



## Olympia School District

- 1.5 million lose their homes due to foreclosure every year due to unaffordable medical costs.<sup>1</sup>
- For those suffering a critical illness prior to age 65, the probability of surviving is almost twice that of dying.<sup>2</sup>
- Over 40 million Americans visit a physician's office for unintentional injuries each year.

We are pleased to introduce new employee benefits offered through Assurant Employee Benefits that can provide financial assistance for the costs associated with a serious illness, an accident, a disability or even death.

Critical Illness insurance pays a fixed benefit upon initial diagnosis of a covered critical illness. This type of insurance provides a benefit to you while you are living – and when you may need it most. You pay for the coverage through convenient payroll deductions. Key features include:

- Benefits are payable directly to you to be spent anyway you choose
- Employee coverage amounts up to \$50,000
- Wellness screening benefit included
- Coverage options for your dependents
- Fully portable coverage

Accident insurance pays benefits for off the job accidents according to a fixed schedule that provides payments for hospitalizations, fractures, emergency room visits, major diagnostic exams, physical therapy and more. Key features include:

- Benefits are payable directly to you to be spent anyway you choose
- Includes Accidental Death and Dismemberment benefits
- No health questions or pre-existing conditions limitations
- Competitive group rates
- Coverage options for your dependents
- Fully portable coverage

Short Term Disability coverage pays a weekly income to you if you are disabled. You simply pay for it through convenient payroll deductions. Key features include:

- 60% of weekly pre-disability earnings to a \$1000 weekly maximum
- Payments after the 8<sup>th</sup> day for an accident or an illness
- Coverage for pregnancy and non-occupational injuries or sickness
- No Medical Questions

---

<sup>1</sup> Robertson, C.T. et al. "Get Sick, Get Out: The Medical Causes of Home Mortgage Foreclosures," *Health Matrix* 2008.

<sup>2</sup> Comment from David Himmelstein, lead author of Harvard Study on Bankruptcies, February 3, 2005.

