



Tuolumne County
CALIFORNIA

During this year's special enrollment opportunity, you will have the ability to enroll with no medical underwriting. We are also introducing two new products, Voluntary Critical Illness and Voluntary Accident.



Voluntary Life/AD&D Insurance – Special Enrollment Opportunity, No Medical Underwriting!



During this special enrollment you will have the opportunity to enroll in this product without medical underwriting up to the guarantee issue amount.

Employees if not previously denied are able to elect up to \$250,000 without completing evidence of insurability. You can elect up to \$500,000, in increments of \$10,000, but no more than 10 times annual salary. For your Spouse they can get up to 100% of the employees benefit up to \$150,000 with a guarantee issue amount of \$30,000. You can also cover your Child(ren) up to 100% of employees benefit, for a maximum of \$10,000 per child.



Accident Insurance NEW as of this year!

For this year's enrollment you are being offered an opportunity that allows you to purchase **without medical underwriting**. Therefore, you can be prepared to handle accompanying medical expenses when an unexpected accident occurs. Accident insurance pays a lump-sum cash benefit for injuries you or an insured family member sustain as a result of an accident. These cover expenses such as doctor visits, emergency rooms, ambulance, surgical needs, transportation benefits and more!



Critical Illness— NEW as of this year!

You may now purchase for the first time Critical Illness Insurance; benefits range from \$5,000 increments up to \$50,000 **without medical underwriting**. Your Spouse is also able to elect up to the guarantee issue amount of \$50,000. You both have the option to elect in \$5,000 increments. Spouse amounts available up to 100% of employee election. You may also elect \$10,000 for Children at no cost to you. We have also removed the age reduction and termination, so you are able to retain this coverage past age 65. This benefit provides a lump-sum cash benefit upon the diagnosis of a covered critical illness such as cancer, heart attack, stroke and others.



Voluntary Short-Term Disability

During this special enrollment you will have the opportunity to enroll in 55% of your weekly paycheck up to \$1,000, **without medical underwriting**. This policy helps replace a major portion of your income when you can't work due to sickness or injury. Some people think of it as "paycheck protection."