



2017 Voluntary/Worksite Benefits Designed To Pay Direct to You!

In today's ever-changing medical arena, it has become increasingly important to make sure we, as consumers, understand our coverage options. Plans are now being designed to address a broader list of concerns and individual needs. Voluntary or Worksite plans are designed to pay direct to you and are fast becoming one of the most valued new options in the insurance industry.

This Voluntary/Worksite Benefits Guide provides a short summary of benefits available. Please refer to the actual carrier's brochures for complete policy information. In this guide you will also see real life claims examples where these benefits supported individuals through medical events that trigger these special payments on Voluntary/Worksite benefits.

Our goal is to provide a program that will give you an opportunity to have a clear understanding of benefits offered, answer any questions you may have, and provide you with the tools to make informed decisions during this important annual enrollment time. The Star Robbins & Company team will be available to support each of you during this enrollment either in person or through their call center.



To enroll in Voluntary/Worksite Benefits please select the special icon on your enrollment system or contact Star Robbins & Company at 1-800-486-7721

Cancer and Specified Disease Coverage

No one wants to think about cancer effecting someone in your family. 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. Benefits are paid directly to you unless you assign them 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 coverage can help provide money to cover these and other out of pocket costs that may arise. Below is an actual claim example.

Barbara, a 45 year old mother of 3, was in good health when she applied for her cancer plan. Since Barbara had a history of cancer in her family, she elected a high level cancer policy.

Barbara was diagnosed with Breast Cancer in 2011. She has had numerous surgeries, hospital stays and ICU stays over the past few years. Though Barbara’s health plan does pay most of her medical expenses, combatting this illness has taken a toll on her finances due to lost time at work and other non-medical related expenses. She has continued her Chemo treatments each year since her diagnosis. She is doing well and continues to remain positive about the future.

Her Cancer Policy has been a life saver.

Below highlights the claims she has received thus far.

These were all paid direct to Barbara.

- 2011 = Initial Diagnosis—\$5,000**
- 2011 = Chemo/Radiation—\$25,958**
- 2011 = Hospital & Surgical—\$5,541**
- 2012 = Chemo/Radiation—\$19,738**
- 2013 = Chemo/Radiation—\$30,000**
- 2014 = Chemo/Radiation—\$29,708**
- 2015 = Chemo/Radiation—\$30,000**



| Benefit Highlights | Plan 1 | Plan 2 | Plan 3 |
|---|--|----------------|----------------|
| Initial Diagnosis | \$3,000 | \$5,000 | \$5,000 |
| Hospital Confinement | \$200/Day | \$300/Day | \$400/Day |
| Radiation/Chemotherapy (Actual charges up to) | \$12,800 | \$16,000 | \$19,200 |
| Intensive Care | \$400/Day | \$600/Day | \$800/Day |
| ICU Ambulance | Actual Charges for ground or air flight when admitted to ICU for any reason, NOT just cancer | | |
| Surgery (Actual charges up to) | \$3,000 | \$3,000 | \$3,000 |
| 29 Additional Diseases | \$200/Day | \$300/Day | \$400/Day |
| Medical Imaging | \$500 | \$625 | \$750 |
| Blood, Plasma, Platelets (Actual charges up to) | \$10,000 | \$12,500 | \$15,000 |
| Travel Costs | \$.40 per mile or actual cost of common carrier | | |
| Wellness (Yearly) | \$100 | \$100 | \$100 |
| SEMI-MONTHLY COST BASED ON PLAN LEVEL SELECTED | | | |
| Employee | \$13.18 | \$16.69 | \$19.24 |
| Employee + Child | \$18.57 | \$23.75 | \$27.49 |
| Employee + Spouse | \$20.79 | \$26.41 | \$30.42 |
| Family | \$26.17 | \$33.46 | \$38.67 |

Critical Illness Coverage

The inventor of this coverage was a doctor. He and his brother performed the first ever “human to human” heart transplant. One point he often made was that while the medical profession can heal you physically, the financial impact of serious critical illness can be crippling. Thus, an insurance policy designed to help you through the financial impact of a critical medical event was invented.

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

George works at a hospital and had just turned 38 years old when he was diagnosed with high cholesterol. His father is in a nursing home with Alzheimer's Disease. From his personal experience he understood the impact of serious illness. George purchased the Cancer Specified Disease plan with the ICU benefits along with the Critical Illness coverage.

George had a stroke. He was hospitalized for over a week. He spent three days in the ICU unit. He was a young stroke patient. He is doing much better and has returned to work. However, his recovery took several months.

Below are the highlights of George’s claim that were paid direct to him.

