

## NEW FOR 2019

### INCREASED PROTECTION WITH ENHANCED BENEFITS

#### SOME THINGS YOU SHOULD KNOW:

Enhanced benefits pay cash benefits direct to you during medical events.

They are guaranteed issue during the first enrollment you are eligible to participate.

Enhanced options are portable to take with you throughout your lifetime, even if you leave the company.

Take some time and learn more about your enhanced benefit options with our special enrollment coming up the week after Thanksgiving when our Star Robbins & Company Benefit Education team will be onsite at various locations to help with this special open enrollment just for Enhanced Benefits.

#### UNIVERSAL LIFE

- This year, for the first time, we have the opportunity to participate in a New Enhanced Option that provides a permanent life insurance.
- Less than 44% of Americans today have individual Life Insurance. Many people end up in retirement with NO LIFE INSURANCE.
- Universal Life is a Permanent Life Insurance
- Plans go with you beyond employment and are portable at the same rates providing stable cost throughout your lifetime.
- Coverage has Guarantees and Cash Value.
- Accelerated Death Benefits provide Living Benefits
- Long Term Care
- Terminal Illness Lump Sum Benefit

**DEADLINE TO ENROLL IS NOV. 29TH**

Other plans available may have wellness and other claims you may have forgotten you have. Be sure to see the Star Robbins & Co, team while they are on location.

## **CANCER INSURANCE**

- **Cancer** protection is perhaps the most popular of the health related Enhanced options.
- The American Cancer Society reports “1 in 3 women and 1 in 2 men will have a cancer diagnosis.”
- They also report up to 65% of the cost of combating the disease is out of pocket expenses.

## **CRITICAL ILLNESS PROTECTION**

- Invented by a doctor and his brother who conducted the first ever human to human heart transplant.
- They believed the financial impact of serious critical illness can be crippling.
- This coverage was created to help get you through the financial crisis that often follows a medical crisis. It pays a lump sum cash benefit upon diagnosis of a covered illnesses.

## **ACCIDENT PROTECTION**

- **Off the Job Accident plan is designed to cover accidental injuries.**
- **SRC’s claim team reports this is one of the most often utilized coverage options.**

## **SHORT TERM AND LONG TERM DISABILITY INCOME PROTECTION**

- **This important coverage helps you have a paycheck even if you are unable to work due to accident or illness.**
- **Both Long and Short Term Disability are designed to help cover you paycheck should you become disabled for any reason.**

## **HOW TO ENROLL**

**Visit:** <https://awd.benselect.com/Enroll/>

**Username:** Clermont County assigned employee ID#

**Password/PIN:** full date of birth using 8 digits and no special characters  
(ie: 9/1/82 would be keyed as 09011982)

**You may also call the Star Robbins & Company call center at 800 486-7721 and schedule an appointment via in person or through the call center.**