



2018 | Benefit Guide

THE TOOLS TO A HEALTHY WORKFORCE



Welcome to your benefits!

Making the right choice is important. This benefit summary will help you understand the benefit choices you can make before your enrollment deadline.

We want our team and their families to be happy and healthy. Whether that means keeping fit, eating right, knowing your health risks or changing lifestyle behaviors, your well-being is important to you, your family, your co-workers and Clark Pleasant Community School Corporation.



At Clark Pleasant we are committed to a comprehensive employee benefit program that helps our employees stay healthy, feel secure, and maintain a work/life balance.

Whether staff members are already enrolled in Clark Pleasant's benefits, learning more about benefits makes it easier for you to use them. This benefit summary will help you understand your benefits as you consider your choices.



The information in this benefits summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the benefits summary and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.

Table of Contents



Section One | About Your Benefits

How to Enroll	5
Logging In	6



Section Two | Health Benefits

Medical	8
Health and wellness centers	12
Importance of Preventive Care	14
Where to find care	15
Dental plan	16
VSP vision plan	17



Section Three | Financial Protection Benefits

Basic Life and AD&D	19
Voluntary Life and AD&D	20
Life Insurance with Long-term care	21
Critical illness insurance	22
Accident insurance	23
Short-term disability	24
Long-term disability	25
GuidanceResources	26



Contacts

UMR
VSP
Lincoln Financial
Trustmark
Delta Dental
One America

Section 1 | About Your Benefits



How to Enroll

Save the date!

Enrollment is open this year
from November 6-22.



STEP 1:

Review this guide and pick the plan that's best for you and your dependent(s).



STEP 2:

Log on to Trustmark to make and confirm your plan selections.

*Step by step directions
on the next page!*



STEP 3:

Finish any required paperwork you were prompted to complete

Qualifying Events

Open enrollment is an annual event. A qualifying event must occur should you wish to make changes to your benefits prior to the next open enrollment period. (Ex: marriage, divorce, birth, adoption, loss of coverage, etc.)

Should you experience a qualifying event, you have 30 days from the event date to notify in order to make changes to your benefits. Documentation may be requested to substantiate the event.

Logging In

- 1 Go to <https://trustmark.benselect.com/Enroll/Login.aspx>
- 2 Type in your employee number and pin number. Your employee number is your social security number. Your pin is the last four digits of your social security number followed by the last two digits of your birth year.
- 3 Confirm that your dependents are listed as covered dependents on the plan. Your dependents MUST be listed in order to be covered.
- 4 Review benefit options in sequential order. Make your election (apply/waive) and move to next benefit listed. DO NOT GO OUT OF ORDER.
- 5 Carefully review your benefit summary at the end of your enrollment session. It is important to double check this information before providing an electronic signature.

Need Help?

If you're having trouble completing your online benefit elections, contact Keyana Warren-Wilson at benefits@cpcsc.k12.in.us.

Keep your log-in information secret! Your Username and Password grant you access to your personal information. These identifiers serve as your electronic "signature." This identifier carries the same authority as your handwritten signature. It electronically authorizes all of your elections.

Section 2 | Health Benefits



Medical UMR

Clark Pleasant is offering you 2 plans to choose from. Read through the summary of each plan type to determine which one is right for you.

High Deductible Health Plan 1

Plan Feature	In Network	Out of Network
Calendar Year Deductible		
Single Coverage	\$3,000	\$6,000
Family Coverage	\$6,000	\$12,000
Individual "embedded"	3,000	\$6,000
Coinsurance Paid by Plan After Deductible (unless otherwise stated)	80%	70%
Annual Out of Pocket Max		
Single Coverage	\$5,000	\$6,000
Family coverage	\$10,000	\$12,000
Individual "embedded"	\$5,000	\$6,000
Physician and Specialist Office Visits	80%	70%
Emergency room services	80%	80%
Hospital Services:	80%	70%
Urgent Care Services	80%	70%
Ambulance Transportation	80%	80%
Extended care facility (day limits apply)	80%	70%
Hospice services	80%	70%
Durable medical equipment	80%	70%
Manipulations (visit limits apply)	80%	70%
Therapy services:		
Occupational/Physical/Speech	80%	70%
Office visit and Outpatient Hospital		
Mental health, substance abuse disorder and chemical dependency benefits	80%	70%

