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Decatur County Board of Education **New Employee Orientation**

Benefits Offered to you as a New Employee

Employee Benefits

- Group Term Life Insurance – **Reliance Standard**
- Accidental Death & Dismemberment – **Reliance Standard**
- Whole Life Insurance – Sensible Benefits – **Grange Life**
- Short Term Disability – **Sun Life**
- Long Term Disability – **Reliance Standard**
- Dental Reimbursement - **DCBOE**
- Vision Insurance - **Avesis**

What We'll Cover in this Meeting

- Who needs Benefits?
- What type of coverage is right for you?
- How much do you need?
- How your employer's group life insurance can help
- A review of all Benefits available to you
- Coverage for you & your family
- Next steps – Visit- www.dcboebenefits.com/forms

38%

of families have trouble meeting
living expenses within just 1 month
after losing a breadwinner...

50%

have trouble within 6 months...

What about *your* loved ones?

Benefit Insurance provides peace of mind that you and they're protected.



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Decatur County Board of Education **Group Term Life Insurance**

Group Term Life Insurance

You should apply for **Group Term Life Insurance (Now)**

Guaranteed Issue – Now as a New Employee

- You can now get coverage guaranteed issue up to limits. If you wait, you will be subject to underwriting and may be turned down based on your health.
- You may purchase up to \$150,000 or 7 times income
- You may purchase up to \$50,000 on Spouse & \$15,000 Children GIO
- You may purchase each year \$10,000 more guaranteed issue up to limits
- You may make Changes each year in Open Enrollment
- Change Beneficiaries at any time (Marriage , Death, Birth as well)
- Employee should purchase now to allow many options down the road

Group Term Life Insurance

We offer Group Term Life Insurance with the Board of Education. You may apply for new coverage on yourself (employee) up to \$150,000 Guaranteed Issue or 7 times your salary. If you are a current employee, then you will need to answer medical questions (EOI) for underwriting. If you have coverage and it is under \$150,000, you may increase the coverage by \$10,000 each year during open enrollment guaranteed up to a max benefit of \$150,000 for the employee, The Spouse may increase with an EOI Completed. but Spouses 60 and over must complete an EOI on any increase . You may purchase up to \$500,000 or 7 times salary as the maximum benefit under the plan.

Coverage is available to your spouse based on the same rates as an employee and up to the same amount of coverage selected for the employee. (See above Spouses 60 and above must complete EOI Forms). All Spouses must complete and EOI form after \$50,000 GIO. A Spouse may not apply after Age 70 for new coverage, Children may be added for \$3.00 a month for \$15,000 coverage. \$3.00 for all Children. Children are considered covered to Age 26. Please remember to drop children coverage when your children are no longer eligible! Please also request us to drop your Spouse coverage if you become divorced. (Please see Life Policy definitions of Marriage and Children for specific wordage). Spouses may apply up to \$50,000 Guaranteed Issue as a new Spouse of a new employee.

Group Term Life Insurance

If anyone relies on you or your income, life insurance can help fill the gap if you're no longer there. Group Term provides low cost Life Insurance

Key Points:

- Use to Replace lost income of employee to Family
- Pay funeral costs and final expenses
- Cover the mortgage so they can stay in the family home
- Pay for children's college expenses
- Help fund a Spouse's retirement – Pay off Debts

Group Term Life Insurance

You should apply for Group Term Life on you, spouse & children. As a new Employee you are guaranteed now to get up to \$150,000 on yourself, \$50,000 on Spouse & \$15,000 on All Children up to Age 26.

