

Voluntary Benefits - iBTR New Vendor

Voluntary Benefits are additional insurance products available for purchase at affordable rates. You also have the advantage of paying for these benefits through convenient, after-tax payroll deductions.

As an eligible employee working over 20 hours per week, you may purchase many of these coverages without a medical exam. Tutors are not eligible for Voluntary Benefits. Proof of good health may be required for late entry into the plan.

How to Enroll

For 2025 Open Enrollment, see page 6-7.

For New Hires, starting November 4, 2024, you can schedule an appointment with iBTR to enroll in voluntary benefits. You must do this within 30 days of your hire/eligibility date.

Schedule an appointment by visiting:
<https://columbuscityschools.newhireenrollment.net>
or by calling 614-401-5172.

Disability Insurance

The goal for disability insurance is to provide you with income replacement, if you become disabled and you cannot return to work due to a non-work-related illness or injury.

Short-Term Disability (STD)

For many households, going without income for even a few weeks can be devastating. Weekly benefits begin after 14 days of disability from an illness or injury. You may choose a weekly benefit amount up to \$1,400 (but not more than 60% of your income) for 26 weeks. If you have a medical condition, such as diabetes or asthma, this is considered a pre-existing condition, and with this STD plan through Unum, pre-existing conditions have been waived.

This plan is guaranteed issue, so no medical questions or tests are required for coverage.

Long-Term Disability (LTD)

Long-Term Disability coverage typically begins, where Short-Term Disability coverage leaves off, providing benefits for covered illnesses or injuries that have longer recovery periods. Long-Term Disability provides income protection after 180 days of a continuous disability. You are eligible to receive 60% of your pay up to \$10,000 per month.

STD & LTD Plan Costs

You pay for the STD & LTD plans through convenient payroll deductions. For cost information, ask your iBTR benefit counselor when you enroll.

Accident Insurance

Accident Insurance pays you cash benefits for injuries and events resulting from a covered accident that occurs on or after your coverage effective date. The benefit amount depends on the type of injury and care received. Accident Insurance is a limited benefit policy and is not health insurance.

Plan Features

- **Guaranteed Issue** – No medical questions or tests are required for coverage.
- **Flexible** – You can use the benefit payments as you see fit.
- **Payroll deductions:** Premiums are paid through convenient payroll deductions.
- **Portable** – If you leave your current employer or retire, you can take your coverage with you.

Plan Benefits with Accident Coverage

The following list is a summary of the benefits provided by Accident Insurance. You may be required to seek care for your injury within a set amount of time.

Note: there may be some variations by state.

- Accident Hospital Care
- Burns
- Concussions
- Fractures
- Common Injuries
- Accidental Death & Dismemberment
- Catastrophic Accident Benefits

Wellness Benefit with Accident Coverage

Wellness Benefit: \$100 for employee and covered dependents per year for completing a health screening test, per insured. (See Critical Illness section on page 36 for more information about the health screening test.)

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern.

Voluntary Benefits

Critical Illness (CI) Insurance

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition, on or after your coverage effective date. It can help you pay for medical expenses such as deductibles and copays, childcare, home healthcare costs, and monthly living expenses. Critical Illness Insurance is a limited benefit policy and is not health insurance.

Plan Features

- **Guaranteed Issue** – No medical questions or tests are required for coverage.
- **Flexible** – You can use the benefit payments for any purpose you like.
- **Payroll Deductions** – Premiums are paid through convenient payroll deductions.
- **Portable** – If you leave your current employer or retire, you can take your coverage with you.

Covered Illnesses

If you are diagnosed with an illness that is covered by your critical illness insurance, you can receive a lump sum benefit payment. Critical Illness Insurance pays a benefit for a range of illnesses, such as heart attack, stroke, cancer, major organ failure, and more! Benefits are paid at 100% of the Maximum Critical Illness Benefit amount unless otherwise stated.

For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

Maximum CI Benefits

- **For employees:** You have the opportunity to purchase a Maximum Critical Illness Benefit of \$30,000 in \$5,000 increments.
- **For your spouse & children:** You may purchase a Critical Illness Benefit for your dependents. They will receive 50% of what you have selected. For example, if you purchase \$30,000, your spouse and/or child(ren) will have a policy for \$15,000.

Please note: Child(ren) are automatically included with Employee Coverage and will receive 50% of what you have selected.

Multiple Claims

Your plan includes the Recurrence Benefit (not applicable to Skin Cancer), which allows you to receive a benefit for the same condition an additional time. It's important to note that in order



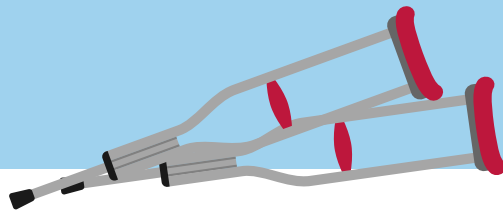
for the second occurrence of the same illness to be covered, if medically related, the illness must be separated by **180 days**. If the illness is medically unrelated, it must only be separated by **30 days**. There is no limit on how many times a covered illness is paid out. Please see your certificate of coverage for more details.

Wellness Benefit with CI Coverage

- The Wellness Benefit provides an annual benefit payment if you complete a health screening test. You may only receive a benefit payment once per year, even if you complete multiple health screening tests.
- Examples of health screening tests include, but are not limited to, PAP tests, serum cholesterol tests for HDL & LDL levels, mammography, colonoscopy and stress tests on a bicycle or treadmill.
- The annual benefit amount is \$100 for completing a health screening test.
- If your spouse and/or children are covered for Critical Illness Insurance, they are also covered by the Wellness Benefit and will receive a benefit amount of \$100, as long as they also complete a health screening test, mentioned above.



