

# **Town of Nantucket 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.

Please contact LifePlus Insurance Agency, Inc. with any enrollment questions.  
781-837-9222 – fax 781-837-9227

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



## **Town of Nantucket 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 Nantucket CRITICAL ILLNESS INSURANCE**

### **Why do I need the Critical Illness Plan if I have health insurance?**

While health insurance should pay most of the costs associated with fighting a “dread” disease, the Critical Illness policy will help with the financial loss.

### **What does the policy cover?**

Covered illnesses are: Heart attack, stroke, heart transplant, heart-lung transplant, lung transplant, liver transplant, kidney transplant, pancreas transplant, paraplegia, quadriplegia, end-stage renal failure, heart bypass surgery and cancer (with rider).

### **How much does it pay?**

The policy pays a percentage of the total benefit for each covered ailment. The above listed ailments would cause 100% of the benefit to be paid, except heart bypass, which is 25% per bypass to a maximum of 100%. The benefit may be as high as \$100,000. Most employees choose a benefit level between \$10,000 and \$50,000.

### **Can my whole family be covered?**

Yes, family and individual policies are available.

### **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.

### **Is there a wellness benefit?**

Yes, each covered insured may receive \$50 per year for any one of 21 specified health screening tests. This benefit is paid regardless of the results of the test.

### **I have had a dread disease. Can I get the policy?**

Yes, it is possible to get the plan even if you have had certain health conditions. There may be certain exclusions for the kind of ailment you have had.

### **How much does it cost?**

There are different coverable options but a \$10,000 individual policy can cost as little as \$3.56 per week for a 50 year old non-smoker.

### **How can I get more info?**

For more information please contact LifePlus Insurance Agency – Jim Flynn at (781) 837-9222.



## Town of Nantucket DISABILITY INSURANCE

### **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 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.

### **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.

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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