



Ease the burden when life happens.

Financial protection plans add value to your benefits package by helping employees manage life events that impact productivity, long-term health and health care spending.



Protecting employees from costly illnesses, accidents and hospital expenses



Heart disease, stroke and cancer are common.

- Americans suffer 1.5 million heart attacks and strokes each year.¹
- About 1.6 million new cancer cases are expected in the US this year.²



Many employees are not prepared for these high, unexpected costs.

- Current medical coverage may not be enough.
- Almost two of three American workers say they have less than \$1,000 on hand for out-of-pocket expenses of an unexpected, serious illness or emergency.³



Hospital stays are costly.

- The average cost, including ambulance transportation, is about \$11,000.⁴

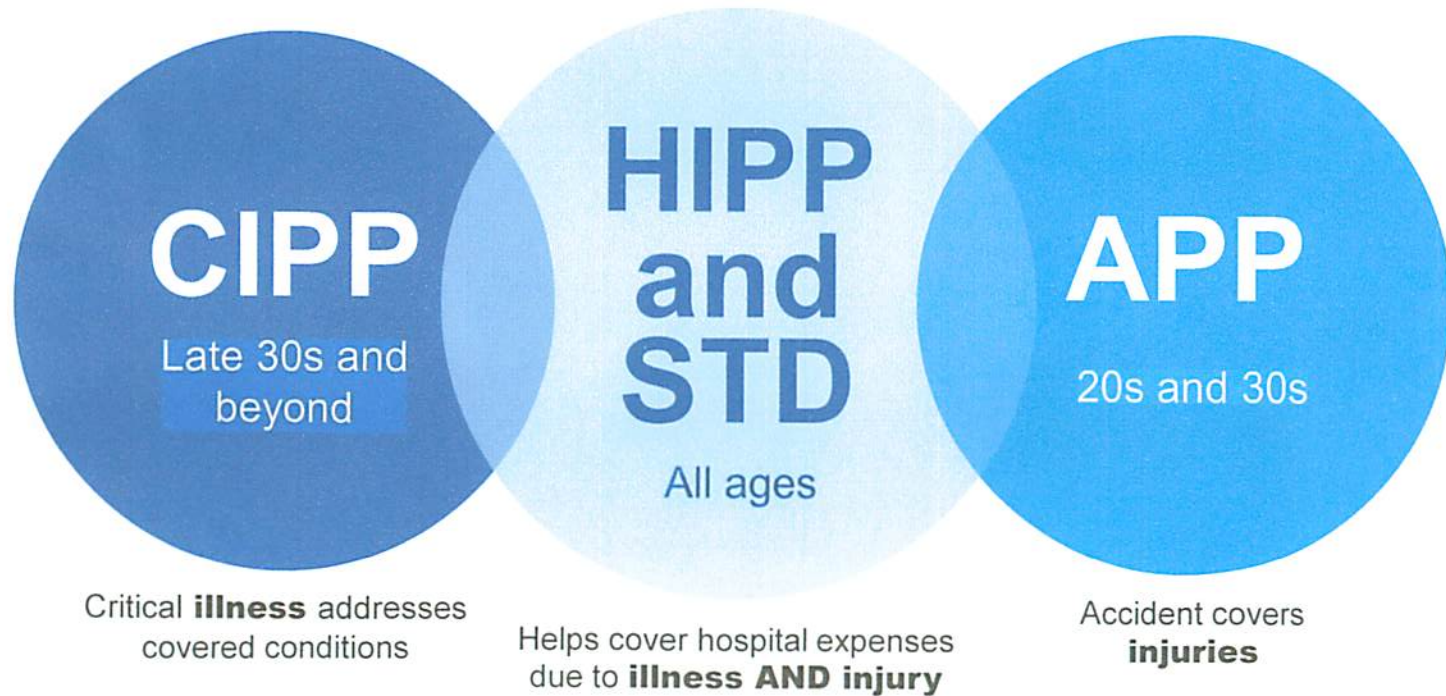
¹ Costs & Consequences.™ Million Hearts. U.S. Department of Health and Human Services, 2016. Web.

² American Cancer Society. Cancer Facts & Figures 2016. Atlanta: American Cancer Society, 2016.

³ Weschler, Pat. "63% of Americans Can't Cover Unexpected Expenses." Fortune 63% of Americans Can't Cover Unexpected Expenses Comments. Time Inc., 06 Jan. 2016. Web.

⁴ Agency for Healthcare Research and Quality. Trends and Projections in Inpatient Hospital Costs and Utilization, 2003-2013.

Supplemental health product continuum



← **HSA-Compatible** →

Supplemental Health Products.



Accident

Base Plan

- AD&D benefits
- Initial care benefits like physician visits and ambulance
- Hospital care benefits like hospital / ICU admissions

Base + Enhanced Plan

Includes the Base Plan benefits and:

- Follow up care benefits like physical therapy and rehabilitation
- Common injuries like fractures, burns and lacerations
- Organized sports benefit pays 25% more for follow up care and common injuries, up to \$10,000 per accident



Critical Illness

Plan Design

- 12 base conditions (Cancer included)
- Employee Guarantee Issue up to \$20,000
- Spouse Guarantee Issue up to \$10,000
- \$2500 child benefit
- Lump sum payout



Hospital Indemnity

Base Plan

- Initial care
 - Hospital care
 - AD&D
- (i.e. ambulance, ER and physician visits, hospital and ICU admissions and confinement)

Base + Enhanced Plan

Includes the Base Plan benefits and:

- Dislocations
- Fractures
- Lacerations
- Common injuries like burns and concussion
- Follow up care like physical therapy

Supplemental Health Products.



Included Benefits

- 14 day elimination period
- 60% to \$1500 per week benefit
 - Up to an 11 week benefit
- Maternity is covered as any other illness
 - Open enrollment included
 - Guarantee Issue

Employee Communication Strategy

- **Strategy that is flexible and allows employees to receive information and assistance in a variety of ways.**
- **Includes:**
 - **Group meetings at the schools**
 - **Call center**
 - **Voluntary one on one meetings**
 - **Video links on enrollment system that explain plan highlights.**