Optional Insurance Plans

**Additional Term Life Insurance** – Cigna Group Insurance underwrites supplemental term life insurance policies for you, your spouse, and/or your dependent child(ren). There is a $100,000 guaranteed amount for you, $25,000 for your spouse, and $10,000 for your child(ren). Additional amounts are not issued until the insurance company approves acceptable evidence of good health. Rates are determined by your age and the amount of insurance you wish to purchase.

**Additional Accidental Death and Dismemberment** – CIGNA Group Insurance underwrites the policy and offers benefits in the event of a covered accident resulting in a serious injury or loss of life. You can elect from $10,000 up to a maximum of $300,000 for you and your spouse and up to $25,000 for your dependent child(ren). Rates are determined by the amount of insurance you wish to purchase.

**Critical Illness** – Unum Provident will provide lump sum payments for critical illnesses such as stroke, heart attack and cancer. You may only elect this benefit during the designated annual open enrollment period. Rates are determined by your age, benefit amount, and whether or not you use tobacco. Rates will hold for life.

**Early Retiree Health and Dental Insurance** – Benefits are available for you if you are 60 years of age and have at least ten (10) years of service. Your health and dental insurance premiums will continue to be paid in part by the College at the designated rate for active employees until you reach age 65, or until you are eligible for Medicare or otherwise ineligible for the health and/or dental insurance. You also may retain your insurance if you are 55 years of age and have at least twenty (20) years of service by paying the full premiums. Please contact the Human Resources Office for rates.

**Long-Term Disability Insurance** – Sun Life Financial provides disability income benefits for you if you are disabled for 90 days or more. After 90 days, Long Term Disability provides you with 60% of your salary. Your premium is calculated based upon your salary.

**Vision Insurance** – CompBenefits VisionCare provides vision benefits for you and your eligible dependents that cover routine eye care, including eye exams and eyeglasses (lenses and frames) or contacts. The plan features in-network and out-of-network benefits. Please see the enrollment form for rates.