Town of Winthrop

Allstate | Permanent Life Insurance

When can I sign up?
You are eligible to sign up for permanent life insurance within the first 30 days of employment or during an enrollment period.

What is permanent life insurance?
Permanent Life Insurance is a cash value insurance policy. You are eligible to get coverage for yourself, a spouse or dependent(s). The permanent life policy offers guaranteed level premiums, cash values and fixed death benefits. The permanent life option is yours to keep at the rates you are offered when your policy is accepted.

Why shouldn't I just buy the Term Life Option?
While Town of Winthrop offers you a basic amount even when you are retired, it may not be enough to cover funeral costs and term insurance ends at some point. The permanent life option is yours for as long as you continue to pay premiums.

What are the costs for permanent life insurance?
Rates are based upon your age and gender. Once your policy is issued your rates are to remain level.

Should I wait until I'm older to sign up for this coverage?
When you get older and are in more need of the insurance you may not be medically capable of qualifying. The younger you sign up the less the premium will cost.

Can this policy be deducted from my paycheck as other benefits?
Yes, the Permanent Life Insurance also includes convenient payroll deductions.

Can I keep this policy if I leave employment?
Yes, this policy is portable (YOU OWN IT). You can take your policy with you at the same rate as when you were an employee.

Please contact **LifePlus Insurance Agency, Inc.** with any enrollment questions.

781-837-9222 | fax 781-837-9227

LifePlus Insurance Agency, Inc. | Hilb Group — We are a HILB Group Company

This form is for informational purposes only, please refer to the contract for specific language.

Town of Winthrop

Allstate | Short Term Disability

When can I sign up?
Within the first 30 days of employment or during an enrollment.

Does this policy cover accidents only?
No, this policy covers accident and sickness.

Can this policy be deducted from my paycheck like other benefits?
Yes, the Short-Term Disability also includes convenient payroll deduction.

How much of my income does this policy replace?
Up to 60% of your monthly earnings, to a maximum of $5,000 per month, can be covered.

If I become pregnant, will I be covered?
Yes, maternity is covered the same as any illness as long as the child is not born within 10 months of the effective date.

What elimination periods are available?
Elimination periods are flexible for each employee to customize to their circumstances 7, 14, 30, 90 and 180 day options are available.

How long are benefits paid under the Disability Program?
Benefit periods are flexible for each employee to customize to their circumstances: 3, 6, 12 and 24 month options are available.
Coverage continues up to age 70 for active employees.

What are the pre-existing limitations?
Anything that you have been treated for 12 months prior to the effective date ***will not*** be covered for the first 12 months of the policy.

Can I keep this policy if I leave employment?
Yes, this policy is portable (YOU OWN IT) at the same rates as when you were an employee.

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Town of Winthrop

Allstate | Cancer Expense Plan

When can I sign up?
Within the first 30 days of employment or during an enrollment.

Why do I need the Cancer Expense Plan if I have health insurance?
The American Cancer Society estimates that 30% of the cost of fighting cancer is "Direct" costs which are paid for by your health plan; doctor visits, prescriptions, surgeries, etc. The other 70% "Indirect" costs come out of the patient's pocket; lost income, co-pays, transportation, hotel, child care, special diets, etc.

How much does it pay?
The first occurrence benefit is $7,000. There is a $5,000 Radiation/Chemotherapy benefit and a maximum benefit of $3,000 for surgery.

Do I have to use the money for things related to medical expenses?
No benefits are paid directly to the insured with no questions asked.

Can my whole family be covered?
Yes, family and individual policies are available.

Are there benefits for having cancer screenings?
Yes, each insured person is eligible for an annual $50.00 Wellness Benefit available for most cancer screenings such as mammography, Pap smear, PSA test and sigmoidoscopy. This benefit is paid regardless of the test results.

Can the benefit be pre-taxed, like my health insurance?
Yes, the premiums can be pre-taxed without affecting the benefit received.

How much does it cost?
There are two options: Individual Plan is $4.89/week, Family Plan is $8.37/week.

Can I keep this policy if I leave employment?
Yes, this policy is portable (YOU OWN IT) at the same rates as when you were an employee.

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Town of Winthrop

Allstate | Accident Plan

When can I sign up?
Within the first 30 days of employment or during an enrollment.

Why do I need the Accident Plan if I have health insurance?
Your health insurance will reimburse Hospitals and Doctors for most of your medical expenses. Health insurance does not pay benefits directly to you for other expenses associated with accidents: lost income, co-pays, transportation, hotel, child care, etc.

When does the plan pay?
Benefits are received by the insured due to covered accidents caused either on or off the job.

What types of injuries are covered?
Loss of Life, loss of limb, dislocations, fractures, hospital confinement and ambulance benefits are paid directly to the insured.

Do I have to use the money for things related to medical expenses?
No, benefits are paid directly to the insured with no questions asked.

Can my whole family be covered?
Yes, family +1 and individual policies are available.

Are benefits offset by other coverage?
No, benefits are paid regardless of other coverage.

How much does it cost?
There are different coverable options but an individual policy can cost $4.16 per week

Can I keep this policy if I leave employment or retire?
Yes, this policy is portable (YOU OWN IT) at the same rates as when you were an employee

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