

# College of Central Florida

## Supplemental Insurance Open Enrollment

(November 16<sup>th</sup> & 17<sup>th</sup>)

Tom Watson with Cornerstone Benefits, LLC will be on the Ocala Campus in the Human Resource Conference Room on Tuesday and Wednesday November 16<sup>th</sup> and 17<sup>th</sup> from 10:00 to 1:00. If you are interested in any other benefits listed below, please stop by and see him or schedule an appointment through Human Resources.

### Cancer Insurance Open Enrollment

The Cancer Benefit offered through Cornerstone Benefits is available to employees during the Open Enrollment period. This plan is offered at over 16 Colleges in Florida.

The rates are very competitive and there are 28 total benefits in the Plan. The Radiation/Chemo benefit pays actual charges up to \$20,000.00 per year, and in addition the Wellness Benefit pays up to \$100.00 per year per insured.

#### Benefits of the Plan

There are 28 total Benefits in the policy. Below you will find a few of the benefits provided in the policy.

- \* Initial Diagnosis Benefit (Up to \$5,000.00)
- \* Radiation/Chemo up to \$20,000.00 per yr.
- \* Wellness Benefit of \$100.00 per Yr.
- \* Experimental Treatment Benefit
- \* Surgery Benefit
- \* Transportation
- \* Bone Marrow Benefit
- \* Hospital Benefit

#### Features of the Plan

- Benefits are paid Directly to the employee
- Group Rates which will allow you to enroll at a reduced rate
- Coverage is portable at the same rate and Guaranteed for Life!!

#### Semi-Monthly Cost of the Plan

Premiums are very affordable and deducted from your paycheck on a Pre-tax basis saving you approximately 24% of the cost.

The following Link has a two minute video which provides more detail to how this benefit works.  
<http://www.allstatevoluntary.com/allstatevoluntary/videos/gvcp.htm>

If you currently have Cancer coverage, remember to file your Wellness Benefit each year to receive your annual benefit for having a Cholesterol, Triglyceride, Pap smear, mammography, PSA test or one of the other qualified test. **For assistance in filing this claim, please contact Tom Watson at 369-9453.**

## **Short Term and Long Term Disability Coverage**

### **Short Term Disability**

There are three (3) options to choose from. The Plans have a 15 day or 30 Elimination Period before benefits begins and the benefits are paid from 9 to 22 weeks depending on the plan selected. The Short Term Disability will pay in addition to Sick Days, Vacation and the Sick Leave Pool.

### **Long Term Disability**

There are three (3) options to choose from. All three Plans have a 90 day Elimination Period before Benefits start to pay. Employees may elect a two (2) year, five (5) year or to Social Security Retirement age benefit payout period. You must exhaust your Sick Time and Vacation time before Benefits begin on the Long Term Disability Coverage.

**Please see Next Page for Info on Hospital Supplement (GAP) Coverage**

# **Guaranteed Issue Medical Supplement Plan**

During this year's Open Enrollment Period, employees have the option to enroll in a Medical (GAP) Plan designed to complement your Major Medical Health coverage. Medical costs continue to rise and employees have more and more out of pocket expenses when receiving medical care.

The Allstate Medical "Gap" Plan was designed specifically for the Florida Colleges to help provide "First Dollar Benefits" to fill the gap between what your current major medical coverage pays and what employees pay toward Deductibles and Co-payments.

**How the Plan Works:** Two plans are being offered, a "LOW" and a "HIGH" plan. Employees may choose either plan and may elect to cover family members even if they are not on the College Health Plan. Other features of the plan include:

- ❖ *Guaranteed Issue with no medical questions*
- ❖ *Benefits are paid Directly to the employee*
- ❖ *Pays in addition to any other coverage*
- ❖ *Plan is portable at the same cost if you leave employment*
- ❖ *Premiums are Pre-taxed which save you about 24% of the premium*

**What is Covered:** A few examples of what is covered are: Initial Benefit for being Hospitalized, A Dailey Hospital Confinement Benefit, Ambulance, Emergency Accident, Surgery and other items.

**Doctor's Office Visit:** Based on the Plan elected, you will receive \$25.00 or \$50.00 each for up to 5 doctor's office visits per year (Up to 15 visits for family) to any doctor for any reason including Family Doctor, Specialist, Walk in Clinic or Dental and Vision visits.

**Pre Existing Conditions:** Any medical condition that you have received treatment or advice for in the past 12 months will have a 12 month waiting period before being covered.  
Doctor's Office visits will be reimbursed regardless of Pre-existing conditions.

For those of you that currently have coverage, please remember to file for up to five (5) doctor Office visits per insured (Up to 15 for family coverage) each year.

**For Claims assistance, please contact Tom Watson at (352)369-9453.**