



SEANC INSURANCE *Guide*

2019-2020



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LIFE IS FULL OF UNEXPECTED EVENTS.

A new addition to the family.
A toothache.
A car accident.
A hacker steals your passwords.
A cancer diagnosis.

For more than 55 years, SEANC Insurance has helped state employees and retirees rest easy knowing that when these events happen, they're covered.

Today, we offer a full line of supplemental insurance products – everything from term and whole life plans to vision and dental plans to identity theft insurance – that can give you the peace of mind you need to tackle all that life can throw at you.

SEANC is comprised of state employees and retirees like you who have dedicated their lives to serving North Carolina. Our members work together to win pay raises, secure affordable health care, protect retirement benefits and defend your rights.

We also use that unity to your advantage, negotiating competitive group rates with insurance companies to save you money!

Our products are designed with you in mind. Take advantage of these insurance programs available exclusively to SEANC members.

When unexpected events come along in life, SEANC Insurance will be by your side.

Why should I choose a SEANC plan?

Year-round enrollment

You don't have to wait until October to change your insurance plans. With SEANC you can change or enroll in products throughout the year.

\$1,000 Accidental Death & Dismemberment Policy

SEANC members receive a \$1,000 Accidental Death and Dismemberment policy for joining the association!

\$5,000 orthodontia benefit

Our dental plans have a generous lifetime orthodontia benefit up to \$5,000.

Guaranteed issue in 180 days

Members are eligible for up to \$150,000 of term life insurance in the first 180 days of SEANC membership.

Portable plans

If you decide to retire, move to another agency or to the private sector, you can remain insured.

Domestic partner coverage

Many of SEANC's insurance plans allow you to cover your domestic partner.

No waiting periods

Enroll in any SEANC plan by the 10th of the month and plans will become active the first of the following month.

No extra fees for cosmetic lens

The Enhanced Plan options of our vision plans cover many cosmetic lens extras, including progressives, transitions, anti-glare, polycarbs and tint.

Our Insurance Products

TERM LIFE

Members can choose coverage amounts from \$10,000 to a maximum of \$500,000. Guaranteed coverage up to \$150,000 is available in the first 180 days of SEANC enrollment for currently employed active members who are new to SEANC or have renewed their membership after two years or more. Dependent coverage is available for your spouse for \$25,000 and children for \$10,000 at a cost of \$6.75 per month. This policy can be carried into retirement.

DENTAL

With a UnitedHealthcare dental benefit plan, you can get competitive group rates for you and your family. Best of all, you can visit the dentist of your choice. Oral cancer screenings and prenatal dental care is available, including orthodontia coverage for children (\$5,000 lifetime maximum).

HOME/AUTO

Nearly everyone needs cost-effective auto, homeowners or renters insurance. Monthly premiums can be payroll deducted for your convenience.

VISION

This insurance offers cost-effective nationwide benefit plans and includes eye exams, lenses, eyeglass frames and contact lenses. The enhanced plan option covers many eyeglass lens extras such as progressive lenses. Discounts are available on non-covered cosmetic options and laser vision correction procedures. Members enrolled in a vision plan are also eligible for a hearing aid discount.

ACCIDENTAL DEATH & DISMEMBERMENT

When you join SEANC, you receive a \$1,000 Accidental Death and Dismemberment policy at no cost to you. You can purchase additional coverage from \$25,000 to \$500,000 at competitive rates.

ACCIDENT

This coverage pays a benefit in addition to other insurance coverages if an accident occurs that results in medical expenses. Benefit amounts may vary based on the plan selected (Silver, Gold or Platinum.) You may also insure your spouse and children under the age of 26.

Our Insurance Products

DISABILITY

Disability insurance is protection for the thing that matters most; your ability to earn an income. Sometimes referred to as paycheck protection, this insurance can replace a portion of your income if you are unable to work because of the birth of a child, any injury covered on or off the job.

