



**The City offers employees an opportunity to purchase through payroll deduction voluntary insurance coverage. Premiums are deducted bi-monthly and 100% employee paid.**

Employee Name \_\_\_\_\_ Date \_\_\_\_\_

Department \_\_\_\_\_ Phone # \_\_\_\_\_

Email \_\_\_\_\_

Please review the attached summary for a brief description of the products and associated rates.

Check the box the product(s) you are interested in learning more about:

- Accident
- Short Term Disability
- Cancer/Dread Disease
- Critical Illness



# 2014-2015 Voluntary Benefit Menu

**City of Xenia** is pleased to announce voluntary benefit programs compliments of BOST Benefits. BOST is carrier neutral and worked closely with your Benefits Committee to help us select what we feel is the best valued voluntary benefits in the market today. Most of you who are currently participating and switch will not only have a better program but will also save money! This in conjunction with their commitment to service their clients after the sale is why we agreed to work with BOST.

These benefits are designed to **pay cash benefits directly to you, regardless of any other coverage you might have.** This money can help you with the out of pocket medical and non-medical expenses that occur when an illness or accident strikes you or a family member. These benefits provide you with the financial assistance needed to help maintain your quality of living. All plans are **voluntary** and most are **PORTABLE** for employees and will be payroll deducted for your convenience. *Eligible Employees working 40+ hrs.*

*Most Important!  
Guarantee Issue!*

## Wage Protection – Short Term Disability Buy-up

- Guaranteed to Issue - No health questions for newly eligible employees only!
  - Pays in addition to any other salary continuation program including PTO, vacation, sick, and employer sponsored Short Term Disability. Protect up to an additional 60%. Customize your plan to meet your needs.
  - 12 / 12 pre-existing clause is waived for those replacing Aflac and with current coverage in force
- Company: Colonial (Guarantee Issue for newly eligible only)

*Most Popular!  
Guarantee Issue!*

## Accident – 24 hour coverage!

- **IMPROVED PLAN!** Covers entire family 24/7! BEST PLAN DESIGN AVAILABLE!
  - Pays you actual medical expenses based on **actual cost** of treatment up to \$250 (low ) & \$500 (high) per person per accident
  - Pays for lumps sum injuries as well: Dislocations, Fractures, Hospitalization, Physical Therapy, Ambulance etc.
  - **Returns \$25 or \$50 per Physician visit per calendar year** - includes preventative, dental, vision, etc.
    - \* 2 visits per person; max of 4 per family \*
  - Plug those deductibles and co-pays! School sports and most all activities covered.
  - Dependent covered until age 26. Guarantee Issue for newly eligible employees only! Portable! Rate Lock!
- Company: Allstate Workplace

*BEST Plan available today!  
Guarantee Issue!*

## Cancer / Dread Disease

- Pays **LUMP SUM cash benefit** to you regardless of any other insurance.
  - Bone Marrow & Peripheral Stem Treatment \$15,000 plus donor expenses
  - Radiation/Chemotherapy up to \$5,000 / month\*
  - Blood/Platelet Transfusions \$200/day\*
  - Surgery/Anesthesia up to \$3,000
  - Breast Reconstruction - Actual Charges
  - Addison's, Amyotrophic, Lateral Sclerosis, Cystic Fibrosis, Diphtheria, Encephalitis, Epilepsy, Hensen's, Legionnaires', Lupus\*, Lyme, Malaria, Meningitis, Multiple Sclerosis\*, Muscular Dystrophy, Myasthenia Gravis, Niemen-Pick, Osteomelitis, Poliomyelitis, Rabies, Ryes's Syndrome, Rocky Mountain Spotted Fever, Scarlet Fever, Sickle Cell Anemia\*, Tay -Sachs, Tetanus, Toxic Epidermal Necrolysis, Tuberculosis, Tularemia, Typhoid Fever, Undulant Fever, Whipple's
- Guarantee issue for newly eligible employees only \*Actual Charges \*\*Includes 32 Other Diseases
- Company: Baybridge – Humana (Guarantee Issue for newly eligible only)

*Guarantee Issue!*

## Critical Illness -

- Pays **LUMP SUM cash benefit** to you regardless of any other insurance.
  - \$10,000 - Heart Attack, Stroke, Major Organ Trans., End Stage Renal. \$2,500: By-pass surgery. (no cancer)
  - Waiver of Premium and Second Event (100%) Coverage included
  - Dependent children are free when employee elects coverage (to age 26). Covered Spouse & Dependents receive 50% of Employees Elected Coverage. Rate Lock and PORTABLE!
- Company: Allstate Workplace (Guarantee Issue for newly eligible only)

## City Of Xenia – All Rates Are Shown Semi-monthly

### Short Term Disability (you may elect less than the amount shown for your income)

Example of 60% benefit, 7/7/13 weeks (accident/illness/duration)

AAA

Annual Income	\$26,000	\$28,000	\$30,000	\$32,000	\$34,000	36000	40000	42000	44000	46000	48000
monthly benefit →	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,100	\$2,200	\$2,300	\$2,400	\$2,500
Premium Age 18-49	\$17.15	\$18.38	\$19.60	\$20.83	\$22.05	\$23.28	\$25.73	\$26.98	\$28.18	\$29.40	\$30.63
Premium Age 50-64	\$20.65	\$22.13	\$23.60	\$25.08	\$26.55	\$28.03	\$30.98	\$32.45	\$33.93	\$35.40	\$36.88

### Accident

	<u>Low</u>	<u>Physician Visit*</u>	<u>High</u>	<u>Physician Visit*</u>
Individual	\$5.66	\$50*	\$9.00	\$100*
EE & Spouse	\$10.25	\$100*	\$16.93	\$200*
EE & Children	\$11.00	\$100*	\$18.42	\$200*
Family	\$13.17	\$100*	\$22.45	\$200*

Physician Visit Benefit: Low Plan: \$25/person High Plan: \$50/person. Individual Coverage: 2 visits per year. All other coverage includes 4 visits per year. Max 2 per person and 4 total per family per year.

### Critical Illness (Allstate-GVICP2)

<u>Non-tobacco</u>					<u>Tobacco</u>			
<b>\$10,000 Heart (w/out cancer)</b>					<b>\$10,000 Heart (w/out cancer)</b>			
AGE	EE	EE+SPS	EE+CH	Family	EE	EE+SPS	EE+CH	Family
18-35	\$1.65	\$2.23	\$1.65	\$2.23	\$2.60	\$3.65	\$2.60	\$3.65
36-50	\$4.35	\$6.28	\$4.35	\$6.28	\$7.40	\$10.85	\$7.40	\$10.85
51-60	\$9.50	\$14.00	\$9.50	\$14.00	\$16.25	\$24.13	\$16.25	\$24.13
61-63	\$15.80	\$23.45	\$15.80	\$23.45	\$25.00	\$37.25	\$25.00	\$37.25
64+	\$25.30	\$37.70	\$25.30	\$37.70	\$40.20	\$60.05	\$40.20	\$60.05

### Cancer ("BOST" – Underwritten by Humana)

	<b>LOW</b>	<b>HIGH</b>
Individual	\$8.15	\$13.24
Employee & Spouse	\$17.23	\$28.20
Single Parent	\$11.47	\$18.55
Family	\$20.56	\$33.50