Key Benefits:

- The Premium is Pre-Taxed 1st \$50,000 (Rate .16 per 1,000)
- You may purchase up to 7 times your salary (\$25,000 X 7 = \$175,000)
- Answer Medical Questions for any amount over the guaranteed amount above.
- Guaranteed Issue only now as a new employee, later medical underwriting applies
- Employee \$50,000 Spouse \$50,000 Children \$15,000 = \$19.00 a Month (Payroll)
- Rate for Children \$15,000 = \$3.00 a month all Children

Group Term Life Insurance

You should apply for Group Term Life Insurance (Now)

Key Benefits:

- Portability – You may keep the coverage after you terminate up to Age 75
Portability – You can keep the same rate until contract is terminated
- You may purchase each year \$10,000 more guaranteed issue up to limits
- You may make Changes each year in Open Enrollment
- Change Beneficiaries at any time (Marriage , Death, Birth as well)
- Employee should purchase now to allow many options down the road

Premiums – Term Life – Payroll Deduction

How much does it Cost?

Coverage	Employee \$150,000 GIO	Spouse \$50,000 GIO	Children \$15,000 GIO
\$50,000	\$8.00	\$8.00	\$3.00
\$100,000	\$16.00	\$16.00*	\$3.00
\$150,000	\$24.00	\$24.00*	\$3.00
\$200,000	\$32.00*	\$32.00*	\$3.00
\$250,000	\$40.00*	\$40.00*	\$3.00

- Subject to underwriting – Please complete EOI – Evidence of Insurability
- Guaranteed Issue Employee \$150,000 – Spouse \$50,000 – Children \$15,000
- Children covered up to Age 26



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Decatur County Board of Education **Whole Life Insurance**

Whole Life Insurance

You should apply for **Whole Life Benefits Now**

Key Benefits:

- Guaranteed Issue – As a new employee Whole Life is Guaranteed Issue based on Age
- You may purchase from \$5,000 to \$100,000 of Whole Life on you, Spouse and Children 18-25.
- AD&D & Waiver of Premium are also available
- Cash Value Build up
- Keep Policy for Life at the Same Rates (Purchase at younger Ages) (Lower Rates)

Which Type of Policy is for you? – or Both

Feature	Term	Whole Life
Coverage stays the same during policy	✓	✓
Cost stays the same during policy	✓	✓
Meant to last for life		✓
Meant to last specific number of years	✓	
Lowest cost	✓	
Builds cash value		✓
Good for permanent needs – final expenses, legacy, etc.		✓
Good protection for peak-need years - mortgage, kids	✓	

Do You Have Enough Coverage?

Everyone's situation is unique, but consider **DIME**...

- **Debt.** This includes mortgage, credit cards, auto loans, etc.
- **Income.** How many years your pay should be replaced
- **Mortality.** Funeral costs, final medical expenses, etc.
- **Education.** Education plans for children or grandchildren

Why Sensible Benefits makes sense - Whole Life

- Employer-provided life insurance may not be enough to cover your needs
- True guaranteed issue up to \$100,000 for eligible employees (actively at work 30 or more hours per week in a covered organization)
- Smoker rates do not include other forms of tobacco use like cigars, chewing tobacco or pipes
- Portable - the individual owns the policy and can take it with them
- Highly competitive pricing
- No medical exams, lab tests or needles
- Coverage available for spouses and children
- Coverage won't decrease; cost won't increase



For agent use only. Life policies issued by Grange Life Insurance Company, Columbus, OH. Simplified issue policies are subject to underwriting approval. Not available in all states.

L-26-465 (10-2017)

What coverage is available?

- **Sensible Benefits Whole Life** – issue ages 18-70; coverage for life (to age 121); cost never increases
- **Sensible Benefits 10-year Term** – issue ages 18-70; cost remains level for 10 years, can be converted to Sensible Benefits Whole Life after 1 year and before age 70
- **Sensible Benefits 20-year Term** – issue ages 18-60; cost remains level for 20 years, can be converted to Sensible Benefits Whole Life after 1 year and before age 70
- **Children's Term Rider** – covers all current and future children aged 15 days – 17 years at issue for one cost; coverage lasts to age 25
- **Accidental Death Rider** – can increase the death benefit if death is accidental
- **Accelerated death benefit for terminal illness feature** – automatically included in all policies; full death benefit available early in event of terminal illness diagnosis

How much coverage?

