

City of Winona

Return Election Forms by the annual enrollment deadline.

2014 Enrollment Highlights

Employer Sponsored benefit plans currently available for your consideration and enrollment:

- **Life Insurance:** Up to \$300,000 for the employee and \$150,000 for the spouse. Health questions will be required.
- **Short Term Disability: *Reduced Rates and New Carrier! Open Enrollment*** for employees not currently participating. You may elect a benefit equal to 60% of regular earnings up to the plan maximum ***without proof of good health.***
- **Long Term Care Insurance:** Long term care is an important factor in your financial plan and is available to you, your spouse, parents and grandparents.

ADDITIONAL EMPLOYEE AND SPOUSE LIFE INSURANCE

Benefit eligible employees may apply for additional **life insurance** for themselves and their spouses subject to proof of good health. **Please complete the health questions.** Life insurance includes Accidental Death & Dismemberment. It is not necessary to purchase employee life to be eligible for additional spouse life coverage.

This plan includes the following services at no additional cost: **Will Preparation Services** www.lifeworks.com (username: **will**, password: **preparation**), **Travel Assistance** www.lifebenefits.com/travel and **Legacy Planning Services** www.LegacyPlanningServices.com. These services provide support and resources for life's every day and extraordinary needs.

Amounts of Insurance

Employee: Up to **\$300,000** in \$5,000 increments

Spouse: Up to **\$150,000** in \$5,000 increments

Age (Employee or Spouse)	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
Cost per month/\$1000 (Includes \$.02 AD&D)	\$.07	\$.08	\$.10	\$.11	\$.14	\$.23	\$.39	\$.63	\$.77	\$1.33	\$2.08

DEPENDENT LIFE (\$1.30/month per family)

Term life insurance protecting your unmarried **children** for **\$10,000** each is also available. Children are eligible from live birth to the attainment of age 26. This coverage requires proof of good health. **Please complete the health questions.**

SEE REVERSE SIDE FOR ADDITIONAL BENEFIT DETAILS

SHORT TERM DISABILITY

Reduced Rates and a New Short Term Disability Carrier in 2014! To better serve your needs, the insurance company for your Short Term Disability Insurance plan has changed to Madison National Life Insurance Company, Inc. (MNL). **Please note that there is no change to your Short Term Disability Insurance benefits other than the insurance carrier.**

- Benefits begin on the **30th day** of an **accident, illness, or pregnancy** and are payable up to **22 weeks**.
- **Currently Enrolled employees:** If you are currently enrolled in STD, you may increase your benefit amount **without proof of good health**, however the amount of your increase will be subject to a new pre-existing conditions limitation period.
- **Late Entrants:** If you were eligible for the STD insurance but did not sign up, you can join the plan now **without proof of good health**. Amounts elected are subject to the usual pre-existing conditions limitation.
- You may select units of \$50 with a minimum election of \$100 and a maximum election of \$1,000, not to exceed 60% of weekly covered basic pay.

Reduced Rates!

Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Monthly Cost (per \$10 weekly benefit)	\$.41	\$.67	\$.47	\$.45	\$.47	\$.51	\$.68	\$.91	\$1.06	\$1.22	\$1.34

LONG TERM CARE INSURANCE

We are pleased to offer you a group LTC plan through CNA that includes world-wide coverage and higher benefit options. You can apply now for the first time or increase your current coverage amount.

- Enroll in LTC for yourself, spouse, parents, in-laws, and grandparents!
- Apply for coverage at any time, subject to proof of good health.
- You can take this coverage with you into your retirement years.
- Rates are available on the website noted below and in the Enrollment Kit (obtain a kit from your employer).
- The cost for the increased benefits is based upon the participant's age at the time that increased coverage is approved. However, premium for any existing coverage remains the same as at the time of initial enrollment. Call the CNA call center at 1-888-825-0686 for your new blended rate.

For additional LTC information visit: www.ltcbenefits.com (password: munipool)

For additional information visit www.ochsinc.com or call Ochs, Inc. at 651-665-3789 or 1-800-392-7295.

Rates and open amounts of coverage are effective January 1, 2014. Note: Rate calculations are based upon your attained age as of this date. For those benefits subject to proof of good health, coverage will become effective upon approval. Employees must be actively at work on the effective date of coverage. This is a summary of plan provisions related to the insurance policy issued by each carrier to the policyholder. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, limitations, and terms of coverage.