



Attn: All Employees  
**VOLUNTARY BENEFIT OFFERINGS**

***Voluntary Insurance Plans Offered...***

**Lincoln Short Term Disability**

- **Guaranteed Issue, NO HEALTH QUESTIONS**
- Benefits will begin on the 8<sup>th</sup> day of being out and will cover for up to 3 months
- Pick the coverage amount that suits you and your needs
- Benefits available to cover up to 60% of monthly income

**Allstate Accident**

- **Guaranteed Issue, NO HEALTH QUESTIONS**
- **24-hour coverage** – Covers on AND off the job accidents
- Benefits are paid directly to the insured to help with the costs associated with emergency treatment of accidents
- **Outpatient Physician's Treatment** benefit entitles the covered insured to receive **\$50 per visit** for 2 visits per person yearly (maximum 4 per family) for **any** regular office visit
- Provides protection for you, your spouse and/or children

**Transamerica Cancer**

- **Guaranteed Issue, NO HEALTH QUESTIONS – NEW HIRES ONLY**
- Generous benefits for **Radiation, Chemotherapy, and Blood/Plasma**
- **First Occurrence Benefit** pays out immediately upon diagnosis
- Covers transportation, lodging, and miscellaneous expenses
- **Wellness Benefit of \$100 per calendar year**
- Experimental Treatment benefit
- Coverage for you, you and children, or your entire family

**TransAmerica Whole Life with LBR**

- **Guaranteed Issue, NO HEALTH QUESTIONS – NEW HIRES ONLY**
- Level Premiums
- Provides protection for you, your spouse, and/or children and grandchildren
- Provides living benefits, as well as death benefits
- Accumulates Cash Value
- You can keep your coverage and take it with you, at the same rate, if you ever leave your employer