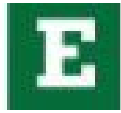


**BENEFITFOCUS<sup>®</sup>**

All Your Benefits. One Place.<sup>®</sup>

Eastern Michigan University  
Benefitstore- New Voluntary Benefits Offering



EASTERN MICHIGAN UNIVERSITY

## New Voluntary Benefits offering 2018

*You have the opportunity to enroll in valuable benefits that can help protect you, your family and your finances.*

- *Unum Accident Insurance*
- *Unum Critical Illness Insurance*
- *Unum Hospital Indemnity*
- *Pet Insurance (Nationwide)*

# What is Accident Insurance?

Accident Insurance helps you handle the medical and out-of-pocket costs that add up after an accidental injury. This includes emergency treatment, hospital stays and medical exams, and other expenses you may face, such as transportation and lodging needs that are may not be fully covered by your plan.



# Accident Insurance



|                       |   |
|-----------------------|---|
| Product Name          | Accident  |
| Type of Plan          | Off the Job   |
| Guaranteed Issue      | Yes   |
| Pre-ex limitation     | None  |
| Rate Guarantee        | 2 Years   |
| Portable              | Yes   |
| Rates (Monthly)       | Wellness Rider Included<br>(\$50 for Wellness check up) |
| Employee              | \$9.71/mo   |
| Employee and Spouse   | \$15.87/mo  |
| Employee and Children | \$17.90/mo  |
| Family                | \$24.06/mo  |

# What is Critical Illness Insurance?

Critical Illness insurance, also known as Critical Care insurance or Specified Disease coverage, pays a lump sum cash benefit directly to the policyholder in the event of a qualifying serious illness. A critical illness insurance policy helps employees avoid the financial strain a major illness can create so they can focus on recovery.



