



## Voluntary Insurance Designed to Help Your Benefits Dollars Go Further!

### WEEKLY Cost Examples

*Rates shown are illustrative only and are subject to change without notice*

Insurance Coverage	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
<b>Accident</b> IAC4000 on/off job coverage	\$4.02	\$5.93	\$7.26	\$9.08
<b>Cancer Assist</b> Level 3 w/\$5k initial diagnosis, specified disease, \$50 wellness	\$6.26	\$10.45	\$6.42	\$10.60

### SHORT TERM DISABILITY (3000) – Off Job w/Psychiatric Condition

*These are for example purposes only. Many elimination periods to choose from to fit your budget*

#### 6 MONTH DURATION

Monthly Benefit	Elimination	\$1,000	\$2,000	\$2,500
Ages 17-49	0/7 day wait	\$9.53	\$19.06	\$23.83
	0/14 day wait	\$7.08	\$14.17	\$17.71
Ages 50-74	0/7 day wait	\$12.32	\$24.65	\$30.81
	0/14 day wait	\$9.07	\$18.14	\$22.67

#### 24 MONTH DURATION

Monthly Benefit	Elimination	\$1,000	\$2,000	\$2,500
Ages 17-49	150 day wait	\$4.02	\$8.03	\$10.04
	180 day wait	\$3.51	\$7.02	\$8.77
Ages 50-74	150 day wait	\$8.22	\$16.43	\$20.54
	180 day wait	\$8.17	\$16.34	\$20.42

### CRITICAL ILLNESS w/ \$50

*Wellness & Subsequent Diagnosis  
(EE only, non-tobacco rates)*

*Please note, additional coverage levels and family plans also available*

Issue Age	\$10,000	\$25,000
25	\$0.74	\$1.85
35	\$1.50	\$3.75
45	\$2.61	\$6.52
55	\$4.62	\$11.54
65	\$6.97	\$17.42

### 20 YEAR TERM LIFE 5000

Issue Age Non-smoker	\$50,000	\$100,000	(10,15,30 year level too) Includes AD&D equal to face amount chosen. Other Ages and Face Amounts available
25	\$3.35	\$5.79	
35	\$3.59	\$6.27	
45	\$5.95	\$10.98	
55	\$11.61	\$22.31	
65	\$28.40	\$55.88	

### WHOLE LIFE PLUS 5000 - Paid up at Age 100

Issue Age Non-smoker	\$15,000	\$25,000	Several riders available. Other Ages and Face Amounts available
25	\$3.18	\$5.31	
35	\$4.33	\$7.22	
45	\$6.88	\$11.47	
55	\$11.23	\$18.72	
65	\$19.99	\$33.32	

### Health and Wellness Discount Program



- WellCard discounts may supplement coverage already provided by insurance or your wellness program
- Examples: vision, chiropractic, 24/7 doctor telephone consultations, high deductible health plans
- Discounts provided to many brand-recognized, national vendors

**A Kinch Benefits Representative will explain how these benefits can help protect you and your family. Your insurance needs can be reviewed in just a few short minutes. You can select benefits that meet your individual needs and make your benefits count!**

**Don't miss your chance to learn more about this exciting opportunity!!**

**All New Hires** are requested to review this supplemental coverage with a representative and either accept or waive coverage during your initial eligibility.

*Failure to do so could impact your ability to take advantage of special underwriting.*

**Accident \* Disability \* Hospital Confinement \* Dental \* Cancer \* Critical Illness \* Life**

Named Insured Section				
Named Insured (First, MI, Last)		Gender M D F D	Birthdate (mm/dd/yyyy)	Social Security No.
Home Address – Street		City	State	Zip Code
Email Address		Home Phone No. Business Phone No. Extension:		
Date Employed	Occupation/Job Title	Annual Income	Hrs. Worked/ Week	Eligible <u>For</u> Benefits
Agreement Section				
I understand that the coverage applied for will not pay benefits for any loss incurred during the first 12 months after the issue date for a disease or physical condition that I now have or have had in the past. With my signature below, I hereby state the statements are true and have been completed to the best of my knowledge and belief.				
Signed at: City _____ State _____ Date _____ mm/dd/yyyy				
(x) _____ Print Name: _____				
Forwarding Instructions				
Please email completed form to: <a href="mailto:Christina.Konczeski@ColonialLifeSales.com">Christina.Konczeski@ColonialLifeSales.com</a> Any questions? Call (813) 299-6450				
Form needs to be received no later than the last <b>WEDNESDAY</b> of the month <u>in order to</u> become Effective for the first of the following month.				

TOWN OF BERKLEY NEW HIRE 2022