

# Williamson County Voluntary Benefits





## Benefit Offerings

- VOLUNTARY TERM LIFE
- VOLUNTARY LONG TERM DISABILITY
- VOLUNTARY SHORT TERM DISABILITY
- VISION INSURANCE
- ACCIDENT
- CRITICAL ILLNESS

## Vision Insurance

Williamson County Vision insurance provides great benefits with great flexibility at an affordable cost. There is no network so employees can go anywhere they want and receive the same benefits every time.

Benefits include:

- Up to \$75 for an eye exam every 12 months.
- Up to \$125 for frames every 12 months.
- Up to \$50 for single vision lenses, \$75 for bifocals and \$100 for trifocals every 12 months.
- Up to \$175 for contact lenses every 12 months.
- Contact lenses would be in lieu of glasses during each 12 month period.
- Please refer to the online enrollment system for plan brochures and rates.

## Voluntary Term Life

As an employee of Williamson County you have the option to purchase additional Life Insurance on yourself, your spouse and your children. Term Life Insurance provides inexpensive protection in the event of your death. Here are some of the highlights of the plan:

- Guarantee Issue—if you enroll during your New Hire Enrollment Period you can select up to \$150,000 or 5X Annual Earnings, whichever is lesser, without any medical questions to qualify.
- Maximum coverage available is 7X your annual salary to \$750,000, pending approval by Cigna.
- If you participate in Voluntary Term Life, coverage is available for your spouse and children.
- Coverage is portable meaning you can take it with you if your employment changes.
- Rates are available during the online enrollment process and are based on age and the amount of coverage chosen

## Long Term Disability

As an employee of Williamson County, you have the option to purchase Long Term Disability. This program provides Williamson County employees income protection if you are sick or physically disabled and cannot perform your job duties. This is very inexpensive compared to the protection it provides.

- Guarantee Issue if you enroll during your New Hire Enrollment period.
- Can Provide up to 60% of your gross monthly salary to a maximum of \$5000 per month as long as you are disabled until Social Security Defined Retirement.
- Rates are based upon age and amount of salary. Please refer to the online enrollment system for your cost.
- Preexisting Conditions do apply. Cigna looks back 12 months from the application date and can exclude any preexisting conditions for up to 24 months.

Please refer to the rates and the plan brochures included in the Online Enrollment system



We've got you under our wing.<sup>SM</sup>

### Critical Illness Coverage

- Coverage From \$5,000—\$50,000
- Spouse Coverage Available
- Children are covered at no additional cost

After the waiting period each covered Employee and Spouse may receive a maximum of \$50 for having one of the following tests performed:

- Mammography
- Colonoscopy
- Pap Smear
- Breast Ultrasound
- Chest X-Ray
- PSA (blood test for prostate cancer)
- Bicycle/Treadmill Stress Test
- Bone Marrow Testing
- CA 15-3 (blood test for breast cancer)
- CA 125
- CEA
- Flexible Sigmoidoscopy
- Hemocult Stool Analysis
- Serum Protein
- Thermography
- Fasting Blood Glucose
- Serum Cholesterol Test

### Accident Coverage

#### Quick Facts

- **39.4** Million - Number of Hospital Emergency Room visits that were due to accidents.
- **63.1%** - Of all injuries among children under the age of 12 that were due to sports and leisure.

#### Benefits include:

- Hospital Admission—\$1000
- Hospital Confinement— \$200 per day
- Fractures—up to \$4000
- Accidental Death Benefit—up to \$100,000

- Wellness—\$60

#### Other Benefits

- Paralysis
- Dislocations
- Burns
- Emergency Dental Work
- Physical Therapy

### GROUP CRITICAL ILLNESS COVERAGE

Covered Critical Illnesses Include:

- Cancer (Internal/Invasive) 100%
- Stroke 100%
- Major Organ Transplant 100%
- Renal Failure (end stage) 100%
- Carcinoma In Situ 25%
- Coronary Artery Bypass 25%

First Occurrence Benefit:

After the waiting period, a lump sum benefit is payable upon initial diagnosis of a covered illness. Employee benefit amounts available from \$5,000 to \$50,000. Spouse coverage is available in amounts up to \$25,000. If you are deemed ineligible due to a previous medical condition, you still retain the ability to purchase spouse coverage.

Additional Occurrence:

If an insured collects full benefits for a critical illness under the plan and later has one of the remaining covered critical illnesses, then we pay the full benefit amount for each additional covered illness. Occurrences must be separated by 6 months.

### GROUP ACCIDENT ADVANTAGE PLUS COVERAGE

According to the National Safety Council, 43% of all medically consulted injuries occur at home. In fact, 1 in every 14 people in the United States experience an unintentional injury at home serious enough to consult a medical professional. If you're like most people, you haven't budgeted for these unexpected moments. But at some point, you may make an unexpected trip to your local emergency room.

#### That's the benefit of the Aflac Group Accident Advantage Plus Plan.

In the event of a covered accident, the plan pays cash benefits fast to help with the cost associated with out-of-pocket expenses and bills—expenses major medical may not take care of, including:

- Ambulance Rides
- Emergency Room Visits
- Surgery and Anesthesia
- Bandages, stitches, and casts
- Wheelchairs, crutches, and other medical appliances.

## SHORT TERM DISABILITY



### THE FACTS:

- Almost 1/3 of Americans entering the workforce will be disabled before they retire.
- 90% of disabilities are not work related therefore do not qualify for workers compensation.
- Over 10% of Americans between the age of 18 and 64 are disabled.
- 100 MILLION Americans are not protected by private disability.

### Plan Design:

- Cover up to 60% of your income
- 14/14 Elimination Period
- 90 Day Benefit Period

### Aflac Policies :

- Guarantee Issue
- Rate Stable
- Portable
- Guaranteed Renewable

During your New Hire Enrollment Period you will be able to sign up for all of your benefits online through the Williamson County Online Enrollment Portal. If you do not sign up during your New Hire Period, your next chance to do so will be at Open Enrollment.

All of the rates, brochures and applications are available online. If you would like any of these forms printed or mailed to you, feel free to contact the Williamson County Benefits Department.

Please refer to the brochures provided online for all limitation and exclusions concerning any of the policies discussed herein. If you have any questions concerning the Voluntary Benefits please contact the Drury Group at (615) 791-0128.

## The Drury Group

130 Ninth Ave S  
Franklin, TN 37064

615.791.0128 ph  
615.790.7585 fax

[www.DruryGroup.com](http://www.DruryGroup.com)