It's more affordable when you're younger. Once you've bought coverage, your cost stays the same as long as you keep it.
- The cost is conveniently deducted from your paycheck.
- Whole life gives you valuable protection in addition to any term life insurance you might have.

How guaranteed issue works

This Enrollment

- If you enroll: You can select any coverage amount with no questions or health exams up to the guaranteed issue amount.
- If you do not enroll: You will not benefit from this opportunity to obtain guaranteed coverage.

Future Enrollments

You can increase your coverage up to the guaranteed issue amount with no health questions or physical exams.

If coverage is offered again, you can apply for it, but will need to answer health questions, even for the minimum amount. You could be declined coverage.

* For illustrative purposes only. Guaranteed issue amounts vary based on case-specific offering.

Ask your benefit enroller for more information.

Maximum Guarantee Issue	Age 15-50	Age 51-80
Employee	\$100,000	\$50,000
Spouse	\$25,000	\$10,000
Child	\$25,000	

CRITICAL ILLNESS

The Aflac Group Critical Illness Plan provides cash benefits when an insured person is diagnosed with a covered critical illness. These benefits are paid directly to the employee (unless otherwise assigned). The plan provides a lump-sum benefit to help with out-of-pocket medical expenses and the living expenses that can accompany a covered critical illness.

Coverage Amounts

- Employee
 - Face amounts between \$5,000 and \$50,000 in \$5,000 increments
 - Guaranteed Issue up to \$20,000
- Spouse
 - Up to 50% of the face amount elected by the employee
 - Guaranteed Issue up to \$10,000
- Child(ren)
 - Up to 50% of the face amount elected by the employee

Plan Features and Provisions

- Rate type is Issue Age – premiums will not increase due to moving into new age band
- Coverage is portable
- No pre-existing condition limitation
- No initial waiting period
- Waiver of premium benefit included
- \$50 annual health screening benefit (applies to employee and spouse; children are not eligible)
- First Occurrence Benefit: An insured may receive up to 100% of the benefit selected upon the first diagnosis of each covered critical illness; if the date of diagnosis is while coverage is in force, and the certificate does not exclude the illness or condition by name or specific description.
- Additional Diagnosis: Once benefits have been paid for a covered critical illness, we will pay benefits for each different critical illness. There is a 6-month waiting period between dates of diagnosis.
- Re-occurrence Benefit: Once benefits have been paid for a critical illness, we will pay additional benefits for that same critical illness when the dates of diagnosis are separated by at least 6 months, or the insured has been treatment-free from cancer for at least 12 months and is currently treatment free.
- Waiver of Premium Benefit: After 90 days of total disability for an employee due to a covered critical illness, premiums will be waived for the insured and any covered dependents for the duration specified in the certificate.

Critical Illness	Percentage of Face Amount
Cancer (Internal or Invasive)	100%
Heart Attack (Myocardial Infarction)	100%
Major Organ Transplant	100%
Kidney Failure (End-Stage Renal Disease)	100%
Stroke	100%
Sudden Cardiac Arrest	100%
Bone Marrow Transplant	100%
Non-Invasive Cancer	25%
Coronary Artery Bypass Surgery	25%
Skin Cancer	\$250 per calendar year

CRITICAL ILLNESS

12-Month Rates*	Employee Non-Tobacco		Spouse Non-Tobacco	
Employee Age	\$10,000	\$20,000	\$5,000	\$10,000
18-29	\$4.77	\$8.11	\$3.10	\$4.77
30-39	\$7.15	\$12.87	\$4.29	\$7.15
40-49	\$12.98	\$24.53	\$7.21	\$12.98
50-59	\$24.27	\$47.11	\$12.85	\$24.27
60+	\$45.62	\$89.81	\$23.53	\$45.62

12-Month Rates*	Employee Tobacco		Spouse Tobacco	
Employee Age	\$10,000	\$20,000	\$5,000	\$10,000
18-29	\$6.32	\$11.20	\$3.87	\$6.32
30-39	\$10.63	\$19.83	\$6.03	\$10.63
40-49	\$19.91	\$38.39	\$10.67	\$19.91
50-59	\$38.77	\$76.11	\$20.10	\$38.77
60+	\$70.96	\$140.50	\$36.20	\$70.96

* Employees who are paid over the 9 or 10-month academic year have special arrangements for benefit premium deductions. Extra (pre-collected) deductions are taken out of each paycheck to pay for voluntary insurances during the summer months.



