

2016 Voluntary Benefits Guide

Benefits You Can Count on for You and Your Family



In today's ever-changing medical arena, it has become increasingly important to make sure we, as consumers, understand our options.

Benefit Portfolios are now being designed to address a broader list of concerns and individual needs. Today companies are looking for ways to incorporate meaningful, well-balanced benefit plans for their employees.

Our goal is to provide a program that will give you an opportunity to have a clear understanding of your voluntary benefits offered, answer any questions you may have, and provide you with the tools to make informed decisions during this important decision making time.

This Voluntary Benefits Guide provides a short summary of benefits available. Please refer to the actual carrier's brochures for complete policy information.



To enroll in Voluntary Benefits please contact Star Robbins & Company at 1-800-486-7721

Cancer Coverage



No one wants to think about cancer effecting someone in your family. However, the American Cancer Society estimates one-half of all men and one-third of all women will be diagnosed with cancer in their lifetime. Cancer coverage can help you lessen the financial burden that cancer can put on your family and allow you to focus on fighting the disease. Benefits are paid directly to you unless you assign to a doctor or hospital. Your health insurance might not cover your costs for travel expenses, missed time at work, and other non medical expenses but Cancer Insurance can help provide money to cover these and other expenses that may arise.

Benefit Examples	Plan 1	Plan 2	Plan 3	Premium	Plan 1	Plan 2	Plan 3
				(Semi-Monthly)			
Initial Diagnosis	\$3,000	\$5,000	\$5,000	Employee	\$13.18	\$16.69	\$19.24
Hospital Confinement	\$200/Day	\$300/Day	\$400/Day	Employee + Child	\$18.57	\$23.75	\$27.49
Radiation/Chemotherapy	\$12,800	\$16,000	\$19,200	Employee + Spouse	\$20.79	\$26.41	\$30.42
Intensive Care	\$400/Day	\$600/Day	\$800/Day	Family	\$26.17	\$33.46	\$38.67
Surgery	\$3,000	\$3,000	\$4,500				
Wellness (Yearly)	\$100	\$100	\$100				

Critical Illness Coverage



Critical Illness can strike anyone, anytime. Critical Illness Insurance pays lump sum cash benefits upon the diagnosis of a covered illness to help ease your financial woes. This benefit is paid directly to you.

Health Screening Benefit –

pays a benefit per calendar year for covered screening test.

Single Cash Benefit –

choose from a variety of benefits.

Benefit Examples	Plan 1	Plan 2
Heart Attack	\$10,000	\$20,000
Stroke	\$10,000	\$20,000
Coronary Artery Bypass Surgery	\$2,500	\$5,000
Major Organ Transplant	\$10,000	\$20,000
Waiver of Premium	Yes	Yes
Wellness Benefit (Yearly)	\$100	\$100

What's Covered?

- Heart Attack
- Stroke
- Kidney Failure
- Blindness
- Alzheimer's Disease
- Major Organ Transplant

	Plan 1 - Premium (Semi-Monthly)					Plan 2 - Premium (Semi-Monthly)				
	\$10,000	non-tobacco		tobacco		\$20,000	non-tobacco		tobacco	
Issue Age	EE, EE & CH	EE, SP & FA	EE, EE & CH	EE, SP & FA	Issue Age	EE, EE & CH	EE, SP & FA	EE, EE & CH	EE, SP & FA	
18-29	\$4.62	\$8.06	\$5.61	\$9.53	18-29	\$5.96	\$10.08	\$7.95	\$13.04	
30-35	\$4.64	\$8.06	\$5.63	\$9.56	30-35	\$5.98	\$10.12	\$7.97	\$13.09	
36-39	\$7.93	\$13.02	\$11.12	\$17.81	36-39	\$12.59	\$20.02	\$18.98	\$29.58	
40-50	\$8.00	\$13.13	\$11.25	\$17.98	40-50	\$12.74	\$20.24	\$19.22	\$29.94	
51-54	\$14.28	\$22.53	\$21.54	\$33.43	51-54	\$25.26	\$39.04	\$39.80	\$60.82	
55-60	\$14.52	\$22.90	\$21.93	\$34.02	55-60	\$25.76	\$39.76	\$40.58	\$62.01	
61-63	\$22.75	\$35.25	\$33.00	\$50.64	61-63	\$42.23	\$64.46	\$62.75	\$95.25	
64-70	\$35.25	\$53.99	\$52.07	\$79.24	64-70	\$67.21	\$101.94	\$100.88	\$152.45	
71 +	\$35.82	\$54.84	\$52.98	\$80.60	71 +	\$68.36	\$103.65	\$102.70	\$155.16	

*Premiums are based on the employee's age at the time of their initial application

Accident Coverage



Accident Insurance helps pay for unexpected healthcare expenses due to accidents that can occur every day. Benefits are paid directly to you to help cover not only medical expenses but living costs when you or a family member gets hurt. Accident Insurance also offers portable coverage with level premiums and guaranteed renewability to help you and your family rest easy in the event of an accident.