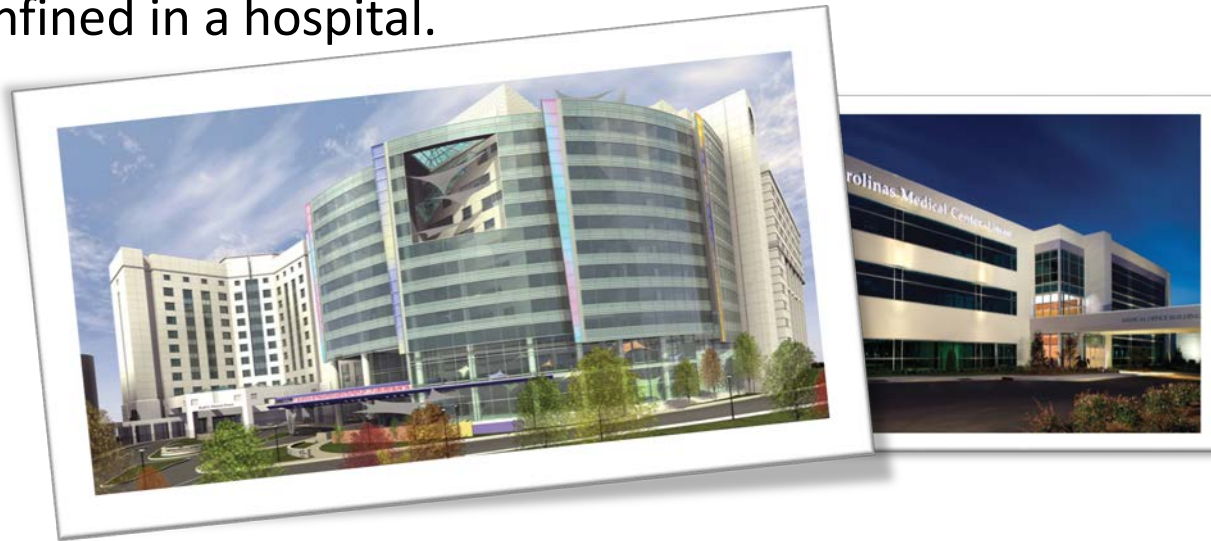
# Group Critical Illness



|                                   |                        |          |
|-----------------------------------|------------------------|----------|
| Product Name                      | Group Critical Illness |          |
| Maximum Guarantee Issue Amount    | \$15,000/30,000        |          |
| Portable                          | Yes                    |          |
| Pre-existing condition Limitation | Waived                 |          |
| Coverage Amounts                  |                        |          |
| Employee                          | \$15000/30,000         |          |
| Spouse                            | \$5,000/\$10,000       |          |
| Dependent Children                | 25% of EE coverage     |          |
| Rates Monthly (Average Age 49)    | Non Tobacco            | Tobacco  |
|                                   | Low Plan \$15,000      |          |
| Employee                          | \$29.40                | \$52.05  |
| Employee and Spouse               | \$39.20                | \$69.40  |
| Employee and Child                | \$29.40                | \$52.05  |
| Family                            | \$39.20                | \$69.40  |
|                                   | Non Tobacco            | Tobacco  |
|                                   | High Plan \$30,000     |          |
| Employee                          | \$58.80                | \$104.10 |
| Employee and Spouse               | \$78.40                | \$138.80 |
| Employee and Child                | \$58.80                | \$104.10 |
| Family                            | \$78.40                | \$138.80 |

# What is Hospital Indemnity Insurance?

Hospital indemnity insurance is a type of plan that pays a set amount – per day, per week, per month, or per visit towards your hospital stay– if you're confined in a hospital.



# Group Hospital Indemnity



| Product Name                 | Group Hospital Indemnity |
|------------------------------|--------------------------|
| Guarantee Issue              | Yes                      |
| Portable                     | Yes                      |
| Coverage type                | 24 hours                 |
| Benefit Breakdown            |                          |
| Hospital Admission           | \$1,000                  |
| Regular Hospital Confinement | \$100 per day            |
| ICU Confinement              | \$200 per day            |
| Hospital Confinement Max     | 15 Days                  |
| ICU Confinement Max          | 15 Days                  |
| Riders                       |                          |
| Pregnancy                    | Normal & Complications   |
| Rates (Monthly)              |                          |
| Employee                     | \$18.69                  |
| Employee and Spouse          | \$33.52                  |
| Employee and Child           | \$27.09                  |
| Family                       | \$41.92                  |



# Nationwide Pet Insurance

Pet insurance gives pet owners the coverage and protection they need for their furry friends. It pays on claims resulting from vet visits, vaccinations, preventatives, and other illnesses.





# Pet Insurance



|   |   |   |
|---|---|---|
| Accidents, including poisonings and allergic reactions            | ✓ | ✓ |
| Injuries, including cuts, sprains and broken bones                | ✓ | ✓ |
| Common illnesses, including ear infections, vomiting and diarrhea | ✓ | ✓ |
| Serious/chronic illnesses, including cancer and diabetes          | ✓ | ✓ |
| Hereditary and congenital conditions                              | ✓ | ✓ |
| Surgeries and hospitalization                                     | ✓ | ✓ |
| X-rays, MRIs and CT scans   | ✓ | ✓ |
| Prescription medications and therapeutic diets                    | ✓ | ✓ |
| Wellness exams  | ✓ |   |
| Dental cleaning   | ✓ |   |
| Vaccinations  | ✓ |   |
| Spay/neuter   | ✓ |   |
| Flea and tick prevention  | ✓ |   |
| Heartworm testing and prevention                                  | ✓ |   |
| Routine blood tests   | ✓ |   |

Just like all other pet insurers, we don't cover pre-existing conditions. However, we go above and beyond with extra features such as **emergency boarding, lost pet advertising and more**. Plus, both plans have a low \$250 annual deductible and a generous \$7,500 maximum annual benefit.

## Dog:

MPP w/ Wellness: \$27.48\*

MPP: \$16.44\*

## Cat:

MPP w/Wellness \$16.49\*

MPP: \$9.89\*

\*Illustrative monthly rates for single animal coverage



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