ACCIDENT



The Aflac Group Accident plan provides cash benefits directly to you (unless otherwise assigned) that help with out-of-pocket expenses – medical and nonmedical – associated with treatment in the event of a covered accident.

How are benefits paid?

Benefits will be paid on a fee schedule based on the accident or injury. In order to receive the cash benefit, you must file a claim with Aflac.

Eligible Treatments	
Doctor's Office	\$150
Doctor's Office with x-ray	\$250
Emergency/Urgent Care	\$200
Emergency/Urgent Care with x-ray	\$300
Ambulance (ground)	\$300
Hospital Admission	\$1000
Coma	\$5,000
Therapy – up to 10 visits per covered accident	\$75
Medical Appliance (cane, ankle brace, or walking boot)	\$50
Organized Athletic Activity Rider*	20%

Plan Features and Provisions

- Issue Age:
 - Employee: 18+
 - Spouse: 18+
 - Children: Under age 26
- Guaranteed Issue: No Underwriting Required
- Coverage: Non-occupational off-the-job coverage
- No initial waiting period
- Benefits available for spouse and children (with employee application)
- Benefits for both inpatient and outpatient treatment of covered accidents
- Coverage is portable
- \$50 Annual Wellness Benefit: Payable when an insured has a covered test performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations.
- *Organized Athletic Activity Rider: We will pay an additional 20% of the benefit amount payable under the Aflac Group Accident plan for covered accidental injuries sustained while participating in an organized athletic event.
- Accidental Death Rider: We will pay the amount shown if, because of a covered accident, you are injured, and the injury causes you to die within 90 days after the accident.

12-Month Rates*	
Employee	\$12.07
Employee + Spouse	\$20.96
Employee + Child(ren)	\$29.76
Employee + Family	\$38.65

* Employees who are paid over the 9 or 10-month academic year have special arrangements for benefit premium deductions. Extra (pre-collected) deductions are taken out of each paycheck to pay for voluntary insurances during the summer months.

HOSPITAL INDEMNITY

The Aflac Group Hospital Indemnity Plan provides cash benefits directly to you (unless otherwise assigned) that help pay for some of the costs – medical and nonmedical – associated with a covered hospital stay due to a sickness or accidental injury.

Eligible Benefits	Face Amount
Hospital Admission Benefit (per confinement) Once per covered sickness or accident per calendar year	\$1,000
Intermediate Intensive Care Step-Down Unit (per day) Maximum of 10 days per confinement	\$75
Hospital Confinement (per day) Maximum of 31 days per confinement	\$200
Hospital Intensive Care Benefit (per day) Maximum of 10 days per confinement	\$200

Plan Features and Provisions

- Issue Age:
 - Employee: 18+
 - Spouse: 18+
 - Children: Under age 26
- Guaranteed Issue: No Underwriting Required
- No initial waiting period
- Benefits available for spouse and children (with employee application)
- Coverage is portable

12-Month Rates*	
Employee	\$21.70
Employee + Spouse	\$41.48
Employee + Child(ren)	\$33.72
Employee + Family	\$53.50

* Employees who are paid over the 9 or 10-month academic year have special arrangements for benefit premium deductions. Extra (pre-collected) deductions are taken out of each paycheck to pay for voluntary insurances during the summer months.



IDENTITY THEFT

Every two seconds, someone in the U.S. becomes a victim of identity theft. Identity theft can drain your savings, damage your credit and ruin your reputation. That's why your employer is offering IdentityForce identity protection as part of your benefits. Protect your hard work. Protect yourself.