CRITICAL ILLNESS

Lessen the burden of out of pocket expenses, if you are diagnosed with one of the covered conditions. You can purchase up to \$35,000 without answering medical questions. Dependent coverage is available for your spouse and children.

PET

Make sure you're protected for veterinary expenses in case your pet gets sick or hurt. These easy-to-understand plans cover wellness, injuries, hereditary conditions, emergency care, hospitalization surgery and more! The plan features a choice of deductible and reimbursement levels to best fit your budget.

CANCER

Cancer insurance pays benefits to help pay for some of the direct medical and indirect non-medical costs related to cancer diagnosis and treatment. It has an optional \$10,000 initial diagnosis benefit. This insurance can help pay for expenses that your health plan isn't designed to cover, like deductibles, coinsurance and travel to and from cancer treatment centers. Most plans offer options to help protect your spouse or children, as well.

HOSPITAL CONFINEMENT & INDEMNITY

With medical costs on the rise, you may be faced with having to pay more for things that your health insurance won't cover. Hospital Confinement can help with coinsurance and deductibles.

IDENTITY THEFT

Protect your identity and online privacy with InfoArmor's Identity Protection. This plan provides advanced identity monitoring and watches the dark web for breached data. If you become an identity theft victim, lose your wallet or simply have a question concerning a breach, our Privacy Advocates® are committed to resolving your concerns from start to finish.

PERMANENT/WHOLE LIFE

Permanent life insurance ensures you and your family are protected for the life of the policy. This coverage offers guaranteed cash value that can grow over the years. The plan will remain in force as long as premiums continue to be paid, and your premiums cannot be increased. Eligible members may purchase coverage for themselves, spouse, unmarried dependent children through age 25 and grandchildren to age 15.

LONG-TERM CARE

This policy is designed to assist the person who has lost some or all ability to care for himself due to an illness or accident. Services can be provided whether you are living in a private residence, assisted living facility or a nursing home. Your long-term insurance plan can be customized to fit your needs.

How to Enroll



Enroll online at **www.seanc.org/enroll**

You can download enrollment forms and enroll in SEANC products on our website.



Call **1-919-792-3350** or **1-800-222-2758**

Our member benefits specialists will be able to assist you with enrollment.



Email **insurance@seanc.org**

Email our member benefits specialists to receive more information on how to enroll in our products.

Whole Life vs Term Life INSURANCE

What's the difference?

	TERM	WHOLE
COVERAGE	Provides coverage for a specific amount of time.	Provides lifelong coverage.
COST	Provides the most affordable coverage.	Costs more than term life insurance.
PREMIUMS	Your premium can fluctuate based on age or a reduction schedule.	Your premium remains the same for your entire life.
CASH VALUE	The policy provides no cash value but offers a lower premium. Often provides protection for specific times of need, such as mortgage or a child's college tuition.	Has a tax-deferred cash value that grows over the life of the policy, meaning you won't have to pay taxes on the gains while they are accumulating. Cash value can be borrowed against the policy if needed for any reason. If you don't repay the policy loans with interest, you will reduce your benefit.
PAYOUT	Payout happens only if you pass away while you're covered. Otherwise, the payout ends when the term expires.	Payout happens when you pass away, or when it matures —typically at age 95 or older.
GUARANTEE	The benefit is guaranteed over a specific term.	The benefit is guaranteed over your lifetime.



Term Life

Underwritten by Boston Mutual

Protect your family if something happens to you. Ensure that your family can pay the bills without your income by investing in a term life insurance policy. SEANC offers a term life insurance plan underwritten by Boston Mutual.

Members can choose coverage amounts from \$10,000 up to a maximum \$500,000. Guaranteed coverage up to \$150,000 is available in the first 180 days of SEANC membership. Dependent coverage is available for your spouse up to \$25,000. Your children are eligible for coverage up to \$10,000 at a cost of only \$6.75 per month. This brochure is intended only to provide a summary of available coverage.

