



Gallagher ✓ Choice

Voluntary Benefits

htc

Gallagher vChoice Supplemental Coverage

- Why add voluntary coverage?
 - ✓ Unexpected things can happen to us all, but not all expenses are covered.
 - ✓ Be sure your out-of-pocket expenses are offset by filling in the gaps with supplemental coverage.
- What happens at open enrollment?
 - ✓ This is your time to:
 - enroll, cancel or change your elections
 - ensure your deductions are accurate
 - update your beneficiary information
 - make sure your coverage meets your needs
- What's new this year?
 - ✓ To accommodate elections in ADP, HTC has moved to an “attained age” Critical Illness product. This means premiums are based upon 5 year age bands and will adjust accordingly as you age up. Additionally, Critical Illness rates are changing slightly this year.
- Can I take the product with me if I should leave HTC?
 - ✓ Yes, all coverages are portable



Life

- Elect coverage amounts from 1x to 5x your annual earnings (capped at \$500K benefit)
 - ✓ Example: If your salary is \$40,000 per year, the maximum amount of coverage you can choose is \$200,000.
- Spouses/Domestic Partners may elect up to \$250,000 of coverage, or 50% of your approved amount.
- Children (6 months – age 26) enroll at \$10,000 (\$1,000 from birth to 6 months)
- Late Entrants - Not currently enrolled: will need answer medical questions to be approved
- Newly Eligible or Currently Enrolled: may elect up to the Guarantee Issue of \$210,000 for employees and \$105,000 for spouses/domestic partners.
- Rates are age banded

IMPORTANT

If you apply for coverage after the open enrollment period ends or after initially eligible, you'll need to complete the Evidence of Insurability (EOI) to apply for coverage.



Accidental Death & Dismemberment

- Elect up to \$500,000 of coverage for yourself in \$100,000 increments. (Not to exceed ten times your annual earnings)
- Spouse/Domestic Partner can elect up to \$500,000 in \$50,000 increments
- \$10,000 for children.
- No medical questions



Critical Illness

- If you or your spouse is diagnosed with a covered critical illness, you'll get your benefit in one \$15,000 lump sum. Children are automatically covered at 25%.
- Covered illnesses include:
 - Cancer
 - Heart attack
 - Stroke
 - End-stage renal disease
 - ALS (Lou Gehrig's disease)
 - Major organ transplant surgery
 - Permanent paralysis of two or more limbs
 - Coronary artery bypass surgery
 - Balloon angioplasty, stent or laser relief procedure

A full list of covered illnesses is included in your vChoice benefit guide



Accident

Purchase a plan for yourself, your spouse/domestic partner, or the whole family.

You'll receive a lump sum payment that corresponds with the type of injury sustained and the treatment needed to correct it.

Some examples include:

- Accident Emergency Treatment - \$150
- Ground Ambulance Benefit - \$300
- Hospital Admission Benefit - \$1,000
- Concussion - \$150
- Broken Arm - \$500
- Broken Leg (femur) - \$2,000

See your vChoice benefit guide for additional information on covered accidents and benefit amounts.



Legal

Provides telephone and office consultations for a number of legal matters.

- Law for Family & Personal - Will preparation, adoption, guardianship, name change, review of any personal legal document and affidavits.
- Law for Money Matters - Negotiations with creditors, debt collection defense, personal bankruptcy and notes.
- Law for Home & Real Estate - Foreclosure, refinancing, deeds, mortgages, zoning applications and property tax assessments
- Law for Vehicle & Driving - Repossession, defense of traffic tickets and license suspension due to DUI.
- Civil Lawsuits - Civil litigation defense, small claims assistance, pet liabilities and incompetency defense.



Identity Fraud Protection

Identity theft protection can help to proactively and effectively protect you and your family's personal information.

- Comprehensive monitoring and alerts
- Dark web monitoring
- Credit monitoring and alerts
- Social media monitoring
- Data breach notifications
- \$1 million identity theft insurance - If you fall victim to fraud, AIP will reimburse your out-of-pocket costs



Thank you

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