IdentityForce is an industry leader in identity, privacy and credit protection. We've protected the U.S. government and millions of people for over 40 years. You can trust us — at IdentityForce, we protect what matters most.

Monitor

Continuous monitoring of your identity, privacy, and credit by using innovative and proactive identity theft protection technology. We'll detect illegal selling of your personal, financial, and credit information, providing robust monitoring required in today's connected world.

Alert

IdentityForce provides an early warning system rapidly notifying you when your personal information is at risk. Our alerts are sent to your smart phone, tablet, or desktop computer, so you have the power to act before damage is done.

Control

When you want total identity control, count on IdentityForce. Understand your credit score, and where or how your online information is being used. Protect your keystrokes, PIN numbers, and credit card information.

Recover

Certified Protection Experts offer comprehensive, 24/7 recovery services. We'll complete paperwork, make calls, and handle every detail to restore your identity. And, you're covered by our nationwide \$1 million identity theft insurance policy.

12-Month Rates*	UltraSecure ID**	UltraSecure Plus**	UltraSecure Premium**
Employee (includes ChildWatch*)	\$4.54	\$7.06	\$12.24
Family (includes ChildWatch*)	\$8.18	\$12.52	\$21.34

*ChildWatch | Both Employee and Family plan options include unlimited dependent children, age 25-years-old and under, living in the same household. Children 25-years-old and under will be enrolled in ChildWatch, an identity protection product specifically designed for minors and young adults. IdentityForce identity protection enrollment is limited to employees and their eligible dependents. At least one adult membership is required to receive ChildWatch.

** Employees who are paid over the 9 or 10-month academic year have special arrangements for benefit premium deductions. Extra (pre-collected) deductions are taken out of each paycheck to pay for voluntary insurances during the summer months.

IDENTITY THEFT

Category	Feature	UltraSecureID	UltraSecure Plus	UltraSecure Premium
Identity Protection	Advanced Fraud Monitoring		4	4
	Bank Transaction Alerts		4	4
	Credit Card Transaction Alerts		4	4
	Change of Address	4	4	4
	Court Record		4	4
	DARK WEB MONITORING			
	Address Monitoring	4	4	4
	Bank Account Number Monitoring	4	4	4
	Credit Card Account Number Monitoring	4	4	4
	Debit Card Account Number Monitoring	4	4	4
	Driver's License Monitoring	4	4	4
	Email Monitoring	4	4	4
	Medical Insurance ID Monitoring	4	4	4
	Passport Number Monitoring	4	4	4
	Phone Number Monitoring	4	4	4
	Social Security Number Monitoring	4	4	4
	Fraud Alert Reminders		4	4
	Identity Threat Alerts	4	4	4
	Junk Mail Opt-Out	4	4	4
	Medical ID Fraud Protection	4	4	4
	Mobile App	4	4	4
	PC Anti-Phishing and Keylogging Tools			4
	Pay Day Loan Monitoring			4
	Sex Offender Registry Monitoring			4
	Smart SSN Tracker	4	4	4
	SOCIAL MEDIA IDENTITY MONITORING	4	4	4
	Inappropriate Activity Monitoring	4	4	4
	Hacked Account Monitoring	4	4	4
	Impersonation Account Monitoring	4	4	4
	Scams, Malware and Phishing Monitoring	4	4	4
	Two-Factor Authentication	4	4	4
Credit	Credit Report Monitoring		1B	3B
	Credit Report and Score		1B Quarterly	3B Quarterly
	Credit Score Simulator			4
	Credit Score Tracker			Monthly
Recovery	Lost Wallet Protection	4	4	4
	24/7 US-based Customer Support	4	4	4
	Fully Managed Identity Restoration	4	4	4

IDENTITY THEFT

	Restoration for Pre-existing Conditions	4	4	4
	\$1M Identity Theft Insurance	4	4	4
	Stolen Funds Reimbursement	4	4	4
	Medical Identity Theft Rider	4	4	4

OGB HEALTH, LIFE AND FLEXIBLE BENEFITS

The Louisiana Office of Group Benefits (OGB) is an agency authorized by the state of Louisiana to provide health, life, and flexible benefits to all eligible employees and their dependents.

