

# Open Enrollment 2021 – Summary Benefits & Enrollment & Changes



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***Decatur County Board of Education***  
**Open Enrollment 2021**

# How to enroll or make changes for 2021

- Due to Covid-19 concerns we are making plans to make this year a safer year by allowing you to make applications and changes on-line. We are trying to make this as easy as possible, but you may need to contact me to go over benefits and make suggestions and to assist you in getting your desired coverage.

- I can help make the process simple!

Call me on my Cell at 229-416-7030

e-mail me at [georgedanieljr@gmail.com](mailto:georgedanieljr@gmail.com)

- Let me make this process easy for you, Contact me for information on your benefits
- Hyperlinks are built in this presentation, click to go to the specific form or page
- You can visit this link for all current forms & applications – Visit- [www.dcboebenefits.com/forms](http://www.dcboebenefits.com/forms)

Enroll  
Online

Keep going to see information on each coverage with links to the Specific Form at the end of each discussion of coverage

Click the Green Buttons to go Direct to  
The Forms Page for Apps & Forms

Print Out  
Applications ( PDF )

## ***(2) Ways to submit Applications or Changes***

The Forms with the  Checkmark are for online enrollments

# Open Enrollment – DCBOE - 2021

- **You may Review all Coverages & Options available to you by following down this benefit summary or you can go right too the applications. You may wish to e-mail me to review current coverage, then process your changes based on the information we discuss.**
- The Next Pages are to Review each Benefit for Open Enrollment  
Call me on my Cell at 229-416-7030  
e-mail me at [georgedanieljr@gmail.com](mailto:georgedanieljr@gmail.com)
- Let me make this process easy for you, Contact me for information on your benefits
- You can visit this link for all current forms & applications – Visit- [www.dcboebenefits.com/forms](http://www.dcboebenefits.com/forms)

# **Benefits Offered to you – Open Enrollment 2021**

## **Employee Benefits - Click below for Explanation and 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](#)**





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***Decatur County Board of Education***  
**Group Term Life Insurance**  
**Open Enrollment 2021**

# **Group Term Life Insurance – Open Enrollment**

You should apply for **Group Term Life Insurance**

## **During Open Enrollment – Term Life is Simplified Issue.**

- Please complete the 1<sup>st</sup> Page of the application, and the additional EOI Page for underwriting.
- You may purchase up to \$500,000 or up to 7 times income
- You may purchase up to \$500,000 on Spouse with EOI & \$15,000 Children GIO
- You may purchase each year \$10,000 more guaranteed issue up to limits, Spouses 60 or above must complete EOI for increases of \$10K or more
- You may make Changes each year in Open Enrollment
- Change Beneficiaries at any time ( Marriage , Death, Birth as well )

# 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

Apply for Group Term Life on you, spouse & children. As an Employee, up to the same amount for a Spouse & \$15,000 on All Children up to Age 26 (GIO).

## Key Benefits:

- The Premium is Pre-Taxed 1<sup>st</sup> \$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.
- 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 - Open Enrollment

## **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 )

# 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

# Group Term Life Insurance – Open Enrollment

## Apply for Group Term Life Insurance

### How do I do this?

- Click below links to Print out a Paper application in PDF

[Group Term Life Application with EOI](#)

[Group Term Life Enrollment Form](#)

[Group Term Life EOI Form](#)

[Group Term Life Change Form](#)

- Click below links to Apply Online ( Increasing – You will need to complete both Links

[Online Enrollment Application – Online](#)



[Online EOI Application – Online](#)







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

# **Whole Life Insurance**

Apply for **Whole Life Benefits Now!**

## **Key Benefits:**

- Guaranteed Issue – As a new employee up to 1 year. Simplified Issue after 1<sup>st</sup> year of Employment.
- 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 as riders
- 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





# 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 does it Cost?

- **New Employee 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?

- Examples of Premiums

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

Exact Premiums are on the application and rate sheet to select age

# Whole Life Insurance – Open Enrollment

## Ready to Apply for Whole Life Insurance

### How do I do this?

- Click below links to Print out a Paper application in PDF
- [Application & Brochure for Sensible Benefits – PDF](#)
- [Rates for Sensible Benefits](#)

Click below links to Apply Online – You will need to complete below

[Online Sensible Benefits Application – Online](#)





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## ***Decatur County Board of Education*** **AD&D Insurance – Open Enrollment**



# 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](http://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



# Accidental Death Insurance – Open Enrollment

## Ready to Apply for AD&D Insurance

### How do I do this?

- Click below links to Print out a Paper application in PDF

[AD&D PDF – Application](#)

- Click below links to Apply Online

[AD&D Online Application](#)





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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

# Short Term Disability – Open Enrollment

**Ready to Apply for STD Insurance – You are Guaranteed up to \$2,166.00 a month Benefit, any amount over this, please answer medical questions. You can make changes to current benefits.**

## How do I do this?

- Click below links to Print out a Paper application in PDF

[Short Term Disability Application Kit](#)

- Click below links to Apply Online

[Short Term Disability Application Kit On-Line](#)







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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

# Long Term Disability – Open Enrollment

**Ready to Apply for LTD Insurance** – You are required to complete medical questions for LTD coverage during Open Enrollment.

## How do I do this?

- Click below links to Print out a Paper application in PDF

[Long Term Disability Application with EOI Form](#)

- Click below links to Apply Online

[Long Term Disability Application Online](#)







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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

# Dental Reimbursement– Open Enrollment

## Ready to Apply or make Changes for Dental Insurance

### How do I do this?

- Click below links to Print out a Paper application in PDF

[Dental Reimbursement Application – PDF](#)

- Click below links to Apply Online

[Dental Reimbursement Application – Online](#)





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## ***Decatur County Board of Education*** **Vision Coverage**

# Vision Coverage

## Vision Coverage – Avesis

Vision Coverage is provided by Avesis and has benefits 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

# Vision Coverage – Open Enrollment

**Ready to Apply or make changes to Vision Insurance**

## How do I do this?

- Click below links to Print out a Paper application in PDF

[Vision Application](#)

[Vision Brochure](#)

- Click below links to Apply Online

[Vision Application – Online](#)



# What do I do now?

- 1 Go to website – [www.dcboebenefits.net/forms](http://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 have the links to each application above under each heading

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

**Let's talk**

George E Daniel Jr – Agent  
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