Benefit Examples	Amount of Coverage	Premium (Semi-Monthly)	Payroll Deduction
Doctors office (Including Urgent Care & Walk-In Clinic)	\$100	Employee	\$7.04
Emergency Room	\$200		
Dislocations	Up to \$4,000		
Fractures	Up to \$7,500		
Hospital Admissions	\$1,500		
Hospital Confinement	\$200		
Accident Follow-Up Treatment	\$100		
Health Screening Benefit	\$100		
		Employee + Child	\$13.67
		Employee + Spouse	\$10.73
		Family	\$17.36

Voluntary Short Term & Long Term Disability



What would happen if your income stopped today? Are you prepared to provide for yourself and those you love in the event of a serious accident or illness? Unless you have planned for such a loss, losing your income can produce tragic results. Voluntary Disability is an important part of your financial security. Disability is designed to help cover the immediate needs should someone become disabled due to accident or illness and be unable to work for a period of time.

Short Term Disability
Available to Full Time employees working 20+ hours per week
<i>New Hires:</i> Guarantee Issue during initial offering <i>Annual Enrollment:</i> Evidence of Insurability is required
Up to 60% of base monthly earnings can be paid directly to you up to 6 months. (Maximum \$3,500)
Benefits payable after 30 days of total disability due to off-the-job injury and/or off-the-job sickness

Long Term Disability
Available to Full Time employees working 20+ hours per week
<i>New Hires:</i> Guarantee Issue during initial offering <i>Annual Enrollment:</i> Evidence of Insurability is required
Up to 75% of base monthly earnings can be paid directly to you. (Maximum \$3,500) (Does coordinate benefits)
Benefits payable after 180 days of total disability due to off-the-job injury and/or off-the-job sickness

Age	STD Benefit & Semi-Monthly Premium									
Benefit:	\$ 200	\$ 500	\$ 700	\$ 900	\$ 1,000	\$ 1,200	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000
18-45	\$ 3.25	\$ 6.52	\$ 8.71	\$ 10.89	\$ 11.99	\$ 14.17	\$ 17.45	\$ 22.91	\$ 28.37	\$ 33.83
46-60	\$ 3.86	\$ 8.05	\$ 10.84	\$ 13.63	\$ 15.03	\$ 17.82	\$ 22.01	\$ 28.99	\$ 35.98	\$ 42.96
61-67	\$ 4.32	\$ 9.21	\$ 12.47	\$ 15.73	\$ 17.36	\$ 20.62	\$ 25.51	\$ 33.66	\$ 41.81	\$ 49.96

Age	LTD Benefit & Semi-Monthly Premium									
Benefit:	\$ 200	\$ 500	\$ 700	\$ 900	\$ 1,000	\$ 1,200	\$ 2,000	\$ 2,500	\$ 3,000	
18-45	\$ 3.26	\$ 6.57	\$ 8.77	\$ 10.97	\$ 12.07	\$ 17.58	\$ 23.09	\$ 28.59	\$ 34.10	
46-60	\$ 4.60	\$ 9.91	\$ 13.45	\$ 16.99	\$ 18.76	\$ 27.60	\$ 36.45	\$ 45.29	\$ 54.14	
61-67	\$ 5.87	\$ 13.07	\$ 17.87	\$ 22.67	\$ 25.08	\$ 37.08	\$ 49.09	\$ 61.09	\$ 73.10	

*Premiums are based on the employee's age at the time of their initial application



Carrier Contacts:

Questions	Company	Telephone	Web Address
General Information		1-513-732-7981	www.oe.clermontcountyohio.gov
Cancer Coverage		1-800-521-3535	www.allstatebenefits.com
Critical Illness Coverage		1-800-521-3535	www.allstatebenefits.com
Accident Coverage		1-800-918-8877	www.trustmarkins.com/ customersolutions
Short Term Disability		1-800-448-6262	www.humanavoluntarybenefits.com
Long Term Disability		1-800-448-6262	www.humanavoluntarybenefits.com
Benefits, Enrollment & Claim Filing		1-800-486-7721	www.starrobbins.com
Benefits Consultants (Steve Ashe & Kelli Finn)		1-513-745-0707	www.horanassoc.com

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