Critical Illness Initial Diagnosis —\$20,000

ICU on his Cancer Plan—\$600 per day for 3 days

Total Claim = \$21,800



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

What's Covered?

Health Screening Benefit

– pays a benefit per calendar year for covered screening test.

Single Cash Benefit

– pays for a variety of covered events such as those listed below.

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

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

Accident Coverage

Accident coverage helps pay for unexpected expenses due to accidents. Benefits are paid directly to you to help cover not only medical expenses, but living costs when you or a family member gets hurt. There are many features inside these special plans. Below is a claim example of how this coverage works.

Jason and Marie have two young children and a very busy lifestyle. They participate in a High Deductible Health plan. Their kids play sports. Marie elected to cover the family on the Accident plan at work.

Their oldest son tore his ACL playing football. They rushed him to ER where he was admitted to the hospital. The next day they were referred to a specialist where surgery was preformed. After surgery, he spent another night in the hospital for observation. He was released to go home with instructions for aftercare and Physical Therapy.

Below are the highlights of the claims that were paid direct to Marie and Jason. Both of them took time off work to help take care of their son, so this additional support was very helpful.

- ER Visit—\$500
- Initial Night in the Hospital—\$1,000
- Daily Hospital Benefit—\$400
- Tendon, ligament, rotator cuff or knee benefit—\$500
- Anesthesia Benefit—\$100
- Outpatient Physician Benefit—\$100
- MRI—\$50
- Follow Up Treatment—\$100
- Total Accident Claim = \$2750

| Benefit Examples | Plan 1 | Plan 2 |
|---|---------------|---------------|
| Accidental Death | \$40,000 | \$60,000 |
| Accident Physician Treatment | \$100 | \$150 |
| Emergency Room | \$200 | \$300 |
| Dislocations / Fractures | Up to \$4,000 | Up to \$6,000 |
| Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery | \$1,000 | \$1,500 |
| X-Ray | \$200 | \$300 |
| Hospital Admissions | \$1,000 | \$1,500 |
| Hospital Confinement | \$200 | \$300 |
| Accident Follow-Up Treatment | \$100 | \$150 |
| Outpatient Physician's Benefit (for any reason 2 visits for individual and 4 visits for family) | \$50 | \$50 |
| Premium (Semi-Monthly) | Plan 1 | Plan 2 |
| Employee | \$5.50 | \$7.87 |
| Employee + Child | \$11.09 | \$15.86 |
| Employee + Spouse | \$8.04 | \$11.48 |
| Family | \$13.89 | \$19.85 |



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?

Voluntary Disability Income protection is an important part of your financial security. Disability Income is designed to help cover a portion of your income should you become disabled due to accident or illness and be unable to work for a period of time.

Listed below are claim examples for each type of coverage. Also listed are the highlights of each plan. The prices are illustrated based on the coverage amount listed.

SHORT TERM DISABILITY

Jeremiah is in his early 30's. He had a serious accident doing repairs on his home after work. He had a severe break in his leg. After two surgeries to repair the damage, the doctor recommended he stay off of it for at least 90 days to give his body time to heal.

His Short Term Disability plan has a 30 day elimination period. Jeremiah had complications from the break and was out of work three months. He had selected \$2,000 monthly Disability Income. He received \$4,000 while he was off work.



Short Term Disability

Available to Full Time employees working 20+ hours per week

New Hires: Guarantee Issue during initial offering
Annual Enrollment: 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

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

Long Term Disability

Available to Full Time employees working 20+ hours per week

New Hires: Guarantee Issue during initial offering

Up to 75% of base monthly earnings can be paid directly

Benefits payable after 180 days of total disability due to

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

LONG TERM DISABILITY INCOME

Ray is a police officer in his 50s. Six years ago he and his wife moved back to his wife's home state. Ray understood the value of Guaranteed Issue options for his insurance coverage. He selected several of the voluntary/worksite benefits. He also selected \$3000 monthly benefit of the Long Term Disability Income coverage.

In his second year on the job, during his regular physical for work, his bloodwork came back with concerns. His kidneys were shutting down. He was diagnosed with end stage renal failure.

Ray was put on dialysis and has been on Long Term Disability for the past four years. His Long Term Disability plan has an elimination period of 180 days. He has received \$3000 per month for his Long Term Disability Income for three and a half years.

His total Long Term Disability claims thus far are \$126,000.



*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 |  | 1-800-521-3535 | www.allstatebenefits.com |
| Short Term Disability | Humana. | 1-800-448-6262 | www.humanavoluntarybenefits.com |
| Long Term Disability | Humana. | 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 |

To enroll in Voluntary Benefits please follow the instructions on your online enrollment system or contact your benefit education team—Star Robbins & Company at 1-800-486-7721