	Cost Per Pay	Cost Per Pay with Spousal Surcharge
Employee	\$25.22	\$25.22
Employee + Spouse	\$84.41	\$159.41
Employee + Child(ren)	\$73.39	\$73.39
Family	\$111.95	\$186.95

Medical UMR

High Deductible Health Plan 1 (continued)

Plan Feature	In Network	Out of Network
Maternity: Routine prenatal services	Pays at 100% Deductible waived	70%
Non-routine prenatal services, delivery and postnatal care:	80%	70%
Routine preventative care	Pays at 100% Deductible waived	70%

Prescription drug benefits - OptumRx

Plan Feature	
Retail Pharmacy Option/Specialty Drugs Copay per prescription (34-day supply)	80% after deductible
• Generic drugs	
• Preferred brand name drugs	
• Non preferred brand name drugs	
Mail Order option Copay per prescription (90-day supply)	80% after deductible
• Generic drugs	
• Preferred brand name drugs	
• Non preferred brand name drugs	

If you are on a family medical plan with an embedded deductible, your plan contains two components, an individual deductible and a family deductible. Having two components to the deductible allows for each member of your family the opportunity to have your insurance policy cover their medical bills prior to the entire dollar amount of the family deductible being met. The individual deductible is embedded in the family deductible. See plan summary document for full details.

This is a summary of benefits and not a guarantee. Benefit payments are subject to all plan provisions and eligibility requirements at the time services are rendered. Pr-certification is required for certain services. The plan document and summary plan description are the official sources of information. In the event of a discrepancy, the plan document and the summary plan description will prevail.

Medical UMR

High Deductible Health Plan 2

Plan Feature	In Network	Out of Network
Calendar Year Deductible		
Single Coverage	\$5,000	\$10,000
Family Coverage	\$10,000	\$20,000
Individual "embedded"	\$5,000	\$10,000
Coinsurance Paid by Plan After Deductible (unless otherwise stated)	80%	70%
Annual Out of Pocket Max		
Single Coverage	\$6,650	\$10,000
Family coverage	\$13,300	\$20,000
Individual "embedded"	\$6,650	\$10,000
Physician and Specialist Office Visits	80%	70%
Emergency room services	80%	80%
Hospital Services:	80%	70%
Urgent Care Services	80%	70%
Ambulance Transportation	80%	80%
Extended care facility (day limits apply)	80%	70%
Hospice services	80%	70%
Durable medical equipment	80%	70%
Manipulations (visit limits apply)	80%	70%
Therapy services:		
Occupational/Physical/Speech Office visit and Outpatient Hospital	80%	70%
Mental health, substance abuse disorder and chemical dependency benefit	80%	70%

	Cost Per Pay	Cost Per Pay with Spousal Surcharge
Employee	\$12.85	\$12.85
Employee + Spouse	\$53.95	\$128.95
Employee + Child(ren)	\$48.81	\$48.81
Family	\$66.80	\$141.80

Medical UMR

High Deductible Health Plan 2 (continued)

Plan Feature	In Network	Out of Network
Maternity: Routine prenatal services	Pays at 100% Deductible waived	70%
Non-routine prenatal services, delivery and postnatal care:	80%	70%
Routine preventative care	Pays at 100% Deductible waived	70%

Prescription drug benefits - OptumRx

Plan Feature	
Retail Pharmacy Option/Specialty Drugs Copay per prescription (34-day supply) • Generic drugs • Preferred brand name drugs • Non preferred brand name drugs	80% after deductible
Mail Order option Copay per prescription (90-day supply) • Generic drugs • Preferred brand name drugs • Non preferred brand name drugs	80% after deductible

If you are on a family medical plan with an embedded deductible, your plan contains two components, an individual deductible and a family deductible. Having two components to the deductible allows for each member of your family the opportunity to have your insurance policy cover their medical bills prior to the entire dollar amount of the family deductible being met. The individual deductible is embedded in the family deductible. See plan summary document for full details.

