



# BENEFITS FOR LIFE

## Your Optional Coverage Program

For Employees Who Work 16.25 Hours Per Week

### Voluntary Premier Whole Life Insurance offered by Voya Financial

During the open enrollment period, Voluntary Premier Whole Life insurance will be offered to BCPS employees at very affordable rates. The premiums are based on the death benefit you select, the optional riders you choose, your tobacco status, and your age when the policy is issued. Your premiums will never increase due to your age.

Coverage is available for you, your spouse, your eligible dependent children, and your dependent grandchildren.

Guaranteed issue underwriting of \$50,000 is available for employees up to age 55. Limited medical underwriting is required if you apply for amounts exceeding \$50,000.

Several optional riders are available to enhance coverage:

- ▶ **Long Term Care with Restoration and Extension of Benefits:** refer to the product brochure to understand how this rider works with your life insurance benefit to provide monthly payments in the event you require assistance with activities of daily living.
- ▶ **Waiver of Premium Rider:** Your premium payments are waived if you become disabled and cannot work for at least four consecutive months.
- ▶ **Accidental Death Benefit Rider:** Pays an additional benefit equal to the base policy face amount if the insured dies in a covered accident. The maximum additional benefit available is \$150,000.
- ▶ **Children's Term Life Insurance Rider:** You can add coverage from \$2,000 to \$10,000, in \$1,000 increments for your eligible dependent children and dependent grandchildren. All eligible children are covered for one low cost.

\*Premier Whole Life Insurance is offered by Voya Financial issued and underwritten by ReliaStar Life Insurance Company, a member of the Voya Financial family of companies.

### Voluntary Critical Illness Insurance offered by Transamerica Life Insurance Company

During the open enrollment period, BCPS employees will also have the opportunity to enroll in the voluntary Critical Illness insurance plan. Critical Illness insurance can help relieve the financial impact of a sudden, life-threatening event by helping pay the direct and indirect costs of the illness. The policy provides a lump sum cash benefit upon the first diagnosis of a covered critical illness. Covered critical illnesses are limited to the specific definitions found in the policy. Covered illnesses include:

Heart attack	Permanent paralysis
Stroke	Major organ transplant surgery
Cancer	End-stage renal (kidney) failure
Burns	Coronary bypass surgery

Critical Illness insurance is intended to help cover some of the expenses not covered by medical insurance. Examples include: experimental treatments, out-of-pocket deductibles and copays, child care, travel expenses, and more.

You can purchase coverage for yourself, for yourself and your children, or for your entire family.

Guaranteed issue underwriting is available for \$30,000 amounts of coverage. Limited medical underwriting is required if you apply for amounts exceeding this amount.

### Open Enrollment Period October 1 through October 31, 2018

Licensed Benefit Counselors from  
The Warner Companies will be available for  
employees to ask questions and enroll in voluntary  
benefits.

Contact the call center at 1-877-433-2384, Monday  
through Friday, 9:00 a.m. to 5:00 p.m. EST.

Before you call, please visit: [www.lwarner.com/bcps](http://www.lwarner.com/bcps)  
for important information.

