



Permanent Whole Life Insurance Enrollment

October 7, 2019 – October 23, 2019

CCBC is proud to offer valuable permanent whole life insurance with long term care benefits to you and your family. This life insurance protection is in addition to any group term life insurance provided by CCBC or elected by you.

As a CCBC employee, if you have never reviewed the permanent whole life insurance with long term care benefits and you are interested in learning more, [a link is available in Benelogic](#) which will take you to the [EnrollVB Connect](#) website. After you login, read the available whole life with LTC information, then [if interested, elect the coverage that best fits your and your family's need.](#)

Existing Policyholders - [No action is required to maintain coverage](#) if you are a current policyholder. [Increases](#) to existing policies can be elected up to the maximum guaranteed acceptance plan limit, [no health questions asked](#). Employee maximum = \$80,000, Spouse maximum = \$20,000, Child maximum = \$25,000.

Advantages - If you were hired after 10/30/2018, [acceptance is guaranteed](#) within plan parameters, [no health questions asked](#). Benefits are received [tax-free](#) and coverage is available for [you, your spouse, children and grandchildren](#). Benefits are [100%](#) portable.

Opportunity - This is your opportunity to [protect your family's financial security](#) in the event of [death or the need for long term care services](#).

Future Increases - If you are an existing policyholder or you elect and are approved for coverage during this enrollment period, you can [increase your coverage in the future](#) up to the maximum guaranteed acceptance plan limit, [no health questions asked](#). If you decide to waive coverage during this initial enrollment period, you will be subject to medical questions should you choose to enroll in the future.

How to ENROLL - To login you must validate your eligibility by entering the last 4 digits of your social security number & your date of birth, then you can follow the screens and elect the whole life insurance & long term care benefits that best fits your family's needs. Remember to return to Benelogic which is still open in your browser to complete and submit your open enrollment changes for 2020. You will receive a confirmation statement from both Benelogic and EnrollVB Connect that outlines your benefit elections.

The following voluntary benefits are available:

- Permanent Whole Life Insurance
- Long Term Care Benefits



Effective Date:

All coverage elected during this enrollment will be effective January 1, 2020.

Premiums:

All active 12 & 10 month faculty and staff will pay through the convenience of payroll deduction and premiums will not increase with age.

All active part-time faculty and staff will pay monthly premiums through the convenience of direct bill to a credit card or bank draft beginning in January 2020.

Portability:

You can keep this coverage with no change in premium cost even if you leave CCBC. You will be direct billed at home.

Support Call Center:

Simply dial **1-877-454-3001** Monday-Friday, 8:00am-7:00pm ET to speak with a professional benefit counselor or ask questions. You can even enroll by phone with a counselor.

For technical questions about site navigation, email support@enrollvb.com