XKIG

60 Second Benefits Planner

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Make sure your benefits still meet your needs. This short quiz can help you see which benefits may be right for you and your family.

Remember, if you are happy with your benefits and don't need to enroll in the HSA, your elections will automatically roll over for the new plan year. <u>If you want to make changes or enroll in the HSA</u>, you must complete your enrollment by 10/31.

Having a good medical plan is important to me/my family.	☐	*Choose medical coverage to fit your needs with* ***Anthem Medical Insurance (2000 PPO, 5000 PPO, HSA 6500 PPO)****.*
	☐	*If you enroll in a High Deductible Health Plan, open a Chard Snyder* ***Health Savings Account (HSA)*** *to save pre-tax money for medical expenses.*
If I was admitted to the hospital due to an accident or illness, I'm not sure I could pay the bills.	☐	***Lincoln Hospital Indemnity*** *pays benefits directly to you to help with the expenses not fully covered by your medical plan. <u>Guaranteed issue</u>!** Also pays a $50 annual health screening benefit for covered tests.*
If I am diagnosed with a serious illness (heart attack, stroke, cancer, and more), I would need money to help with bills not fully paid by insurance.	☐	***Lincoln Critical Illness*** *provides cash benefits you can use for your medical or non-medical expenses. <u>Guarantee issue this enrollment</u>!** Also pays a $50 annual health screening benefit for covered tests.*
I'm not sure I could cover the expenses from an unexpected accident.	☐	***Lincoln 24-hour Accident*** *provides cash for covered on and off the job accidents. You decide how to use the money. <u>Guaranteed issue coverage</u>!***
I would like to have dental insurance for myself/family members.	☐	***Lincoln Dental (PPO Base, PPO Buy Up)*** *Insurance helps you with routine care and more.*
I am concerned about the high cost of eye exams, glasses and contacts.	☐	***EyeMed Vision plan*** *offers benefits for exams, contact lenses or glasses with a large network of providers.*
If I were sick or hurt & unable to work, I'm not sure I could pay the bills without a paycheck.	☐	*Purchase* ***Lincoln Short Term Disability (STD)*** *Insurance to replace a portion of your income for an off the job disabling accident or illness.*
	☐	*Purchase* ***Lincoln Long Term Disability (LTD)*** *Insurance to pick up after your sick leave and Short Term Disability coverage ends, paying benefits for a longer period.*
I am concerned that my loved ones could not keep up with the mortgage/rent or ongoing bills if I were to die prematurely.	☐	*You may purchase* ***Lincoln Voluntary Life/AD&D*** *Insurance for yourself/spouse/child(ren).* ***Guarantee issue & family coverage is available.*****

Questions? Need help enrolling? Speak with a Benefit Coach.
Please visit https://gotobenefits.info/Tree

* No medical questions to qualify - subject to plan limits, waiting periods, pre-existing condition exclusions and participation requirements.