


Enhancing Your Benefit Portfolio

With the Wayne County at Work Voluntary Benefits Program

Visit www.wayneatwork.com or call 1-800-529-1663 to speak with a Benefit Counselor

Wayne County is pleased to offer voluntary benefits to its employees to supplement and enhance their employer-paid benefits. These benefits are offered at special rates to Wayne County and Wayne County Court employees. All benefit plans being offered are individual policies except for the Hartford Group Term Life Policy and Humana Supplemental Health; that means you can take the coverage with you if you leave the County or Court service.* All voluntary benefits have the convenience of payroll deduction unless otherwise noted.

Humana Workplace Voluntary Insurance




 Voluntary Benefit Insurance Programs	How It Can Help	Who is Eligible?
Disability Income Advantage	<ul style="list-style-type: none"> No Health Questions – Guarantee Issue Coverage** On and off the job coverage Monthly benefit from \$200 to \$5,000 Covers Maternity claims (after policy has been in force for 270 days) Policy includes: Waiver of Premium, Terminal Illness Lump Sum Benefit, Catastrophic Benefit & Partial Disability Benefit 	<ul style="list-style-type: none"> Full-time employees actively at work (20+ hours per week)
Supplemental Health	<ul style="list-style-type: none"> No Health Questions – Guarantee Issue Coverage 24 Hour coverage (on & off the job protection) Benefits paid tax free directly to insured Rates do not increase with age 	<ul style="list-style-type: none"> Full-time employees actively at work (20+ hours per week) Spouse Dependent children (to age 24)
Critical Advantage	<ul style="list-style-type: none"> No Health Questions - Guarantee Issue Coverage *** Additional benefits available up to \$50,000 Policy includes: Health Screening Benefit & Loss of Work Rider 	<ul style="list-style-type: none"> Full-time employees actively at work (20+ hours per week) Spouse Dependent children (to age 24)
Cash Cancer Plus	<ul style="list-style-type: none"> Provides a one-time lump sum cash payment at first diagnosis of internal cancer or malignant melanoma Benefit amounts are available at various levels 	<ul style="list-style-type: none"> Full-time employees actively at work (20+ hours per week) Spouse Dependent children (to age 24)
Individual Accident Plus	<ul style="list-style-type: none"> No Health Questions – Guarantee Issue Coverage Coverage for accidental injuries, hospital care and accidental death Benefits paid tax free directly to insured 	<ul style="list-style-type: none"> Full-time employees actively at work (20+ hours per week) Spouse Dependent children (to age 24)

*Critical Advantage & Critical Life are portable with stipulations

**Guarantee Benefit Maximum 60%

***Guarantee Benefit Amount \$10,000


Life Insurance

Voluntary Benefit Insurance Programs	How It Can Help	Who is Eligible?
 HUMANA <i>Specialty Benefits</i> CriticalLife® with 50% Critical Illness	<ul style="list-style-type: none"> No Health Questions (Guarantee Issue Coverage) * Rates Guaranteed for 20 years Fully portable <p><small>*Guarantee Benefit \$10 weekly deduction up to \$75,000</small></p>	<ul style="list-style-type: none"> Full-time employees actively at work (20+ hours per week) Spouse Dependent children (to age 24)
 THE HARTFORD Group Term Life Insurance	<ul style="list-style-type: none"> Enroll now for the 1st time for \$10,000 * Increase current coverage by \$10,000 up to \$50,000 * Supplemental Life and Accidental Death & Dismemberment insurance offered in \$10,000 increments up to a maximum of \$500,000 Living Benefit Option included <p><small>*Without proof of good health</small></p>	<ul style="list-style-type: none"> Full-time employees actively at work (30+ hours per week) Spouse Dependent children (to age 24)
 unum Interest-Sensitive Whole Life Insurance	<ul style="list-style-type: none"> Premiums are guaranteed level based on the insured's age, up to age 120 Can build cash value with current interest rates guaranteed never to be less than 4.0% No physical exams Long-Term Care Rider available 	<ul style="list-style-type: none"> Full-time employees actively at work (30+ hours per week) Spouse Dependent children (to age 24) Grandchildren

Legal Services & Identity Theft Protection Plans

Voluntary Benefit Insurance Programs	How It Can Help	Who is Eligible?
 BARRISTER LEGAL SERVICES, P.C. Legal Services	<ul style="list-style-type: none"> Will & estate planning Document review Consumer & Family Law matters 	<ul style="list-style-type: none"> Full-time employees actively at work (30+ hours per week)
 Pre-Paid Legal Services, Inc. Identity Theft Protection	<ul style="list-style-type: none"> Provides credit reporting Continuous credit monitoring Identity restoration 	<ul style="list-style-type: none"> Full-time employees actively at work (30+ hours per week)

Home & Auto Insurance / Pet Insurance

Voluntary Benefit Insurance Programs	How It Can Help	Who is Eligible?
EZ Insure Program Discounted Home & Auto Insurance	<ul style="list-style-type: none"> EZ Insure program shops for the most competitive carrier, coverage and price Multi-vehicle discount Multi-policy discount for insuring both your home and auto Direct bill (not a payroll deduction program) 	<ul style="list-style-type: none"> Full-time and Part-time employees
 VPI PET insurance Pet Insurance	<ul style="list-style-type: none"> Manage veterinary costs with coverage for: Office Visits, Surgeries and much more Take your pet to any veterinarian, submit claim and receive reimbursement 	<ul style="list-style-type: none"> Full-time and Part-time employees