

Auglaize County

Open Enrollment 2013



It is now time for the annual open enrollment for Auglaize County. Counselors will be made available to assist you with your selections – times will be posted.

NWGS will be providing benefit statements this year so all employees will need to be seen.

There will be a new offering of a GUARANTEE ISSUE Life Insurance. The Critical Illness plan will also be offered on a guarantee issue basis again this year

GUARANTEE ISSUE LIFE INSURANCE - Universal Life Insurance up to \$200,000 available with NO health questions permanent insurance builds cash value. *Long Term Care Rider available with restoration of benefits and extension of LTC.*

Flexible Spending Accounts – Contribute pre-tax dollars to a reimbursement account, lowering your taxable income which will increase your spendable income. The money can be used to pay out-of-pocket medical expenses.

Dental Insurance – Voluntary Dental Insurance will still be available through Superior Dental.

VSP Vision - For a complete list of providers visit www.vsp.com/choice. VSP has some additional benefits including Primary Eyecare Program – covers pink eye and other urgent eyecare needs.

Disability Insurance – Replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.

Accident Insurance – Helps offset the unexpected medical expenses, such as emergency room fees, deductibles, and copayments that can result from a fracture, dislocation or other covered accidental injury by paying directly to you on top of health insurance.

Cancer Insurance – Helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most medical plans don't cover. This coverage also provides a benefit for specified cancer-screening test. *In the U.S., men have a one-in-two lifetime risk of developing cancer, and for women the risk is one in three.*

Hospital Confinement Insurance – Provides a lump-sum benefit for a covered hospital confinement and a covered outpatient surgery to help offset the gaps caused by copayments and deductibles that are not covered by most major medical plans.

Life Insurance – Enables you to tailor coverage for your individual needs and helps provide financial security for your family members. *A helpful rule of thumb to determine the amount of life insurance you may need is to multiply your current salary by five to eight years.*

Critical Illness Insurance (will be offered on a guarantee issue basis again this open enrollment) – Critical Illness is a lump sum amount that pays directly to you to cover out-of-pocket expense for Critical Illnesses.

- *Guarantee Issue composite rates throughout – all employees qualify for up to \$20,000 at the same rate*
- *Covered illnesses: Heart Attack, Stroke, Major Organ Transplant, Paralysis, Heart Transplant Surgery, End Stage Renal Failure, Coma, CANCER (at no additional cost), Alzheimer's, Burns, Lou Gehrig's Disease, Multiple Sclerosis, Congenital Metabolic Disorders - child, loss of sight, hearing, speech and structural defects - child*



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