This is a summary of benefits and not a guarantee. Benefit payments are subject to all plan provisions and eligibility requirements at the time services are rendered. Pre-certification is required for certain services. The plan document and summary plan description are the official sources of information. In the event of a discrepancy, the plan document and the summary plan description will prevail.

Health and Wellness Centers

Community Health

Medical Plan members are eligible to schedule an appointment with the Clark Pleasant and Greenwood wellness centers. Please bring your insurance card to your appointment.

Locations and hours

Clark-Pleasant Schools Health and Wellness Center

222 Tracy Street
Whiteland, IN 46184
Phone: 317-535-3209
mywebahead.com/cpsc

Monday 12 pm - 5 pm
Wednesday 2 pm - 6 pm
Friday 6:30 am - 12:30 pm

Greenwood Schools Health and Wellness Center

615 West Smith Valley Road
Greenwood, IN 46162
Phone: 317-889-4181
mywebahead.com/greenwood

Monday 6:30 am - 9:30 am
Tuesday 2 pm - 5 pm
Thursday 2 pm - 6 pm

Center services

Medical conditions

Acne	Bronchitis	Ear infection	Respiratory infections	Sprains and strains
Allergies	Cholesterol	High blood pressure	Shingles	Strep throat
Anxiety & Depression	Common colds/flu	Migraines	Sinus infections	Thyroid conditions
Asthma	Diabetes	Pink eye/sties	Skin conditions	Urinary tract infections

Physicals

Adult physicals
Sports physicals
College physicals
DOT physicals

Procedures

Ear wax removal
EKG
Lab draws
Wart removal

Testing

Mononucleosis test
Pregnancy test
TB skin test
Urinalysis

Immunizations

Call for an appointment

Medications

Select generic medications and refills are available. Call clinic for details

To schedule online:

1.

Go to mywebahead.com/cpsc to schedule and appointment at the Whiteland location. Or go to mywebahead.com/greenwood to schedule an appointment at the Greenwood location.

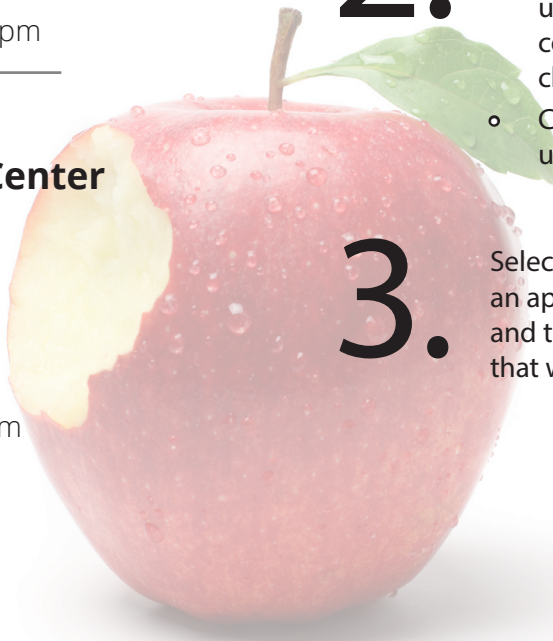
2.

Scroll down to click Schedule an Appointment

- First time user: Click Create an Account under the orange Login button, complete the required information and click Submit.
- Current User: Log in with your username and password

3.

Select the name of the person in need of an appointment, the reason for your visit, and the time and date of an appointment that works best for your schedule.





Freddie Holmgren, Health Coach

FHolmgren@eCommunity.com

Freddie has been in the field of Health & Wellness since 2008. She has a Master of Science Degree in Kinesiology and is certified as an ACE Personal Trainer, American Lung Association Freedom from Smoking Facilitator, and a Certified Intrinsic Coach®. In her spare time, Freddie enjoys running, cycling, and playing with her dogs.

Personal Health Coaching

Ready to make a change? Your on-site health & wellness coach is dedicated to helping you make healthy lifestyle changes at NO cost to you! Appointments are confidential. Discuss any range of topics to help you live your best life!

