

# Voluntary Benefits

We see higher enrollment rates when voluntary benefits are positioned as support for group benefits—whether a critical illness benefit that supports a high-deductible health plan, supplemental life insurance as adding more security to basic coverage or identity protection and pre-paid legal services as providing options for additional security.

We create interactive videos, summaries for enrollment guides, newsletter articles and flyers to help increase enrollment in voluntary benefits.

## What Is an Interactive Video?

Interactive videos are posted on a secure, external server for employees and spouses to access from any computer, tablet or smartphone. Viewers can download pdfs or link to websites while viewing the video. The video can also be posted on a portal. [See How to Make an Interactive Video](#) or go to [www.grohcomm.com](http://www.grohcomm.com)

## Increase Voluntary Benefits Participation with Strategic Communications



## Interactive Videos

**Benefits to Supplement Your Medical Coverage**

- Critical Illness and Cancer Insurance
- Accident Coverage Insurance



Demo\*

### Lee Makes a Smart Choice

Lee is an active 44-year-old male, who wants to enroll in the SNN Choice Plan but is nervous about the deductible, so he enrolls in the Orange Plan.

In the first year, a wellness check-up identifies high cholesterol, \$75 benefit, requiring coronary artery bypass surgery (graft); receives a \$2,500 benefit.

He also enrolls in Group Critical Illness plan, electing \$10,000 per year with a bi-weekly premium of \$712.

In his third year, Lee suffers a serious stroke; receives a \$10,000 benefit.

Benefits Received: \$12,575

## Summaries

### Pet Insurance

Veterinary Pet Insurance (VPI) offers pet insurance to Team Members at group insurance rates. You have several coverage options:

- Comprehensive Major Medical Plan covers accidents, illnesses and hereditary conditions up to an annual benefit of \$14,000
- Economical Medical Plan covers accidents and illnesses up to an annual benefit of \$7,000
- Emergency Injury Plan covers accidents only
- Feline Select® Plan offers essential coverage for the 15 most common cat conditions
- Avian and Exotic Pet Plan is available, call for details
- Supplement your coverage with Wellness Benefits:
  - Premier Wellness includes exams, tests, vaccinations, dental cleaning, spay/neutering and more up to an annual benefit of \$400
  - Everyday Care covers wellness exams, behavioral exams/treatment, vaccinations, deworming, nail trim, microchip implant, flea control, backbones, and more...
  - Core Wellness includes vaccinations up to an annual benefit of \$1,000

### Hospital Indemnity Coverage

Hospital Indemnity Coverage through Allstate is designed to help you with unexpected medical expenses if you are hospitalized. As you review your medical plan options for 2014 enrollment, consider the expenses you may face if hospitalized. How much would you potentially pay out of pocket?

The benefits include a lump sum benefit upon hospital admission and then additional benefits that are paid per day when admitted to the hospital and/or the intensive care unit.

Group Voluntary Hospital Insurance Benefits Include:

- Initial Hospitalization Benefit - \$1,100 - Pays Once Per Year Per Insured
- Hospital Confinement - \$100/day 10 days maximum for each hospital confinement
- Intensive Care - \$100/day 10 days maximum for each hospital confinement
- The coverage is portable
- Coverage is Guaranteed Issue with no medical questions asked if you enroll when first eligible

\*Or go to [www.grohcomm.com](http://www.grohcomm.com)