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## Voluntary Product Information

### VOLUNTARY BENEFITS

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#### Voluntary Portable Term Life

- Two lives minimum participation requirement \$10,000 up to \$300,000 available.
- Same amounts available on spouse (spouse may purchase more than employee).
- Dependent children coverage available at \$5,000 and \$10,000 levels.
- Portability option.
- Accidental death & dismemberment: \$10,000 up to \$300,000 coverage available (Spouse and Child benefits also available).
- Guaranteed issue available for groups with six (6) or more employees and at least 25% participation (minimum of six enrolled).

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#### Voluntary Cancer Plan

- Minimum of three applicants and \$50 monthly premiums.
- Three levels of inpatient and outpatient benefits.
- Coverage for wellness benefit: Up to \$75 per year, per insured for specific preventative diagnostic tests.
- Covers family lodging and transportation, Hospice, bone marrow donor, radiation treatment, and chemotherapy.
- Age does not increase premium levels.

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#### Voluntary Short Term Disability

- Participation requirement is 5 enrolled or 15% of eligible employees, whichever is greater.
- **Guarantee issue:** No underwriting required.
- Pre-existing limitation 12/12.
- With census can provide personalized illustration.
- Protect up to 70% of weekly paycheck.
- Benefit periods available: 13, 26, or 52 weeks. Benefit begins: 1<sup>st</sup> day of accident and 8<sup>th</sup> day of sickness, 8<sup>th</sup> day of accident and 8<sup>th</sup> day of sickness, 15<sup>th</sup> day of accident and 15<sup>th</sup> day of sickness or 30<sup>th</sup> day of accident and 30<sup>th</sup> day of sickness.
- Pregnancies payable as any other illness.

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#### Voluntary Long Term Disability

- Limited plan benefits available down to ten (10) lives. For groups of 10 or more enrolled with 15% participation, benefit to age 65 available.
- **Guarantee issue:** No underwriting required.
- Pre-existing limitation 12/6/24.
- Protect up to 60% of paycheck (max. \$5,000/month).
- 90 day and 180 day elimination periods available.
- Benefits up to age 65 available for accident or sickness.

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#### Voluntary Dental Plan

- Minimum participation is only two (2) enrolled employees.
- Benefit: Prime Plan - 100/80/50 (full Major Services) and Choice Plan - 100/80/50 (limited Major Services).
- Deductible: \$100 per person lifetime
- Annual maximum: \$1,200 calendar year, \$1,000 calendar year.
- Orthodontics: \$1,000 lifetime benefit available for dependent children under age 19.
- No network restrictions. Employee can choose their own dentist.
- Dentemax network may be used to reduce out of pocket expenses.
- EPIC Hearing Service Plan

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**Voluntary Vision Plan**

- Minimum participation is only five (5) enrolled employees.
- Plan Options: 12/12/12 and 12/12/24
- Exam Copay Options: \$0 and \$20
- Broad Provider Network
- Provides coverage for Exam, Eyeglass Lenses, Contact Lenses and Frames.
- No census required unless there are out-of-state employees.

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**Limited Medical**

- Minimum group size is five (5) enrolled employees or 10% of eligible employees whichever is greater.
- Group must have a minimum of 5 W-2 employees to be a viable company. (not required to participate)
- 2-year rate guarantee with 15% participation
- Target groups are employers with part-time or seasonal employees.
- Perfect for hotels, restaurants, retail, employment agencies, etc.
- 6 standard plans based on monthly or hourly premiums.
- Customizable plans available
- No cost to employers
- Online enrollment available to groups with 100 or more eligible.
- Requires submission 6 weeks prior to effective date.
- Employer can select from payroll deduction or direct bill to employees home.
- **GAP Plans available for use with BCBST Comprehensive Medical Plans.**

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**Accident**

- Available with 3 or more applicants
- Benefits payable covering losses as a result of an accidental death or dismemberment
- Coverage includes a lump sum payment in addition to hospital confinement, physical therapy & family lodging
- Coverage available for employee and family members

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**Critical Illness**

- Available with 3 or more applicants
- Lump sum payments for specified critical illnesses including heart attack and stroke
- Policy face amount available in \$5,000 increments up to \$100,000
- Coverage available for employee and family members

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**Long Term Care**

- Groups 500 or more eligible, participating employees, coverage modified guaranteed issue, one medical question to determine eligibility.
- Groups between 50 - 500 eligible, participating employees, coverage can be written on a simplified issue basis, four medical questions.
- Groups between 2 - 50 eligible employees fully underwritten on an individual basis.
- Enrollment support provided for meeting of 30 or more employees.

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**Need Ancillary Product Help?**

Central TN Specialty Sales Consultant  
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