Health Coaching Services

- Individual Coaching
- Group Coaching
- Wellness Programs
- Blood Pressure Screenings

Topics Include

- Weight Management
- Stress Management
- Blood Pressure
- Smoking Cessation
- Cholesterol
- Nutrition
- Exercise

Clark-Pleasant Health & Wellness Center

222 Tracy Street
Whiteland, IN 46184

317.535.3209

Greenwood Schools Health & Wellness Center

615 W. Smith Valley Rd
Greenwood, IN 46162

317.889.4181


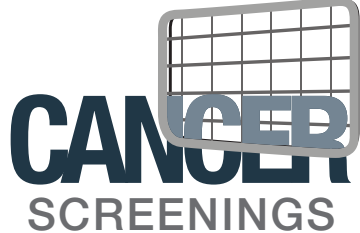


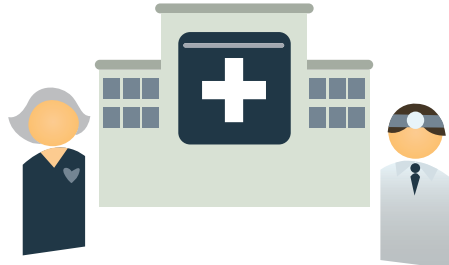


To schedule: please call or email the Health Coach

Importance of Preventive Care

Did you know that if you are covered under one of the medical plans, your in-network preventive care is covered at 100%? That's right! That means \$0 out of your pocket for your annual physicals and preventive exams and screenings. These exams and screenings help identify health risks early on, and in turn keep those out-of-pocket medical expenses in check. Many exams involve running a complete panel of blood work. When was the last time you had your blood pressure checked? Your glucose levels? Knowing these critical numbers is the most important part of the visit. If you don't know them, then it's time to make an appointment!



If you have additional questions about preventive care services, talk to your doctor or call UMR.

<p>TESTS BLOOD PRESSURE DIABETES * CHOLESTEROL</p> 	<p>CANCER SCREENINGS MAMMOGRAMS AND COLONOSCOPIES</p> 	<p>INTERVENTION</p> <ul style="list-style-type: none"> quit smoking lose weight eat healthy identify depression reduce alcohol use avoid sexually transmitted diseases 
<p>STD SCREENINGS SEXUALLY TRANSMITTED INFECTIONS</p> 	<p>REGULAR VISITS WELL-WOMAN, WELL-BABY, AND WELL-CHILD</p> 	<p>CARE FOR HEALTHY PREGNANCIES</p> 
<p>VACCINATIONS FLU, PNEUMONIA, MEASLES, POLIO, MENINGITIS AND OTHER DISEASES</p> 		

* Some restrictions may apply.

Where to Find Care

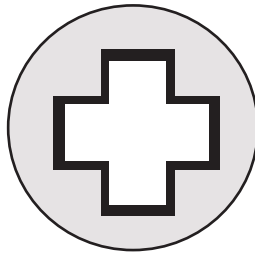


Consider the information in the chart below when you need care. Still not sure where to go? Visit www.UMR.com



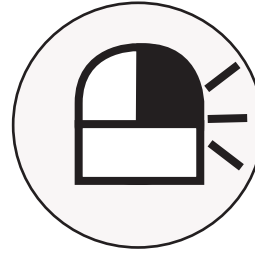
Doctor's Office

\$\$



Urgent Care

\$\$\$



Emergency Room

\$\$\$\$

When to go	Usually the best choice for preventive exams or treatment for a current health issue. Your doctor typically knows you best and has your medical records. Your doctor can also refer you to a specialist.	Quick care that is not an emergency when your regular doctor is not available. They're for non-life-threatening injuries or illness and are staffed with qualified doctors.	For when you need immediate treatment of a very serious, critical or life-threatening condition.
Type of Care	<ul style="list-style-type: none"> Routine checkups Immunizations Preventive services General health management 	<ul style="list-style-type: none"> Sprains Strains Minor broken bones Minor infections Minor burns 	<ul style="list-style-type: none"> Heavy bleeding Large open wounds Sudden change in vision Chest pain Sudden weakness or trouble talking Major burns Spinal injuries Severe head injury Difficulty breathing Major broken bones
Cost & Wait	<ul style="list-style-type: none"> Cost is less than Urgent Care Normally requires an appointment Usually little wait time with scheduled appointments 	<ul style="list-style-type: none"> Cost may be higher than an office visit Walk-in patients are welcome but are usually treated by severity 	<ul style="list-style-type: none"> Most expensive form of care Open 24/7

