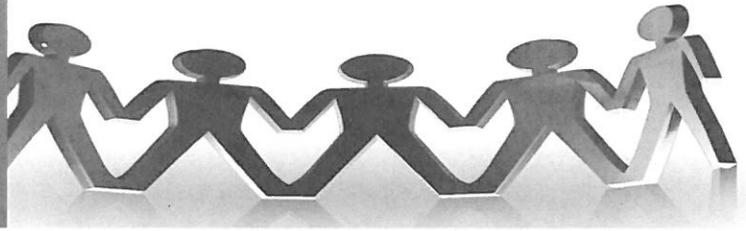


Auglaize County Open Enrollment



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.

GUARANTEE ISSUE LIFE INSURANCE- Whole Life Insurance up to \$75,000 available with NO health questions. Permanent insurance builds cash value.

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 Eye care Program – covers pink eye and other urgent eye care 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 – Critical Illness is a lump sum amount that pays directly to you to cover out-of-pocket expense for Critical Illnesses.

- *Covered illnesses: Heart Attack, Stroke, Major Organ Transplant, Paralysis, Heart Transplant Surgery, End Stage Renal Failure, Coma, Alzheimer's, Burns, Lou Gehrig's Disease, Multiple Sclerosis, Congenital Metabolic Disorders - child, loss of sight, hearing, speech and structural defects - child*

