

## LIFE INSURANCE

### Why Life Insurance?

Life Insurance with the state of Vermont is  
**2x your annual salary.**

**Reduces to \$10,000 at retirement with  
20 years of service.**

**Now is the time to supplement your coverage.**

## UNIVERSAL LIFE

**EMPLOYEE, SPOUSE, CHILDREN  
and GRANDCHILDREN may apply.**

- Permanent Life Insurance to age 100
- Option to extend coverage to 110
- Premiums dedicated primarily to purchase life insurance - minimal cash value
- Level premium guarantees coverage for a significant period of time (thereafter, premiums may be lower, the same, or higher)
- Unique partial refund of premium if future premiums increase (conditions apply)
- No surrender charges apply
- Accelerated Death Benefit for terminal illness included (conditions and limitations apply)
- Payroll deducted
- Portable when you leave employment
- Waiver of Premium included for selected ages
- **ONLY 3 HEALTH QUESTIONS !**

*This is only a summary. For complete information, please read the policy.*

### Hospital Confinement Insurance

Daily Hospital & Intensive Care Benefit  
Emergency Room Benefits  
Invasive Diagnostic Exams  
Surgical Benefits  
Ambulance  
Physician Benefits and much more !

## NEW !! Guaranteed Issue DISABILITY INSURANCE

The State offers

**NO Short Term Disability**  
coverage other than accrued sick leave.

• To qualify you must be actively at work 19 or more hours per week.  
No medical questionnaire is required.

- Benefits are paid directly to you.
- Payroll deducted premiums.
- Choice of benefit periods.
- Choice of Elimination periods.

Your policy stays with you regardless of job change or leaving state service at the same rates.

**All disability applications must  
be taken in person.**

## CRITICAL CARE INSURANCE

**\$5000 First Occurrence Benefit for**  
Heart Attack, Stroke, Coma, Coronary  
Bypass Surgery, End Stage Renal  
Failure, Major 3rd Degree Burns,  
Paralysis,  
Major Human Organ Transplant.  
Daily Hospital Benefits  
Continuing Care Benefits  
Family Coverage Available  
Payroll Deducted

## NEW! CANCER INSURANCE

When a covered individual is diagnosed with cancer, this plan provides benefits for hospital confinement, radiation, chemotherapy and surgery, among others. In addition, the policy will pay a **\$6000** First Occurrence Benefit when a covered individual is first diagnosed as having internal cancer.  
\$100 per year wellness benefit.  
Many additional Benefits paid.

Benefits are paid directly to the insured regardless of other coverage.

- **Payroll Deducted**
- **Family Coverage Available**

## NEW ACCIDENT INSURANCE !

- A wellness benefit payable for routine medical exams.
- Benefits payable for fractures, dislocations, lacerations, concussions, burns, emergency dental work, eye injuries, and surgical procedures.
- Benefits payable for initial treatment, X-rays, major diagnostic exams, and follow-up treatments.
- Benefits payable for physical, speech, and occupational therapy.
- Daily hospitalization benefits payable for hospital stays, additional daily benefits paid for hospital intensive care unit.
- Portable—take the plan with you if you change jobs or retire
- 24-hour accident insurance.

## UPDATING YOUR INSURANCE:

It's a good idea to go over your coverage with your representative on a regular basis.

If you have disability insurance you may need to update your benefits to keep up with any pay increases you might have had. All Lincoln Life policy holders please come by and review your coverage.

## WELLNESS BENEFIT REMINDER:

If you have VSEA's CANCER INSURANCE you are eligible to receive **\$100** back every year per family member if any cancer screening is done. Annual physical may or may not qualify.

If you have VSEA's ACCIDENT INSURANCE you are eligible to receive **\$65** back every year per family if your policy has been in force for 12 months.

For help on filing your Wellness Benefit call Joanne Woodcock at 802-485-4820.

You must be a Full Share VSEA member paying \$17.75 per check to participate in VSEA Benefits. If you are paying the agency fee of \$14.73 see me about becoming a full share member.

Sign up For  
**AFLAC**  
Through VSEA !



# Vermont State Employees' Association Insurance Benefits

**Enrollment dates on back.**

Joanne Woodcock  
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