



Voluntary Insurance Benefits “Guarantee Issue” Enrollment 2014

Enrollment Period: November 1st - December 12th, 2014

Visit the link below and login to enroll in these valuable benefits!

www.EnrollVB.com/HMS

Login Instructions: Last 4 SSN and DOB

All benefits offered are “Guarantee Issue” – no health questions asked – during this special enrollment period only!

Existing Insurance Plans – Available now!



Short term disability insurance

Short term disability insurance is sometimes called income protection or “paycheck insurance.” It can replace a portion of your **weekly income** if you are unable to work for a few weeks or months due to an illness or injury that occurs off the job. Common examples include pregnancy, injuries, digestive disorders, back disorders, surgery, and cancer.

Plan offering for employees working in CA & NY (statutory states):

- Replaces up to 40% of your weekly earnings up to a maximum of \$5,000, and does not offset with income received from your state disability plan
- **CA Option:** 14 day waiting period for injury/sickness with up to 6 month benefit duration
- **NY Option:** 7 day waiting period for injury/sickness with up to 3 month benefit duration

Plan offering for employees working in all other states:

- Replaces up to 60% of your weekly earnings to a maximum of \$1,250 per week
- 7 day waiting period for injury/sickness with up to 12 week benefit duration
- Coverage for normal maternity leave is 6 weeks



Long term disability insurance

Long term disability insurance protects a portion of your income. It can pay you a **monthly benefit** if you can't work — for an extended period of time — due to a covered injury or illness. Common examples include cancer, injuries, cardiovascular and joint disorders, and behavioral health issues. The policy covers illness or injury that occurs on or off the job.

- Replaces up to 60% of your monthly earnings to a maximum of \$5,000 per month
- 90 day waiting period (*which can be covered if you elect Voluntary Short Term Disability*)
- If your disability occurs before age 60, benefits will be payable until age 65. If your disability occurs at or after age 60, benefits would be paid according to a benefit duration schedule



Term life and AD&D insurance

Term life insurance is an affordable way to leave your family money should you pass away. They can use it to help pay for housing and other expenses, including your final arrangements.

- Employee's can enroll up to \$150,000 for yourself, and \$25,000 for your spouse guaranteed issue. Child coverage is available up to \$10,000*
- **“Guaranteed Insurability” Feature:** If you enroll in at least \$10,000 *or more* of Life insurance at this time, you will be able to increase during Annual Enrollment up to the plan's Guarantee Issue amount of \$150,000 without medical underwriting
- Accidental Death and Dismemberment (AD&D) benefit options are the same as the Life options, however, AD&D pays more money if you die or suffer from the loss of your vision, hearing, and/or limbs in a covered accident
- Coverage is portable and can be taken with you if you leave the company

New Insurance Plans – Available for the first time!



Accident insurance**

Accident insurance can pay you money based on the injury and the treatment you receive, whether it's a simple sprain or something more serious, like an injury from a car accident. The money is paid directly to you and you decide how to spend it.

- Covers accidents that occur both on and off the job
- Premiums don't increase as you get older
- Spouse and family plans available
- Coverage is portable and can be taken with you if you leave the company



Group critical illness insurance

Critical illness insurance can help by paying a lump sum payment directly to you at the first diagnosis of a covered condition such as heart attack, stroke, permanent paralysis, kidney failure, major organ failure, cancer, and more. You decide how to spend it. You can use this coverage more than once for different conditions, but each condition is payable once per lifetime.

- Employee's can select a benefit amount of \$5,000, \$10,000 or \$15,000
 - If you buy at least the minimum amount now, you can increase to the plan's Guarantee Issue maximum without health questions during future Annual Enrollments.
- Spouse's can select a \$5,000 benefit amount
- Dependent children under age 26 are automatically covered at 25% of the employee benefit amount
- \$50 Annual Wellness Benefit for all insured's who receive a covered preventative health screening test
- Coverage is portable and can be taken with you if you leave the company



Whole life insurance

Whole life insurance can pay money to your loved ones when you pass away, but it offers additional value as well. Whole life insurance, also known as permanent insurance, premiums won't increase with age and your policy can build cash value over time. You can use this cash value later in life to buy a smaller, "paid-up" policy with no more premiums due.

- Benefit amounts vary by age and tobacco status
 - If you buy at least the minimum amount now, you can increase to the plan's Guarantee Issue maximum without health questions during future Annual Enrollments.
- Available for spouse and children
- Coverage is portable and can be taken with you if you leave the company

Note: New elections will become effective February 1st, 2015. All policies are issued on an after tax basis and therefore your premiums are taxed, but any benefits received for claims will not be subject to Federal Income Tax.

For additional information, please contact:

Enrollment Hotline at 1-877-454-3001 or

Harley Marine Human Resources at 206-628-0051

Don't miss out on this unique opportunity to get affordable, "Guarantee Issue" coverage for yourself and family members!

**One child election covers all eligible children up to age 19, or to age 26 if a full-time student.*

*** Limited benefit policy.*

Group products are underwritten by: Unum Life Insurance Company of America, Portland, Maine

Individual products are underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

These policies or their provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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