Dental Plan

Delta Dental

Clark-Pleasant offers employees the following dental plan. Percentages include Delta Dental PPO dentists, Delta Dental Premier dentists, and non-participating dentists.

Plan Feature	In & Out of Network
Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers	100%
Emergency Palliative Treatment - to temporarily relieve pain	100%
Sealants - to prevent decay of permanent teeth	100%
Brush Biopsy - to detect oral cancer	100%
Radiographs - X-rays	100%
Minor restorative services - fillings and crown repair	90%
Endodontic services - root canals	90%
Periodontic services - to treat gum disease	90%
Oral surgery services - extractions and dental surgery	90%
Other basic services - misc. services	90%
Refines and repairs - to bridges, implants, and dentures	90%
Major restorative services - crowns	60%
Prosthetic services - bridges, implants, and dentures	60%
Orthodontic services - braces (up to age 19)	60%
	Cost Per Pay
Employee Only	\$9.50
Family	\$33.00

*When you receive services from a non-participating dentist, the percentages indicate the portion of Delta Dental's non-participating dentist fee that will be paid for those services. The non-participating dentist fee may be less than what your dentist charges and you are responsible for that difference.

- **Eligibility:** All full-time employees working 30 hours per week and grandfathered employees hired and enrolled prior to Jan. 1, 2013 that qualify by working at least 15 hours per week who choose the dental plan, and COBRA enrollees.
- **Spouse and Dependents:** Also eligible are your spouse and your children to the end of the month in which they turn 26, including your children who are married, who no longer live with you, who are not your dependents for federal income tax purposes, and/or who are not permanently disabled. You and your dependents must enroll for a minimum of 12 months. If coverage is terminated after 12 months, you may not re-enroll prior to the open enrollment that occurs at least 12 months from the date of the termination. Your dependents may only enroll if you are enrolled and must be enrolled in the same plan as you.
- **Waiting period:** Employees who are eligible for dental benefits are covered on the first day of the month following 60 days employment. There is a 12-month waiting period for certain services, such as orthodontics.
- **Maximum payment:** \$1,500 per person total per benefit year on all services except orthodontic services. \$1,500 per person per lifetime on orthodontic services
- **Deductible:** \$25 deductible per person total per benefit year limited to a maximum deductible of \$75 per family per benefit year. The deductible does not apply to diagnostic and preventive services, emergency palliative treatment, brush biopsy, X-rays, sealants, and orthodontic services.

Vision Plan

VSP

Benefit	Description	Co-pay	Frequency
WellVision exam	Focuses on your eyes and overall wellness	\$10	Every calendar year
Frame	\$175 allowance for a wide selection of frames \$195 allowance for featured frame brands 20% savings on the amount over your allowance	\$10	Every calendar year
Lenses	Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children	\$10	Every calendar year
Lens Enhancements	Progressive lenses Tints/Photochromic adaptive lenses Average savings of 20-25% on other lens enhancements	\$0	Every calendar year
Contacts (instead of glasses)	\$130 allowance for contacts, copay does not apply Contact lens exam (fitting and evaluation)	Up to \$60	Every calendar year
Diabetic Eye care Plus Program	Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.	\$20	As needed

Extra Savings

Glasses and sunglasses

- Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details.
- 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.

Out of network

- Exam - up to \$45
- Frame - up to \$70
- Single Vision Lenses - up to \$30
- Lined Bifocal lenses - up to \$50
- Lined Trifocal lenses - up to \$65
- Progressive lenses - up to \$50
- Contacts - up to \$150

Enroll in VSP

Register at vsp.com. Once your plan is effective, review your benefit information. At your appointment, tell them you have VSP. There's no ID card necessary. If you would like a card as a reference, you can print one on vsp.com.