- **Employer group guaranteed issue** (no health questions – employees can't be turned down)
- **New Employees**

Employee	Issue Age	Max. Coverage
Employee	18-50	\$10,000
Employee	51-60*	\$25,000
Employee	61-70*	\$50,000

*Can apply for additional simplified issue coverage up to \$100,000 total

Who's Insured	Issue Age	Max. Coverage
Employee or spouse	18-70	\$100,000
Adult child	18-25	\$100,000

How much does it Cost?

- **Employer group guaranteed issue** (no health questions – employees can't be turned down)

Age	Premium	Coverage
Employee	18-50	\$100,000
Employee	51-60*	\$50,000
Employee	61-70*	\$25,000

*Can apply for additional simplified issue coverage up to \$100,000 total

- **Employer group simplified issue** (just a few health questions)

Who's Insured	Issue Age	Max. Coverage
Employee or spouse	18-70	\$100,000
Adult child	18-25	\$100,000

Premiums – Whole Life – Payroll Deduction

How much does it Cost?

Age	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
30	\$11.27	\$19.79	\$36.67	\$53.54	\$70.42
35	\$13.26	\$24.17	\$45.42	\$66.67	\$87.92
40	15.64	\$29.59	\$56.25	\$82.92	\$109.59
45	\$18.91	\$36.86	\$70.79	\$104.73	\$138.67
50	\$23.38	\$46.69	\$90.46	\$134.23	\$178.00



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Decatur County Board of Education
AD&D Insurance

Accidental Death Insurance

Accidental Death & Dismemberment (AD&D) AD&D Insurance

Accidental Death & Dismemberment Insurance is now available to Employee's and Spouse's of the Decatur County Board of Education. You may purchase AD&D Coverage up to \$500,000 for an employee in \$50,000 increments. A Spouse may purchase up to 50% of the Employee amount. All Coverage is Guaranteed with no medical exams or medical questions.

Accidental Death & Dismemberment Insurance – Insurance that pays the insured or his/her beneficiaries specified amounts, in addition to for injuries suffered by the injured, for the loss of specific body parts, body functions, or death resulting from an accident.

Accidental Death Rates

Accidental Death & Dismemberment (AD&D)

AD&D Insurance

www.MYDCBOEBENEFITS.COM

Accidental Death & Dismemberment Insurance is now available to Employee's and Spouse's of the Decatur County Board of Education. You may purchase AD&D Coverage up to \$500,000 for an employee in \$50,000 increments. A Spouse may purchase up to 50% of the Employee amount. All Coverage is Guaranteed with no medical exams or medical questions.

Accidental Death & Dismemberment Insurance – Insurance that pays the insured or his/her beneficiaries specified amounts, in addition to for injuries suffered by the injured, for the loss of specific body parts, body functions, or death resulting from an accident.

Employee Benefit	Premium	Spouse Benefit	Premium
\$50,000	\$1.50	\$25,000	\$.75
\$100,000	\$3.00	\$50,000	\$1.50
\$150,000	\$4.50	\$75,000	\$2.25
\$200,000	\$6.00	\$100,000	\$3.00
\$250,000	\$7.50	\$125,000	\$3.75
\$300,000	\$9.00	\$150,000	\$4.50
\$350,000	\$10.50	\$175,000	\$5.25
\$400,000	\$12.00	\$200,000	\$6.00
\$450,000	\$13.50	\$225,000	\$6.75
\$500,000	\$15.00	\$250,000	\$7.50





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Decatur County Board of Education **Short Term Disability**

Short Term Disability Insurance



Short Term Disability

Voluntary Short Term Disability Benefits with a waiting period of **0 days for a injury** and **7 days for a sickness**. **These benefits may last up to 6 months.**

In the event you are hospitalized, your benefits will start immediately. Inpatient means a insured who is physically confined in a hospital for an overnight stay.