Enrollment Opportunities

- Newly eligible employees have 30 days from their date of hire to enroll in an OGB health and/or life plan.
- Annual Enrollment – October 1st through November 15th each year for effective date of January 1st.
- When an employee has a recognized Qualified Life Event (QLE), they may enroll in an OGB product within 30 days of the QLE.

Please visit your Human Resources department to inquire about OGB health and life options, qualifying life events, adding dependents and proof of legal relationship of each covered dependent. There are no plan design changes for the OGB Health Plans in 2020. There is a 5% increase across the board for all plans and levels of coverage. It is strongly recommended that you visit info.groupbenefits.org to view 2020 plan information, attend an OGB meeting or call 1.800.272.8451 for information on all OGB plans.

Pelican HRA1000 – offers a low premium in combination with a Health Reimbursement Arrangement employer contribution to create an affordable option for members. Coverage is provided within the Blue Cross nationwide network, as well as out-of-network.

Pelican HSA775 – offers a low premium in combination with a Health Savings Account – which the member and employer contribute to – to create an affordable option for members. Coverage is provided within the Blue Cross nationwide network, as well as out-of-network.

Magnolia Local Plus – offers a lower deductible than the Pelican plans in exchange for a higher premium. Coverage is provided within the Blue Cross nationwide network. Out-of-network care is provided in emergencies only.

Magnolia Open Access – offers moderate deductibles and co-insurance in exchange for a higher premium. Coverage is provided within the Blue Cross nationwide network, as well as out-of-network.

Magnolia Local – offers a lower deductible than the Pelican plans in exchange for a slightly higher premium. This is a narrow network (limited providers) plan for members who live in specific coverage areas. Out-of-network care is provided in emergencies only.

Medical Home HMO – is a traditional HMO offered by Vantage Health Plan. This plan provides coverage through the Affinity Health Networks and a standard provider network.

12-Month Rates						
	Pelican HRA1000	Pelican HSA775	Magnolia Local	Magnolia Local Plus	Magnolia Open Access	Vantage Medical Home HMO
Employee	\$110.80	\$64.06	\$150.30	\$177.32	\$184.34	\$176.10
Employee + Spouse	\$359.92	\$208.20	\$488.28	\$575.96	\$598.86	\$572.00
Employee + Children	\$159.56	\$92.32	\$216.30	\$255.22	\$265.36	\$253.44
Family	\$385.60	\$223.04	\$523.20	\$617.12	\$641.66	\$612.86

RESOURCES

Benefit	Carrier	Phone	Website
Dental	Unum	1-888-400-9304	www.unumdentalcare.com
Vision	Unum	1-888-400-9304	www.unum.com
Flexible Disability	Unum	1-800-ASK-UNUM	www.unum.com
Employee Assistance Program	Unum	1-800-854-1446	www.unum.com/lifebalance
Travel Assistance	Unum	1-800-872-1414	www.unum.com
Term Life and AD&D	Unum	1-800-ASK-UNUM	www.unum.com
Whole Life	Unum	1-800-635-5597	www.unum.com
Critical Illness Accident Hospital Indemnity	Aflac	1-800-433-3036	www.aflacgroupinsurance.com
Identity Theft	IdentityForce	1-877-694-3367	www.identityforce.com

Disclaimer: The purpose of this Open Enrollment Guide is to give you basic information about your benefits options and how to enroll for coverage or make changes to existing coverage. This guide is only a summary of your choices and does not fully describe each benefit option. Please refer to your Certificates of Coverage provided by your health plan carriers for important additional information about the plans. Every effort has been made to make the information accurate; however, in the case of any discrepancy, the provisions of the legal documents will govern. Employees are required to schedule an appointment to speak with a Benefits Counselor to review and enroll in their benefits at www.lctcsbenefits.com.