Voluntary Benefits



Hospital Indemnity Insurance

With an average cost of \$10,000 per hospital stay in the U.S., it's easy to see why having hospital insurance coverage makes good financial sense. If you are admitted or confined to a hospital due to an accident or illness, Hospital Indemnity insurance benefits through Unum can help pay for out-of-pocket costs such as health insurance deductibles and copayments – or for anything that you see fit.

Plan Features

- Guaranteed Issue – No medical questions or tests are required for coverage.
- Flexible – You can use the benefit payments for any purpose you like.
- Payroll Deductions – Premiums are paid through convenient payroll deductions.
- Portable – If you leave your current employer or retire, you can take your coverage with you.

Plan Benefits with Hospital Indemnity Coverage

The following list is a summary of the benefits provided by Hospital Indemnity Insurance.

You may be required to seek care for your injury within a set amount of time. Note: there may be some variations by state.

Hospital Admission (2x per year) – \$1,000
Additional Hospital Benefit due to Childbirth – \$100
Daily Stay (per day up to 30 days) – \$100
Additional Daily Stay due to Childbirth – \$50
Daily Stay – Hospital ICU (per day up to 15 days) – \$100

Wellness Benefit with Hospital Indemnity Coverage

Wellness Benefit: \$50 for employee and each covered dependent(s) per year for completing a health screening test, per insured. (See Critical Illness section on page 36 for more information about the wellness benefit.)

Whole Life Insurance

Unum offers Group Whole Life insurance at an affordable fixed cost that is guaranteed to never increase. Whole Life insurance offers a benefit to provide money to your family at death, and while you are living too, if you need home health care, assisted living or nursing care. You can purchase Whole Life Insurance for yourself, up to \$150,000 and for your spouse up to \$30,000.

Highlights of Whole Life Insurance

- Guaranteed Issue – No medical questions or tests are required for coverage.
- Cash Value – this benefit accumulates cash value over time.
- Accelerated Death Benefit with Terminal Illness and Long-Term Care Rider included!
- Payroll Deductions – Premiums are paid through convenient payroll deductions.
- Portable – If you leave your current employer or retire, you can take your coverage with you.
- Child Term Rider Available for child(ren) up to age 26!

How to Enroll in Whole Life and what is the cost?

For cost information, ask your iBTR benefit counselor when you enroll.

Identity Theft

Norton LifeLock benefit plan empowers you to help protect your digital life – including comprehensive features for your identity, security, and privacy.

Identity theft protection, and a whole lot more!

- Device Security protects your mobile devices, tablets, and computers from hackers, viruses, malware, vulnerable websites, and other online threats.
- Identity Alerts with Credit Monitoring alerts you if there is fraudulent or suspicious activity surrounding any of your personal information, including new account opening, credit card usage, and data breaches.
- Social Media Monitoring notifies you of any suspicious links, account takeover attempts, or inappropriate content.
- Norton™ Secure VPN Our Virtual Private Network (VPN) helps protect your Online Privacy so your sensitive information, browsing history, online activities, and webcam are more secure.
- Million Dollar Protection™ Package to reimburse stolen funds, personal expenses, and provide coverage for lawyers and experts up to \$1 million each.



Voluntary Benefits

Group Term to Age 100 Life Insurance Allstate

This plan is no longer available for new enrollees.

Life is unpredictable. You do not know when or how death may occur, but having the right coverage in place can provide peace of mind for you and your family. Group Term to Age 100 Life Insurance provides a lump sum cash benefit should you or your covered spouse or dependents die before age 100. Your rate is guaranteed for the first five years of coverage and the tax-free* death benefit is paid directly to your designated beneficiary in one lump sum and can be used to help cover daily living expenses, debts, funeral costs and more.

**With proper planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Please consult with your tax advisor for specific information.*

If you currently have a Group Term Life Insurance policy, you may continue to keep it, however, if you decide to waive this benefit in the future, you will not be able to re-enroll.

The supplemental health coverage is provided by limited benefit insurance. The policies have exclusions and limitations, may have reductions of benefits at specific ages, and may not be available for sale in all states. The policies are underwritten by American Heritage Life Insurance Company (Jacksonville, FL). For costs and complete details, contact your Allstate Benefits Representative. Allstate Benefits is the marketing name for American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.

Legal Insurance

(CEA members not eligible)

The LegalGUARD Plan, through LegalEASE, offers a package of legal assistance benefits that can help you deal with a variety of legal situations. This service is available through convenient post-tax payroll deductions.

The LegalGuard Plan includes unlimited free consultations with plan attorneys in person, over the phone, or online. The plan includes a wide range of drafting and/or reviewing legal documents including deeds, leases, affidavits and others. Members may have a free simple will and power of attorney prepared by a plan attorney each year. The plan will cover a simple divorce in full.

Many other family law issues are also covered such as child support, child custody and adoptions. Additional services include criminal defense matters, real estate matters and more. Other benefits include financial planning, identity theft prevention, identity theft recovery and debt management.

Pet Insurance - Nationwide

Similar to health insurance for the people in your family, the Pet Insurance Plan helps you meet the cost of caring for your pets. The Pet Insurance Plan is available through VPI Pet Insurance. You may choose from two levels of benefits that cover some of the cost of routine care, as well as treatment for injuries and illnesses. Your cost for coverage is based on your pet's age and breed. You pay for the coverage through a convenient post-tax payroll deduction. To learn more, get a quote, and enroll, please visit: <https://benefits.petinsurance.com/columbus-city-schools26>.