Retinal screening

- No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam.

Laser Vision Correction

- Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.

Vision Rates

	Cost Per Year
Employee	\$1
Family	\$1

Section 3 | Financial Protection Benefits



Basic Life and AD&D Insurance

One America

The life and AD&D amount benefit is based on your employment classification. An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 15 or more hours per week and cannot be considered a part-time, temporary or seasonal employee.

Benefit Features offered for Basic Term Life and AD&D

- Seat belt
- Air bag
- Exposure
- Disappearance
- Repatriation
- Child higher education
- Child care

Accelerated Life Benefit

The employee may request payment of 25, 50 or 75 percent of the life amount if the employee is diagnosed with a terminal condition, as defined in the certificate.

Reduction Schedule

The life amount and AD&D Principal Sum will reduce to 50% of the amount shown above when the employee reaches age 70. See Certificate for further benefit reductions due to age.

Waiver of Premium

AUL may waive further premium payments for the employee's life amount if the employee becomes totally disabled before age 60 while insured under the policy, and remains continuously totally disabled for 6 months, and submits proof of total disability.

Conversion

If the employee's life insurance or a portion of it ceases, the employee may be entitled to convert his or her life amount. The employee can refer to his or her certificate for specific details of this provision.



Voluntary Life and AD&D Insurance

One America

Full-time Employee Requirement

An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 15 or more hours per week and cannot be considered a part-time, temporary or seasonal employee.

Life Amount

A flat amount in \$1,000 increments with a minimum of \$10,000 and a maximum of \$500,000 not to exceed five times your annual base salary, rounded to the next higher \$10,000.

Guaranteed Issue Amount

\$200,000

Accidental Death and Dismemberment (AD&D)

While insured under the policy, if the employee has an accident, AUL will pay up to the full principal sum amount depending on the type and severity of the injury. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.

Accidental Death and Dismemberment (AD&D) Principal Sum Amount

A flat amount in \$1,000 increments with a minimum of \$10,000 and a maximum of \$500,000 not to exceed five times your annual base salary, rounded to the next higher \$10,000.

Voluntary Dependent Term Life and AD&D

Available with four different plan options. Contact HR for details.

Waiver of Premium

AUL may waive further premium payments for the employee's life amount if the employee becomes totally disabled before age 60 while insured under the policy, and remains continuously totally disabled for 9 months, and submits proof of total disability.

Conversion

If the employee's life insurance or a portion of it ceases, the employee may be entitled to convert his or her life amount. The employee can refer to his or her certificate for specific details of this provision.

Portability

You may be eligible to apply for continuation of coverage should your coverage terminate. Approval for this benefit will extend your coverage for an additional period of time.

Guaranteed Increase Benefit

If eligible, you may apply for an additional amount of coverage by AUL at each approved scheduled enrollment period without providing evidence of insurability. The amount of coverage after the increase cannot be greater than the maximum amount of coverage available.

Accelerated Life Benefit

The employee may request payment of 25%, 50% or 75% of the life amount if the employee is diagnosed with a terminal condition, as defined in the certificate.

Life Insurance with Long-Term Care Trustmark

What is universal life insurance (UL)?

Universal life insurance is flexible permanent life insurance that you can take with you if you leave the school.

Who should consider signing up?

Employees and their spouses that do not have permanent life insurances already. Children and grandchildren are also eligible.

How much life insurance can I purchase?

The death benefit will depend on your age and whether you are a smoker. You may purchase up to \$300,000 on employee or spouse, although the most common benefit amounts range from \$10,000 to \$125,000.

What is this long-term care benefit I keep hearing about?

Up to 4% of your death benefit can be used each month for long-term care expenses. Therefore, if you have a \$100,000 death benefit, up to \$4,000 per month can be used for long-term care expenses.



