

Voluntary Group Benefits Life Insurance



Life insurance helps protect your family's finances by providing a cash benefit if you pass away. This ensures that they'll be financially supported and can cover important things from bills to funeral costs. Enrolling in this voluntary life insurance would be in addition to the employer paid employee life insurance provided by Choice.

Eligibility: Effective 1st of the month following employment.

Rates vary depending on age & health variables. Cost illustrations and plan summary located at www.bankwithchoice.com/mybenefits

Plan Benefit	Employee	Spouse/Domestic Partner*	Child
Voluntary Life	Guarantee issue up to \$150,000 Maximum amount of \$500,000	Not to exceed 100% of Employee Coverage Maximum amount up to \$200,000 Eligibility occurs when employee coverage purchased	Coverage available up to \$10,000 Eligibility occurs when employee coverage purchased

**A Statement of Health must be completed if increasing current plan, exceeding guarantee issue, or adding new plan outside of initial time of hire enrollment.*

**Domestic partner eligibility requires shared residence & jointly responsible for basic living expenses.*

www.bankwithchoice.com/mybenefits

hr@bankwithchoice.com or Dial 7500, Option 7, Option 1



Voluntary Group Benefits

Critical Illness



Critical Illness may help you cover expenses that are not covered by your health insurance. This benefit is a cash payment you receive if you ever experience a serious illness like cancer, heart attack, or a stroke, giving you the financial support to focus on recovery.

Eligibility: Effective 1st of the month following employment.

Rates vary depending on age & health variables. Cost illustrations and plan summary located at www.bankwithchoice.com/mybenefits

Plan Benefit	Employee	Spouse/Domestic Partner*	Child
Critical Illness	Employee may choose a lump sum benefit of \$5,000 to \$25,000 in \$5,000 increments. Guarantee issue of \$5,000	Not to exceed 50% of employee lump sum benefit Eligibility occurs when employee coverage purchased Guarantee issue of \$2,500	Not to exceed 50% of Employee Lump Sum Benefit Eligibility occurs when employee coverage purchased Guarantee issue of \$2,500

**An EOI (Eligibility of Insurability) must be completed if increasing current plan or exceeding guarantee issue.*

**Domestic partner eligibility requires shared residence & jointly responsible for basic living expenses.*

www.bankwithchoice.com/mybenefits

hr@bankwithchoice.com or Dial 7500, Option 7, Option 1



Voluntary Group Benefits

Accident



Accident insurance is an extra layer of protection that gives you a cash payment to cover out-of-pocket expenses when you suffer an unexpected, qualifying accident. Qualifying accidents include but are not limited to severe burn, broken bone or emergency room visit. This policy also offers a special benefit that pays extra for children injured while playing an organized sport like soccer, hockey, baseball or football.

Eligibility: Effective 1st of the month following employment. See www.bankwithchoice.com/mybenefits for full plan summary.

	Value Plan		Advantage Plan		Premier Plan	
	Premium per pay	Benefit Amount(s)	Premium per pay	Benefit Amount(s)	Premium per pay	Benefit Amount(s)
Employee	\$6.27	\$10,000	\$8.58	\$25,000	\$10.95	\$50,000
Employee+ Spouse/Domestic Partner*	\$9.67	\$10,000 \$5,000	\$13.20	\$25,000 \$12,500	\$16.81	\$50,000 \$25,000
Employee + Child(ren)	\$9.89	\$10,000 \$5,000	\$13.30	\$25,000 \$5,000	\$16.64	\$50,000 \$5,000
Employee, Spouse & Child(ren)	\$13.30	\$10,000 \$5,000 \$5,000	\$17.92	\$25,000 \$12,500 \$5,000	\$22.50	\$50,000 \$25,000 \$5,000

*Domestic partner eligibility requires shared residence & jointly responsible for basic living expenses.

www.bankwithchoice.com/mybenefits

hr@bankwithchoice.com or Dial 7500, Option 7, Option 1



Voluntary Group Benefits

Hospital Indemnity



Hospital indemnity insurance can cover some of the cost associated with a hospital stay. If you are admitted to a hospital for a covered sickness or injury, you'll receive payment that can be used to cover a variety of costs, including deductibles and co-pays, travel to and from hospital for treatment, and childcare service assistance while recovering. This benefit is commonly used for mothers in the hospital due to birth of a child, there is a 10-month waiting period for that specific hospital stay.

Eligibility: Effective 1st of the month following employment. See www.bankwithchoice.com/mybenefits for full plan summary

	Option #1		Option #2	
	Employee Age <i>*all premiums based on employee age</i>	Premium per pay	Employee Age <i>*all premiums based on employee age</i>	Premium per pay
Employee	< 50	\$5.19	< 50	\$12.50
	50-59	\$7.11	50-59	\$17.41
	60-64	\$10.73	60-64	\$27.26
	65-69	\$14.37	65-69	\$37.22
Employee + Spouse/Domestic Partner	< 50	\$10.55	< 50	\$25.77
	50-59	\$14.23	50-59	\$34.84
	60-64	\$21.47	60-64	\$54.57
	65-69	\$28.77	65-69	\$74.53
Employee + Child(ren)	< 50	\$8.63	< 50	\$20.92
	50-59	\$10.55	50-59	\$25.83
	60-64	\$14.16	60-64	\$35.67
	65-69	\$17.81	65-69	\$45.64
Employee, Spouse or Domestic Partner & Child	< 50	\$13.99	< 50	\$34.19
	50-59	\$17.66	50-59	\$43.26
	60-64	\$24.91	60-64	\$62.98
	65-69	\$32.21	65-69	\$82.95

**Premium does not increase as employees age. Applicants over the age of 69 are ineligible to enroll.*

**Domestic partner eligibility requires shared residence & jointly responsible for basic living expenses.*

www.bankwithchoice.com/mybenefits

hr@bankwithchoice.com or Dial 7500, Option 7, Option 1