The minimum monthly benefit is \$50 a week . There is a 3 Month Pre-X Conditions limit. Please see Summary of Insurance below for definitions.

Benefits start at a minimum of \$50 a week and may go up to **\$5,000 a month based on your salary**. (Please see chart for Salary & Premiums). The Guarantee Issue limit for new employees is up to \$2,166.00 Benefit.

Short Term Disability Insurance

Protect your paycheck!

Imagine you hurt your back, and your doctor recommends you stay home from work for four weeks. You can't Work, but you have bills to pay. Short-term disability replaces part of your income due to an accident or sickness

You can use the weekly check to help pay everyday expenses, like your mortgage or rent, utilities, childcare and groceries.

Your employer is offering you and your coworkers this coverage as a group, at a group rate. You are responsible for paying a portion or all of the cost.

Choose the benefit that best meets your needs and your budget.

Benefits Weekly benefit after your claim is approved Get a weekly check of \$50 to \$1,150, in any \$50 increment you choose, to replace a portion of your income—up to 66.67% of your Total Weekly Earnings with no medical questions asked up to the Guaranteed Issue amount of \$500 per week.

Short Term Disability Insurance



Protect your paycheck!

When benefits begin, Benefits begin as soon as 1 day from the date you are unable to work due to an injury and 8 days due to an illness. Benefits may be paid for Up to 26 weeks, (6 Months) as long as you are still unable to work due to a covered disability.

1 in 4 workers will miss up to 3 months of work due to illness, injury or pregnancy during their career.□**

Short Term Disability Insurance



Check out your Rates & Coverage!

Find your age bracket (as of the effective date of coverage) to determine the associated cost for the coverage amount you choose.

Annual Earnings	Weekly Coverage Amounts	Monthly Coverage Amounts	Age and Cost	
				99+
\$3,900	\$50	\$216.66		4.45
\$7,800	\$100	\$433.33		8.90
\$11,700	\$150	\$650.00		13.35
\$15,600	\$200	\$866.66		17.80
\$19,500	\$250	\$1,083.33		22.25
\$23,399	\$300	\$1,300.00		26.70
\$27,299	\$350	\$1,516.66		31.15
\$31,199	\$400	\$1,733.33		35.60
\$35,099	\$450	\$1,950.00		40.05
\$38,999	\$500	\$2,166.66		44.50
\$42,898	\$550	\$2,383.33		48.95
\$46,798	\$600	\$2,600.00		53.40
\$50,698	\$650	\$2,816.66		57.85
\$54,598	\$700	\$3,033.33		62.30
\$58,498	\$750	\$3,250.00		66.75
\$62,397	\$800	\$3,466.66		71.20
\$66,297	\$850	\$3,683.33		75.65
\$70,197	\$900	\$3,900.00		80.10
\$74,097	\$950	\$4,116.66		84.55
\$77,997	\$1,000	\$4,333.33		89.00
\$81,896	\$1,050	\$4,550.00		93.45
\$85,796	\$1,100	\$4,766.66		97.90
\$89,696	\$1,150	\$4,983.33		102.35

Short Term Disability Insurance



You may apply for STD Coverage up to \$2,166.00 a month Guaranteed Issue and based on Income levels. Levels above \$2,166.00 a month Benefit will require you to answer simplified medical underwriting conditions. If you apply for amounts over this guaranteed issue limit, you will be able to keep the guaranteed limit if the upper limit is declined.

\$42,898.00 Salary

Benefit \$2,166.00

\$ 44.50

Guaranteed Issue Limit

Short Term Disability Insurance



Short Term Disability

Top 5 Claims

Short-Term Disability diagnoses:

1. Maternity
2. Musculoskeletal
3. Injury
4. Digestive disorders
5. Cancer

Sun Life claims data, July 2018



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Decatur County Board of Education **Long Term Disability**

Long Term Disability Insurance

Long Term Disability

Voluntary Long Term Disability Benefits has a waiting period of 6 months and a Benefit to Age 65. If you are over 65, there are additional years of coverage.

