



Insurance 101 – Your Choices

<u>Medical Coverage</u>	<u>Income Protection</u>	<u>Retirement</u>
<p>Health Insurance – pays a portion of the cost for medical treatment from doctors & hospitals if you or a family member are injured or sick. Does not pay 100% – you will have Out of Pocket cost to pay (deductibles, copays, and coinsurance.)</p> <p>Dental/Vision Insurance – pays for exams and treatment to maintain healthy teeth and eyes.</p> <p>City of Gallatin pays a portion of the costs for these benefits.</p>	<p>Short Term Disability – pays a portion of your wages if you are hurt or sick and cannot work for a specific amount of time.</p> <p>Long Term Disability – if you become permanently disabled and no longer able to work, this benefit will pay a benefit for a specific amount of time.</p> <p>City of Gallatin pays 100% of the cost for these benefits.</p>	<p>City of Gallatin employees are offered two options for funding your retirement.</p> <p>401 (K) Your retirement is funded by contributions from both the State of TN and you.</p> <p>457(b) This plan allows you to invest additional money for retirement.</p> <p>Call 800-922-7772 or Contact Ben Straley at Ben.Straley@empower.com</p>
<u>Allstate Benefits</u>	<u>Death Benefits</u>	<u>Work/Life Balance</u>
<p>Cancer Insurance – pays YOU benefits if you are diagnosed with Cancer or 29 other diseases.</p> <p>Critical Illness – pays a lump sum benefit if you are diagnosed with Heart Attack, Stroke, and other covered events.</p> <p>Accident Insurance – pays YOU benefits for treatments from an On of Off the Job Accident.</p> <p>Do you have life insurance outside of work? Allstate Term to Age 100 is a policy you can keep if you retire or change jobs at the same group rate.</p> <p><i>Keep these plans at the same group rate if you retire or change jobs.</i></p>	<p>Life Insurance is designed to pay final expenses and future living expenses for loved ones if you die.</p> <p>You provide a beneficiary (<i>the name of the person who should receive the money</i>) to the insurance company on your application. The beneficiary should be over 18 years old.</p> <p>Group Life insurance options are provided by City of Gallatin. This policy provides the most benefit for the least cost while you are an employee.</p>	<p>Dependent Care FSA - set aside money to pay childcare expenses at Daycare and other dependent care expenses.</p> <p>Healthcare FSA – set aside money for EXPECTED medical/dental expenses.</p> <p>Employee Assistance Program</p> <p>Call 888-327-9573 for Issues with locating child or elder care, substance abuse, managing family relationships.</p> <p>Call 877-823-5807 for:</p> <ul style="list-style-type: none"> ○ Travel assistance ○ Health care navigation ○ Identity Theft protection ○ Beneficiary companion

Allstate Supplemental Insurance

Term Life Policy to Age 100

- Does your life policy cover you past age 70?
- Employee can choose from \$5,000 to \$100,000 benefit
- Eligible ages 18 -70
- Spouse coverage available up to \$30,000 – Children - \$20,000
- Keep this policy if you retire or change jobs at same group rate.
- Term 100 is designed to give a lifetime of protection, based on current mortality and expense factors.



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Semimonthly Rate EXAMPLES below

25-year-old	\$60,000 benefit	non-Tobacco - \$9.00	/	Tobacco - \$13.00
38-year-old	\$40,000 benefit	non-Tobacco - \$9.95	/	Tobacco - \$15.60
51-year-old	\$20,000 benefit	non-Tobacco - \$12.98	/	Tobacco - \$21.44

(Rates are based on age and tobacco use and DO NOT increase with age. Contact Allstate Representative for rates.)

Cancer Insurance



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Benefit amounts shown below are eligible to be paid to Employee/Family.

Medical event/treatment	Plan 1	Plan 2		
First Diagnosis	\$1000	\$2000		
Screening Benefit	\$50/year	\$50/year		
Radiation /Chemotherapy	\$5000/year	\$10,000/year		
Blood, Plasma, and Platelets	\$5000/year	\$10,000/year		
Surgery	Up to \$1500	Up to \$3000		
Medical Imaging	\$250/year	\$500/year		
Hospitalization	\$100/day	\$200/day		
Private Duty Nursing	\$100/day	\$200/day		
At Home Nursing	\$100/day	\$200/day		
New or Experimental Treatment	\$5000/year	\$10,000/year		
Additional benefits: Second Opinion, Prosthesis, Lodging & Travel, Physical Therapy, & more...				
	Employee Semimonthly	EE & Spouse Semimonthly	EE & Children Semimonthly	Family Semimonthly
Plan 1	\$6.07	\$9.40	\$8.47	\$11.79
	Employee	EE & Spouse	EE & Children	Family
Plan 2	\$10.93	\$16.78	\$15.52	\$21.36

Accident Insurance

This plan pays cash benefits when a covered person is injured in an **ON OR OFF THE JOB** covered accident. Full Family coverage is available with children covered up to age 26. Benefit amounts are paid regardless of other insurance coverage.