Critical Illness Insurance

Lincoln Financial

Critical illness benefits offer money to help you focus on recovery in the event of serious illness. Lincoln Financial's new critical illness pays you a lump sum cash benefit for you to use however you wish (deductible, car payments, utilities, food, childcare, rent or mortgage, etc.)

Covered Illnesses

Heart Category	Cancer Category	Organ Category
Heart Attack (100%)	Invasive cancer (100%)	End stage renal failure (100%)
Heart Transplant (100%)	Cancer in Situ (25%)	Major organ transplant (excluding heart) (100%)
Stroke (100%)	Benign brain tumor (25%)	Acute respiratory distress syndrome (25%)
Arteriosclerosis (10%)	Bone marrow transplant (25%)	
Aneurysm (10%)		

Benefit features include **coverage for the employee, their spouse and their children** and the ability to customize the benefit volume. Employees and spouses are covered for \$20,000 and their children for \$5,000-\$10,000. The benefit also features a **\$50 annual wellness benefit** for insured employees and their spouses. The benefit may payout multiple times for occurrences in separate categories. Reference the Lincoln brochure and benefit summary for specific details. **Pre-existing limitations do apply** for new applicants. Contact a Steele Benefits representative at 317-286-6121 to discuss how pre-existing condition limitations could apply in your situation.

Employee Rate Examples:
 \$10,000 benefit - non-tobacco
 Price is illustrated per pay. Rate is based off age at initial enrollment (spouse rates are comparable)

17-30	\$2.96
31-40	\$4.58
41-50	\$9.38
51-60	\$16.37
61-70	\$28.77



Accident Insurance Trustmark

Accident insurance helps pay for unexpected expenses due to accidents that occur every day — from the soccer field to the ski slopes and the highway in between. This insurance provides benefits due to covered accidents for initial care, injuries and follow-up care.

Plan Features

- Cash benefits are paid directly to the employee
- Great supplement for those with a high medical insurance deductible and active families
- Benefits can be used to offset a medical insurance deductible or used for non-medical related expenses
- No limitations for pre-existing conditions
- You do not need to participate in the school's medical to purchase this plan

Highlights

Ambulance benefit	\$200
Air ambulance	\$1,000
Emergency room treatment	\$200
Accident follow-up treatment	\$100
Initial hospitalization	\$1,500
Hospital confinement	\$200
Intensive care benefit	\$400
Physical therapy benefit	\$50/treatment (6 max)
Lodging	\$100/day (30 day max)
Transportation	\$375 (100 miles, up to 3 trips)
Appliance	\$150
Accidental death	\$25,000 EE; \$10,000 SP; \$5,000 CH
Fractures, lacerations, etc.	based on benefit schedule

Employee Rate	
Individual	\$2.97/week
Employee + Spouse	\$4.26/week
Single parent	\$5.79/week
Family	\$7.09/week



Short Term Disability

One America

Clark Pleasant is offering you two short-term disability plans to choose from. The two plans vary slightly and the differences are marked below in red.

Full-Time Employee Requirement

An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 20 or more hours per week and cannot be considered a part-time, temporary or seasonal employee.

Benefit Amount

Increments of \$100 per month, not to exceed **66.67%** (plan 1) or **60%** (plan 2) of an employee's covered monthly earnings to a maximum benefit of \$3,000, then reduced by other income benefits as outlined in the certificate. The minimum weekly benefit is \$25.

Maximum Benefit Duration

12 weeks (plan 1) or **11 weeks** (plan 2) This is the length of time that an insured employee may be entitled to benefits if continuously disabled as outlined in the certificate.

Maternity Coverage

Benefits will be paid the same as any other qualifying disability, subject to any applicable pre-existing condition exclusion.

Portability

You may be eligible to apply for continuation of coverage should your coverage terminate. Approval for this benefit will extend your coverage for an additional period of time.

Elimination Period

7 days for injury or 7 days for sickness (plan 1) or **14 days for injury or 14 days for sickness** (plan 2) This is the period of consecutive days of disability for which no benefit is payable.



Long Term Disability

One America

Full-Time Employee Requirement

An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 15 or more hours per week and cannot be considered a part-time, temporary or seasonal employee.

