

IMPORTANT MESSAGE
DENTAL, VISION, VOLUNTARY BENEFITS AND SECTION
125 OPEN ENROLLMENT STARTS NEXT WEEK!

Starting Tuesday, September 4th through Friday, September 7th, enrollers will be available to meet with employees to provide you with valuable information on your benefits. This is your time to take advantage of a one on one meeting to learn and ask questions about important benefit options and changes that are taking place this year. Enrollers will be available to talk about the following benefits:

- Cigna Dental High Plan
 - Employee Only - \$27.07
 - Employee + Spouse- \$52.21
 - Employee + Child(ren)- \$63.47
 - Employee + Family- \$102.18
- Cigna Dental DHMO Low Plan
 - Employee Only- \$14.50
 - Employee + Spouse- \$25.69
 - Employee + Child(ren)- \$30.10
 - Employee + Family- \$32.04
- BCBST Vision – Rates will remain the same
- Section 125 Cafeteria Plan enrollment in Medical Flexible Spending Account and Dependent Care Account
- Trustmark Universal Life (see attached flyer for more information)
- USABLE Enrollment in (see attached flyer for more information):
 - Accident Elite
 - CancerCare Elite
 - CriticalCare Elite
 - Term Life
 - Long Term Disability

Remember this will be your only opportunity to make changes to Dental, Vision, Trustmark and USABLE products until next year.

FAYETTE COUNTY PUBLIC SCHOOLS



EMPLOYEE BENEFITS ENROLLMENT

Accident Elite

Accident Elite provides supplemental coverage for costs associated with covered accidental injury and death and allows you the option of tailoring coverage to fit your personal needs. You may also add your choice of optional disability riders: Accident Disability Rider (off-the-job only), 24-Hour Accident Disability Rider, and a Sickness Disability Rider. The policy is guaranteed renewable and can be paid by payroll deduction. All benefits are limited per covered accident (or covered sickness on the Sickness Disability Rider) and are paid directly to you.

Cancer Care Elite

Cancer Care Elite provides supplemental coverage when certain losses occur as the result of cancer or a covered specified disease. This coverage is available to you and your eligible family members with a choice of three plans. Benefits are paid directly to you regardless of other insurance coverage.

Critical Care Elite

Critical Care Elite provides a lump-sum payment upon the first diagnosis of a covered critical illness. Covered critical illnesses include carcinoma-in-situ, heart attack, stroke, end-stage renal disease, major organ transplant surgery, quadriplegia, coronary artery bypass surgery, balloon angioplasty, stent or laser relief obstruction procedures, or cancer (may be purchased with or without). Benefits are paid directly to you regardless of other insurance coverage.

Term Life

Term Life insurance is the least expensive form of life insurance coverage you can purchase. It provides life insurance for a stated period or term and is guaranteed renewable for subsequent term periods.

Voluntary Group Term Life (VGTL)

If you need additional term life protection for you and your eligible family members, think about USABLE Life's low-cost Voluntary Group Term Life coverage. You select the benefit amounts to suit your specific situation, and premium payments are made through payroll deduction.

Voluntary Accidental Death & Dismemberment (VAD&D)

Voluntary Accidental Death & Dismemberment coverage provides protection in the event of an unexpected loss of accidental death or dismemberment. Protection is issued on a 24-hour basis for you and your eligible family members and covers you as the result of a covered accident anywhere in the world.

Educators Long Term Disability

Long Term Disability is designed to provide income protection should you become disabled as the result of a covered sickness or injury.

ENROLLMENT DATES
Sept. 4-7, 2018

1 in 8 Americans seek medical attention for non-fatal, unintentional injuries each year.¹

67% of the total costs associated with cancer treatment are non-medical.²

This benefit summary provides a very brief description of USABLE Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware that certain limitations and exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully.

let's build the perfect benefits package!



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What is a Cafeteria Plan?³

A (Section 125) Cafeteria Plan allows you to pay for certain employer-sponsored benefits with pre-tax dollars. Some examples of coverage that may be eligible for pre-tax premiums include Health, Dental, Cancer, Hospital Confinement, and Accident policies. In most cases, if the premiums are paid on a pre-tax basis, the benefits will be subject to income tax. Elections to pay for a benefit in pre-tax dollars under a Cafeteria Plan are generally required to be effective for a 12-month period. They may not be changed during that election period unless you have a change in status such as death, marriage, divorce, adoption, birth, or a change in your spouse's employment status.

