

Employers Association of Montana 2012 Supplemental Benefits Enrollment Information



Employee Enrollment Action Steps

1. Call your Benefit/Enrollment Hotline at 1-866-721-5272 from 02/03/12 – 03/31/12, 6 a.m. – 6 p.m. Mountain Time.
2. You will be asked to confirm/update your beneficiary.
3. Enroll in your Term Life Insurance - Up to \$100,000 Guarantee Issue!
4. Enroll in your Accident Insurance Plan - Coverage for you or full family!
5. Enroll in you Whole Life Insurance Options - With a 4% interest rate!

Supplemental Group Term Life Insurance

- Your own Portable plan
- You select increments of \$20,000 of Coverage up to \$100,000
- **\$100,000 – No Medical Underwriting!**
- Cost starts at \$5.40 a month for \$20,000.
- PLEASE consider enrolling in the minimum increments to “lock in” future insurability and increases without medical questions during enrollment times.

Whole Life Option

- Ability to add your spouse to this product
- Your own Portable plan
- Fixed premiums and whole life insurance guaranteed for life.
- Your plan will accumulate cash value; with **guaranteed interest at a rate of 4%**
- Premiums paid through convenient payroll deduction
- Ability to add your children and spouse to this product.
- Some health questions may be asked depending on levels of coverage – Have you used Tobacco in the past 12 months? Have you ever been diagnosed for a heart attack? (*Examples*)
- Elect from minimum amounts of coverage starting at \$2,000 of Face Value with only \$12.00 monthly premiums.

On and Off the Job Accident and AD&D Insurance Program

- Ability to add your children and spouse to this product
- Your own Portable plan
- This plan reimburses you with *cash* benefits upon the unforeseen medical expenses due to an accident that may occur on or off your job.
- Common Benefits include \$50 for doctor visits, \$100 for concussions, \$150.00 for Emergency Room needs, Up to \$2,500 for broken bones, \$25 for physical therapy, etc.
- Premiums paid through convenient payroll deduction
- Cost starts at \$16.38 a month for single coverage

**Point of contact, with any issues with enrollment with
the UNUM Call Center:**

Marnie Stuart - mstuart@icmont.com - (406) 437-6409

