

ADSO Voluntary Benefits for DSO Member Groups

- **Short-Term Disability Income Protection (STD)**: Individual short-term disability insurance can help replace a portion of your monthly income if you are unable to work due to a covered injury or illness. This income protection benefit **pays a tax-free monthly lump sum benefit of money directly to you**. You decide how to spend the money. During your initial enrollment period, coverage up to 40% of salary not to exceed \$3,000 of monthly benefit is automatically approved without health questions. Coverage over 40% and up to 60% of salary not to exceed \$5,000 of monthly benefit is also available but will require some health questions for approval. No health exams are required.
- **Whole Life Insurance with Long-Term Care Benefits**: Whole life insurance **pays a tax-free lump sum benefit of money to your loved ones when you die**, but it offers additional value as well. This financial security is received at the exact time your family needs it the most. During your initial enrollment period, the following amounts of death benefit may be elected:

Evidence of Insurability (Health Questions)	
Tier I Amounts	Tier II Amounts
Employee ages 15-50 (Volume Purchase) Health questions are not required for amounts up to \$150,000 benefit amount. Employee ages 51-80 (Volume Purchase) Health questions are not required for amounts up to \$60,000 benefit amount.	Employee ages 15-50 (Volume Purchase) Tier I and Tier II health questions are required for amounts over \$150,000 benefit amount, up to \$300,000 benefit amount. Employee ages 51-80 (Volume Purchase) Tier I and Tier II health questions are required for amounts over \$60,000 benefit amount, up to \$300,000 benefit amount.
Spouse ages 15-50 (Volume Purchase) One qualifying question is always required. Spouse may receive up to \$30,000 benefit amount Conditional Guaranteed Issue. Spouse ages 51-80 (Volume Purchase) One qualifying question is always required. Spouse may receive up to \$15,000 benefit amount Conditional Guaranteed Issue.	Spouse ages 15-50 (Volume Purchase) Tier I and Tier II health questions are required for amounts over \$30,000 benefit amount, up to \$75,000 benefit amount. Spouse ages 51-80 (Volume Purchase) Tier I and Tier II health questions are required for amounts over \$15,000 benefit amount, up to \$75,000 benefit amount.
Child (Volume Purchase) Health questions are not required for amounts up to \$25,000 benefit amount.	Child (Volume Purchase) Not Applicable

*Minimum death benefit for employee or spouse is \$10,000.

**The long term care benefit rider is included on all employee policies and all spouse policies.

***Employee can elect the restoration benefit rider for long term care which preserves the full tax-free death benefit during the initial period of tax-free monthly long term care benefit payments then you decide to keep the full tax-free death benefit or draw a second benefit period of tax-free long term care payments, if needed.

- **Critical Illness with Cancer Benefits**: Pays a tax-free lump sum payment directly to you at the first diagnosis of a covered condition. You decide how to spend the money. Covered occurrences include heart attack, cancer, stroke, or permanent paralysis plus much more. Health questions are not required for amounts up to the guaranteed issue limit of \$20,000 for the employee and \$10,000 for the spouse. Dependent Children are covered for 50% of the Employee coverage amount without Evidence of Insurability. The maximum benefit is \$50,000 for the employee and \$30,000 for the Spouse. Health questions are required for amounts greater than the guaranteed issue limit for the employee and spouse.
- **Family Accident Plan**: This benefit provides a **tax-free lump sum payment directly to you** to help meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. The amount of the tax-free lump sum payment is based on the amount of coverage listed in the schedule of benefits. Coverage is also available for Spouse and dependent Children in any combination although Employee must have coverage in order for Spouse and Child to have coverage. The accident base plan is guaranteed issue, so no health questions are required for the Employee, Spouse, or Child.

- **Hospital Indemnity Benefits:** Provides a **\$1,500 tax-free lump sum payment directly to you** to help cover the costs associated with a hospital stay upon admission to the hospital. You decide how to spend the money, although, the benefit is typically used to offset deductibles and co-pays associated with your medical plan. The benefit also covers emergency room treatment, ambulance, and air ambulance transport. Coverage is also available for Spouse and dependent Children in any combination although Employee must have coverage in order for Spouse and Child to have coverage. At initial enrollment, health questions are not required for the Employee, Spouse, or Child when first eligible.
- **Rx Drug Discount Plan:** Discounts range from 20% - 80% depending on whether your drug is brand or generic. You simply go online from any device connected to the internet, type in your drug name & dosage then the plan finds the best recommendations based on the combination of the best price and pharmacy location/distance. Maximizes savings by suggesting generic drug alternatives available. And with transparent, pass-through pricing, there are no hidden fees - only savings. Keeps an accurate record of medications and gives you real time access to claims data, helping you stay informed about your wellness.
- **Legal Insurance & Financial Benefits :** Attorneys help with traffic tickets, bankruptcy, divorce, and spousal and child support. Free services* include one-on-one consultations, attorney-made phone calls, help with legal documents, assistance with welfare and INS, representation in small claims court, and a Simple and Living Will. You'll be referred to plan attorneys based on location, language, and area of law. Access and create high-quality, personalized legal documents, saving hundreds of dollars in attorney's fees. Let the experts handle your tax return preparation for free, giving you a painless and frustration-free experience. Get advice from tax attorneys, financial analysts, CPA's, former auditors, and/or Enrolled Agents certified by the IRS, including unlimited advice on federal taxes. Accredited or Certified Financial Counselors are accessible by phone to assess major financial changes and challenges you'll face throughout life, from paying for college to buying a home to managing a budget. Keep yourself and your family protected on the road with 24/7 assistance available for common car troubles. Help is available for flat tires, lockouts, dead batteries, and collisions.
- **Identity Theft Protection:** The features of this benefit include \$1,000,000 Identity Theft Expense & Fraud Reimbursement Insurance gives you reimbursement for expenses and for money stolen via fraudulent electronic fund transfers from covered accounts, 24/7/365 Frontline Personal Coach is there to address any questions or concerns, Frontline Intensive Monitoring which alerts you to exposure found related to personal information that thieves can use to steal your identity, Monthly All-Clear emails, Lost Wallet Service If your wallet or purse is lost or stolen, we will take the lead to cancel and replace credit cards.