Medical Flexible Spending Account³

Medical Flexible Spending Accounts (FSA) allow you to pay for qualifying medical expenses on a pre-tax basis. Expenses can come from family medical deductibles, copayments, eye care expenses, prescription drugs, and family dental expenses. It is allowable to exempt medical expenses for yourself, your spouse, and all dependents you list on your federal tax return.

Dependent Care Reimbursement³

Dependent Care Accounts allow dependent care expenses for children under age 13 or a disabled spouse or person of any age who is unable (mentally or physically) to take care of him or herself and who spends at least eight hours a day in your home to be deducted from your paycheck. The maximum dollar amount allowable under IRS regulations is \$5,000 (\$2,500 if married and filing separately) per plan year.

¹National Safety Council, "Injury Facts," 2015. ²FairHealth®, Consumer Cost Lookup, 2014. ³Medical FSA and Dependent Care Reimbursement services provided by TASC.

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Solving the Long-Term Care Issue

The need for long-term care (LTC) services is one of the greatest risks people face. Yet few are insured against the rising costs of those services, in the event of an accident, illness or aging.

Not being prepared for the high costs of LTC, could wipeout retirement savings and create financial hardships for surviving families.

For some, LTC insurance is an option, but it can be expensive. In addition, most people don't think about buying it until they get older. By then, it may be more than they can afford.

Introducing An Affordable Way to Pay for Long-Term Care

Trustmark Universal LifeEvents® is an easier and more affordable way to buy LTC coverage.¹ It provides an LTC benefit that's funded by life insurance.

Get Coverage While They Can

Most people don't have LTC coverage because they either can't afford it or can't qualify for it when they realize they need it. That's why working adults are ideal prospects for LifeEvents. They're younger, healthier and qualify easily for coverage. Not only are premiums lower, they can cut costs by buying coverage at work with more accessible underwriting.

¹ Names for the LTC rider may differ by state.

Benefits They'll Appreciate

LifeEvents comes with inflation protection, just like traditional LTC policies. If employees elect inflation protection (EZ Value), benefit increases are automatic, guaranteed and fully portable for both employees and spouses.

Having policies that move with the policyholder is important to us. Employees own the policy, so they can keep the coverage if they leave a job or retire (as long as premiums are paid).

During employment, we offer the policyholder convenient payroll deduction for payments. However, if the employee leaves, we also offer direct billing options.

Not a Use-It-or-Lose-It Policy

What if a policyholder never uses the money in the policy for LTC? LifeEvents solves that problem too. Because it's funded by life insurance, LifeEvents gives money back to the family in the form of a death benefit so money invested isn't wasted.

Unrestricted Monthly Cash Benefit

Some LTC policies limit benefits to a type of care or daily benefit. LifeEvents doesn't. It pays benefits directly to the policyholder and provides a choice of care facilities for:

- Home Care
- Assisted Living
- Adult Day Care
- Nursing Home



How does it work?

If the life insurance benefit amount is \$100,000, Trustmark Universal LifeEvents advances 4 percent of that, up to \$100,000 — or \$4,000 a month — to help pay for care.

Let's take a closer look at an example of a \$100,000 death benefit:



	Maximum Potential Benefit Amount
Long-Term Care Benefit (LTC) Pays a monthly benefit equal to 4 percent of the death benefit for up to 25 months. The LTC benefit accelerates the death benefit and proportionately reduces it.	\$100,000
Benefit Restoration Restores the death benefit that is reduced to pay for LTC.	\$100,000
Potential Total Benefit Living Benefits (LTC) can double the value of your life insurance.	\$200,000

Quick Takes

Sticker Shock: **The Growing Cost of Care**

- ▶ Care can cost \$200 to \$300 or more a day.
- ▶ About 75% of single people and 50% of all couples spend their entire savings within one year of entering a nursing home.
- ▶ LTC costs have risen 5% to 6% annually over the past 20 years.

Odds Are: They'll Need LTC

- ▶ 70% of people over age 65 will eventually need LTC.
- ▶ 40% of people currently receiving LTC are adults 18 to 64 years old.
- ▶ 92% of all LTC claims last for about three years.

U.S. Department of Health and Human Services website, 2011

Trustmark **Voluntary Benefit Solutions®**

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Underwritten by Trustmark Insurance Company
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