

# Team Member Benefits

# University of Maryland Upper Chesapeake Health

2017 Open Enrollment **March 27 - April 7**



Scan the QR code, or visit the link below to enroll:

[EnrollVB.com/UCH](http://EnrollVB.com/UCH)



- Permanent Whole Life Insurance\*** can pay money to your loved ones if you die. It also offers additional value: a “living” benefit. If you are diagnosed with a terminal illness & have a life expectancy of one year or less, you can request some or all of the death benefit while you are living. Whole Life Insurance premiums won’t increase with age & your policy can build cash value over time. You can use the cash value later in life to buy a smaller “paid-up” policy with no more premiums due.
- Individual Short Term Disability Insurance\*** can help protect a portion of your monthly income if you are unable to work due to a covered injury or illness. This means you can have some income during a time of need. Common reasons people use this coverage include pregnancy, injuries, & digestive problems such as gall bladder surgery.
- Critical Illness Insurance\*** Some common examples are heart attack and stroke. Some policies can also include coverage for cancer. But this coverage also includes serious conditions like permanent paralysis — the kind of injury that can happen to a healthy person in a car or skiing accident, for example. The medical treatment for these conditions can be very expensive. Critical illness insurance can help by paying a lump sum payment directly to you at the first diagnosis of a covered condition. You decide how to spend it. You can also purchase coverage for your spouse and dependent children.
- Accident Insurance\*** can pay you money based on the injury and the treatment you receive, whether it’s a simple sprain or something more serious, like an injury from a car accident. Your plan can pay you a benefit for an emergency room treatment, stitches, crutches, injury-related surgery and a list of other accident-related expenses. The money is paid directly to you and you decide how to spend it. You can also purchase coverage for your spouse and dependent children.

**New elections are effective June 1, 2017.**

All policies are issued on an after-tax basis through payroll deduction.

**For additional information:**

**Call 1-877-454-3001**