



# Pierce County

September 2020 Annual Enrollment

Group Life, AD&D, Short & Long Term Disability



# Basic Life

- Paid for by Pierce County
- Available to benefit Teamsters only
- \$25,000
- Accelerated Death Benefit - If you're diagnosed with a terminal illness, you may be able to receive a portion of your benefit right away
- Pays for death due to any cause – no exclusions
- If you lose coverage, Conversion is available

## Basic Accidental Death & Dismemberment (AD&D)

- Paid for by Pierce County
- Available to Teamsters only
- \$25,000
- Benefits are available should you die, lose your sight, hearing, become paralyzed or lose a limb *as a result of an accident.*
- Payable in addition to Basic Life

# Voluntary Short Term Disability

- Available to all benefit eligible County employees
- Voluntary coverage paid for by you through payroll deduction
- Covers disabilities due to accident/illness
- Benefits begin on 1<sup>st</sup> day accident, 8<sup>th</sup> day illness after PFML has paid. If PFML = more than \$400 per week, you will receive \$25/week minimum benefit
- Pays 60% of your gross weekly earnings up to a maximum benefit of \$400 per week
- Benefits are payable up to 26 weeks
- Annual Enrollment – must complete the medical questionnaire and be approved by LifeMap
- Benefits are tax free
- Rates are age based

# Voluntary Long Term Disability

- Available to benefit eligible Teamsters only
- Voluntary coverage paid for by you through payroll deduction
- Covers disabilities due to accident/illness
- Benefits begin after 180 calendar days of disability
- Pays 60% of your gross monthly earnings up to a maximum benefit of \$6,000 per month
- Benefits are payable up to 5 years if you are less than age 60. If you are 60 or over, benefits are payable for a specified period of time.
- Annual Enrollment – must complete the medical questionnaire and be approved by LifeMap
- Benefits are tax free
- Rates are age based

# Voluntary Life Insurance

- Available to benefit eligible Teamsters only
- Voluntary coverage paid for by you through payroll deduction
- Pays for death due to accident or illness, no exclusions
- Employee Only -
  - Minimum \$10,000 to a maximum of \$300,000 in \$10,000 increments
- Employee + Family
  - Employee elects - Minimum \$10,000 to a maximum of \$300,000 in \$10,000 increments
  - Spouse/Domestic Partner is covered for 50% of the amount elected by the employee
  - Child(ren) are covered for \$2,000 (birth to age 26 for unmarried children)
- Annual Enrollment – must complete the medical questionnaire and be approved by LifeMap.
- Rates are age based using the employee's DOB
- If you lose coverage, Conversion and Portability are available

# Additional Benefits

- **Travel Assistance** — *(included for all benefit eligible employees)*
  - LifeMap provides travel assistance to all members covered under a LifeMap life insurance policy. Global Travel Assistance allows customers traveling 100 or more miles away from home or outside of their home country, emergency medical, travel and general assistance 24 hours a day, anywhere in the world.
- **LifeMap Advantages** — *(included for all benefit eligible employees)*
  - Discount programs available to all benefit eligible members. Includes discounts for vision, hearing, fertility, alternative medicine, seniors, pet care and much more.
- **Employee Assistance Program** — *(Included only for employees enrolled in Voluntary Long Term Disability)*
  - Counseling – provides free 4 face to face visits per issue per member.
  - Legal – 30 minutes free legal advice with 25% discount available.
  - Financial – free telephone consult with 25% discount available.
  - Will prep, identify theft assistance, work/life balance tools, pet concierge and much more.

# Additional Information

- **More information** - to receive more information about any benefits in this presentation, please contact \_\_\_\_\_
- **Medical Questionnaire** - to apply for benefits that require the medical questionnaire (STD, LTD, Voluntary Life), please \_\_\_\_\_
- **STD claim filing** –
  - Must file for PFML
  - STD benefits assume that PFML is payable
  - Payable STD claims will be paid the \$25 weekly minimum benefit unless the PFML claim is denied or the claim extends beyond the number of weeks PFML is payable.
- **Questions** – please contact \_\_\_\_\_

**Thank you!**