Monthly Benefit Amount

60% of an employee's covered monthly earnings to a maximum benefit of \$10,000; reduced by other income benefits as outlined in the contract.

Elimination Period

A period of 90 consecutive days of total disability for which no benefit is payable and during which the person does not become eligible for any other group long term disability insurance.

Maximum Benefit Duration

Social Security Full Retirement Age. The maximum amount of time an insured employee may be entitled to benefits if continuously disabled as outlined in the contract.

Minimum Monthly Benefit

The greater of 10% of gross monthly benefit or \$100. While a monthly benefit amount is payable, the monthly benefit shall not be reduced to an amount less than the minimum monthly benefit.

Accumulation of Elimination period

If disability ends during the elimination period and reoccurs, the time while the insured is disabled will be treated as continuous and a new elimination period will not be required, if the elimination period is satisfied within 180 days.

Mental & Nervous/ Drug & Alcohol

The duration of benefit payments due to drug and alcohol abuse and/or mental illness may not be payable beyond the maximum benefit duration and may be limited as outlined in the contract.

Accidental Dismemberment & Loss of Sight

A monthly benefit will be paid to an employee for the loss of limb(s) or sight due to an accidental injury. The loss must occur within 100 days of the covered accident.

Vocational Rehabilitation Program

The program is designed to assist an employee in returning to work. Medical and vocational information is analyzed to determine if rehabilitation services might assist in this process.

Cost of Living Freeze

Any inflationary increases in other benefit payments(s) (i.e., Social Security) that an employee may be receiving will not further reduce monthly disability benefits under the contract.

Additional Benefits:

- Workplace modification
- Survivor benefit
- Return to work

GuidanceResources Program

One America

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. Your GuidanceResources program provides support, resources and information for personal and work-life issues. The program is company-sponsored, confidential and provided at no charge to you and your dependents.

To use GuidanceResources:

Call: (855) 387-9727

Go online: guidanceresources.com

TDD: (800) 697-0353

You company Web ID: ONEAMERICA3

Work-Life Solutions

Our Work-Life specialists will do the research for you, providing qualified referrals and customized resources for:

- Child and elder care
- Moving and relocation
- Making major purchases
- College planning
- Pet care
- Home repair

Legal Support and Resources

Talk to our attorneys by phone. If you require representation, we'll refer you to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call about:

- Divorce and family law
- Debt and bankruptcy
- Landlord/tenant issues
- Real estate transactions
- Civil and criminal actions
- Contracts

Free Online Will Preparation

EstateGuidance lets you quickly and easily write a will on your computer. Just go to guidanceresources.com and click on the EstateGuidance link. Follow the prompts to create and download your will at no cost. Online support and instructions for executing and filing your will are included. You can:

- Name an executor to manage your estate
- Choose a guardian for your children
- Specify your wishes for your property
- Provide funeral and burial instructions

Confidential Counseling

This no-cost counseling service helps you address stress, relationship and other personal issues you and your family may face. It is staffed by GuidanceConsultants — highly trained master's and doctoral level clinicians who will listen to your concerns and quickly refer you to in-person counseling (up to 3 sessions per issue per year) and other resources for:

- Stress, anxiety and depression
- Relationship/marital conflicts
- Problems with children
- Job pressures
- Grief and loss
- Substance abuse

Financial Information and Resources

Speak by phone with our Certified Public Accountants and Certified Financial Planners on a wide range of financial issues, including:

- Getting out of debt
- Credit card or loan problems
- Tax questions
- Retirement planning
- Estate planning
- Saving for college

Benefit Contacts



umr.com
(800) 826-9781

- Medical Insurance



vsp.com
(800) 877-7195

- Vision



(800) 487-1485

- Critical illness

Trustmark

(800) 918-8877

- Universal Life with Long Term Care
- Accident Insurance



deltadentalin.com
(800) 524-0149

- Dental insurance



oneamerica.com
(800) 553-5318

- Basic Life and AD&D
- Voluntary Life and AD&D
- Short Term Disability
- Long Term Disability