Benefits are based on your income and track changes in income. Once you have the coverage, you do not have to update the coverage. The LTD Benefit stays with your current income and monthly benefit.

Long Term Disability Insurance

The Decatur County School System offers their employee's, **Voluntary Long Term Disability Benefits** with a waiting period of **6 months (180 days) for a injury or sickness**. **These benefits may last up to age 65 or by schedule if older.**

The Policy also include other features such as Continuity of Coverage, 3 Month Survivor Benefit & a 30/5 Pre-existing & Waiver of Premium. To Find your benefits, multiply your monthly earnings by 66 2/3%, The Maximum Monthly Benefit is \$7,500 Please see Summary of Insurance below for definitions.

Benefits start at a minimum of \$100 a month and may go up to \$7,500 a month based on your salary. (Please see chart for Salary & Premiums).

Long Term Disability Insurance

- Sample LTD Rates:

\$20,000 Annual Salary
\$ 6.66 Month Premium

\$30,000 Annual Salary
\$ 9.93 Monthly Premium

\$40,000 Annual Salary
\$ 13.25 Month Premium

- \$50,000 Annual Salary
\$ 16.67 Month Premium



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Decatur County Board of Education **Dental Reimbursement**

Dental Reimbursement

Dental Reimbursement provides coverage of 100% of the 1st \$150.00 in a calendar year, then 50% of the next \$1,200 of charges to a Max Benefit of \$750.00 per year per person insured.

Dental reimbursement check will be paid weekly to insureds through the mail. If your claim form is into the Central Office by Monday at 4:30PM, then your check for that week will be paid by Tuesday-Thursday of the same week.

Dental Reimbursement – You may write a Check, use your Credit Card, Flexible Spending Account to your Dentist, complete a claim form and present it with a paid receipt for Reimbursement

Single Coverage	\$10.00	Month
Family Coverage	\$30.00	Month



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Decatur County Board of Education **Vision Coverage**

Vision Coverage

Vision Coverage – Avesis

Vision Coverage is provided by Avesis and has benfitis up to \$200.00
See brochure for more details.

Your vision health is an important part of complete wellness. Avesis is pleased to present your vision benefits which are designed to give you and your covered family members the care, value and service to help maintain good vision and overall health.

In-Network Benefits Benefit Frequency

Vision Exam	12 Months
Spectacle Lenses	12 Months
Frames	12 Months
Contact Lenses	12 Months

Co-Pays

Vision Examination	\$10.00
Materials	\$10.00

Vision Coverage

Vision Coverage – Avesis

Benefit Frequency

Vision Exam	12 Months
Spectacle Lenses	12 Months
Frames	12 Months
Contact Lenses	12 Months

Co-Pays

Vision Examination	\$10.00
Materials	\$10.00

Rates

Employee Only	\$ 6.41
Employee + One	\$ 11.17
Employee + Family	\$ 16.45

Vision Coverage

Vision Coverage – Avesis

Out-of-Network Reimbursement – Below

Exam	\$35.00
Standard Single Vision	\$25.00
Standard Bifocal	\$40.00
Standard Trifocal	\$50.00
Standard Lenticular	\$80.00
Progressive	\$40.00

Vision Coverage

Vision Coverage – Avesis

Rates

Employee Only	\$ 6.41
Employee + One	\$ 11.17
Employee + Family	\$ 16.45

What do I do now?

- 1 Go to website – www.dcboebenefits.net/forms
- 2 **This page as the applications and review for all Benefits with Applications in PDF & Online**
- 3 Contact me at 229-416-7030 Cell or 229-246-3342 Office for Questions and explanations
- 4 Complete your applications and get these to me or Eve Stubbs at the Central Office
- 5 You can see the Entire New Employee Benefits Book with all applications at the top of the web site above on # 1

**We can help you choose the
plan that's right for you.**

Let's talk.

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Link to Summary of Benefits:
[New Teacher Benefit Book](#)