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24 HOUR PLAN - COVERED EVENTS AND TREATMENTS		PLAN 1	PLAN 2
Accidental Death	Employee	\$40,000	\$60,000
	Spouse	\$20,000	\$30,000
	Child(ren)	\$10,000	\$15,000
Broken Bones and Dislocations		Up to \$4,000	Up to \$6,000
Hospitalization	Regular Room (max 90 days per accident)	\$200/day	\$300/day
	Intensive Care (max 90 days per accident)	\$400/day	\$600/day
	Rehabilitation Unit (max 60 days per year)	\$100/day	\$100/day
Medical Expenses (per accident)		Up to \$500	Up to \$750
DOCTOR OFFICE VISIT FOR ANY REASON (Max 2x year per covered person, not to exceed 4x year)		\$50/visit	\$75/visit
Additional benefits for Surgery, Physical Therapy, Lacerations, Burns, Paralysis, Medical Supplies, Medicine, Transportation, Lodging, Follow up Treatment and more.			
<u>Semimonthly Rates</u>		Semimonthly	Semimonthly
Employee only		\$9.00	\$13.57
Employee/Spouse		\$17.72	\$27.29
Employee/Child		\$21.39	\$32.80
Family		\$26.37	\$40.40

Critical Illness Plan (Heart Attack/Stroke and more)

If you are diagnosed with covered Critical Illness, could you and your family **sum benefit of \$10,000 OR \$20,000** to help pay expenses? wellness screening benefit is included. Children covered at no cost.



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Diagnosis benefits for Occupational HIV, Heart Attack, Stroke, Organ Transplant, Renal Failure, Alzheimer’s, Parkinson’s, Paralysis, Coma, Benign Brain Tumor, and more.

Second event benefits for Heart Attack, Stroke, Bypass Surgery, Organ Transplant, Renal Failure.

\$1,000 benefit second consultation before treatment or surgery, transportation, and lodging benefits for patient to receive treatments at a non-local hospital or free-standing treatment center more than 75 miles from the patients.

Semi-Monthly Rates for \$10,000/\$5,000 Benefit Plan

Semi-Monthly Rates for \$20,000/\$10,000 Benefit Plan

\$10k	Non-tobacco		tobacco	
	EE, EE+CH	EE+SP, F	EE, EE+CH	EE+SP, F
18-29	\$1.37	\$2.44	\$1.71	\$2.94
30-39	\$2.25	\$3.76	\$3.10	\$5.02
40-49	\$3.64	\$5.84	\$5.79	\$9.07
50-59	\$6.29	\$9.82	\$9.87	\$15.18
60-63	\$10.48	\$16.10	\$16.97	\$25.84
64+	\$14.59	\$22.27	\$24.05	\$36.46

Employee benefit \$10,000/Dependent benefit \$5,000



\$20k	Non-tobacco		tobacco	
	EE, EE+CH	EE+SP, F	EE, EE+CH	EE+SP, F
	\$2.00	\$3.38	\$2.67	\$4.39
	\$3.76	\$6.02	\$5.45	\$8.55
	\$6.53	\$10.18	\$10.85	\$16.65
	\$11.85	\$18.15	\$18.99	\$28.86
	\$20.21	\$30.70	\$33.19	\$50.17
	\$28.44	\$43.04	\$47.36	\$71.42

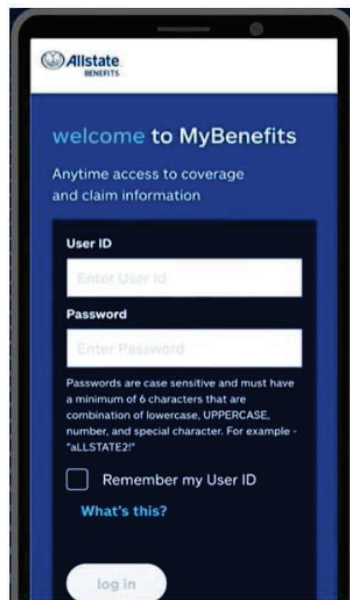
Employee benefit \$20,000/Dependent benefit \$10,000

Allstate Benefits Mobile App

for

Accident, Cancer, Critical Illness, and Term Life to Age 100 Benefits

- File fast secure claims
- Check your coverage and benefit information
- Manage your MyBenefits profile



- ✓ The free app is available via Google Play and the Apple App Store
- ✓ Search “Allstate Benefits” or “MyBenefits”
- ✓ Using the apps camera feature, you can simply snap photos of your claim documents and upload from your device.



Scan for the MyBenefits app video