

BENEFITFOCUS[®]

All Your Benefits. One Place.[®]

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*

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.



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
Employee	\$9.71
Employee and Spouse	\$15.87
Employee and Children	\$17.90
Family	\$24.06

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)	Tobacco
SAMPLE MONTHLY RATES	Low Plan \$15,000
Employee	\$52.05
Employee and Spouse	\$69.40
Employee and Child	\$52.05
Family	\$69.40
	Tobacco
	High Plan \$30,000
Employee	\$104.10
Employee and Spouse	\$138.80
Employee and Child	\$104.10
Family	\$138.80

Employee Rate Calculation

Employee Age	Coverage Level	EE (monthly)
0 - 24	monthly cost per \$1000.00 unit of annual volume	0.5
25 - 29	monthly cost per \$1000.00 unit of annual volume	0.56
30 - 34	monthly cost per \$1000.00 unit of annual volume	0.84
35 - 39	monthly cost per \$1000.00 unit of annual volume	1.16
40 - 44	monthly cost per \$1000.00 unit of annual volume	1.67
45 - 49	monthly cost per \$1000.00 unit of annual volume	2.3
50 - 54	monthly cost per \$1000.00 unit of annual volume	3.05
55 - 59	monthly cost per \$1000.00 unit of annual volume	3.97
60 - 64	monthly cost per \$1000.00 unit of annual volume	4.97
65 - 69	monthly cost per \$1000.00 unit of annual volume	5.46
70 - 125	monthly cost per \$1000.00 unit of annual volume	9.5

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 – 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 rates for single animal



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