Coverage Options

Employee and Spouse

- Up to a maximum of \$500,000 in coverage
- Guaranteed coverage up to \$150,000 is available in the first 180 of SEANC membership
- Spouses may be insured for up to \$25,000
- Your spouse under the age of 70 is eligible

Children

- Dependent coverage is available for your spouse for \$10,000
- Insurance is available for unmarried dependent children age 14 days through age 19 (to age 25 if full-time student)
- Handicapped children over the age 19 are eligible
- Cover your children for \$10,000 at a cost of only \$6.75 per month

Monthly Member Rates and Sample Monthly Premium Costs

Member Age	\$10,000	\$20,000	\$50,000	\$100,000	\$150,000
<24	\$0.52	\$1.04	\$2.60	\$5.20	\$7.80
25-29	\$0.63	\$1.26	\$3.15	\$6.30	\$9.45
30-34	\$0.81	\$1.62	\$4.05	\$8.10	\$12.15
35-39	\$1.27	\$2.54	\$6.35	\$12.70	\$19.05
40-44	\$1.96	\$3.92	\$9.80	\$19.60	\$29.40
45-49	\$2.99	\$5.98	\$14.95	\$29.90	\$44.85
50-54	\$5.06	\$10.12	\$25.30	\$50.60	\$75.90
55-59	\$8.74	\$17.48	\$43.70	\$87.40	\$131.10
60-64	\$12.65	\$25.30	\$63.25	\$126.50	\$189.75
65-69	\$21.28	\$42.56	\$106.40	\$212.80	\$319.20
70-74	\$60.61	\$121.22	\$303.05	\$606.10	\$909.15



Permanent/Whole Life

Underwritten by Boston Mutual

Permanent life insurance ensures you and your family are protected for the life of the policy. This coverage offers guaranteed cash value that can grow over the years. The plan will remain in force as long as premiums continue to be paid, and your premiums cannot be increased.

Eligible members may purchase coverage for themselves, spouse, unmarried dependent children through age 25 and grandchildren to age 15. This brochure is intended only to provide a summary of available coverage.

Coverage Options

Employee and Spouse

- Up to a maximum of \$200,000 in coverage
- Eligible to enroll up to age 72
- Monthly deductions range from \$8.67-\$130.00 per month for employees age 18-72
- Monthly deductions range from \$8.67-\$65.00 per month for spouses

Children

- Coverages range from \$1,000-\$25,000 in unit increments of \$1,000
- Insurance is also available for unmarried dependent children age 15 days through age 25
- Grandchildren are eligible from age 15 days to age 15
- The amounts available are from \$4.33 to \$21.67 per month, even if you choose not to buy coverage for yourself

Sample Whole Life Insurance Pricing

ICC13 END-95 (ESO) 3/13 and END-95 (ESO) 3/13

Age at Enrollment	\$13 monthly premium	\$26 monthly premium	\$52 monthly premium	\$78 monthly premium	\$104 monthly premium	\$117 monthly premium
25	\$18,145	\$39,693	\$82,819	\$125,947	\$169,073	\$190,636
30	\$14,795	\$32,365	\$67,529	\$102,695	\$137,859	\$155,442
35	\$11,941	\$26,120	\$54,500	\$82,882	\$111,262	\$125,452
40	\$9,514	\$20,813	\$43,426	\$66,040	\$88,654	\$99,960
45	\$7,455	\$16,307	\$34,026	\$51,745	\$69,464	\$78,323
50	\$5,753	\$12,585	\$26,259	\$39,934	\$53,608	\$60,445
55	\$4,450	\$9,736	\$20,314	\$30,892	\$41,470	\$46,759
60	\$3,440	\$7,525	\$15,702	\$23,879	\$32,055	\$36,144
65	\$2,620	\$5,732	\$11,960	\$18,188	\$24,416	\$27,530

These rates are based on non-smoking member policies. The amounts listed are face value.



Vision

Underwritten by UnitedHealthCare

SEANC offers three nationwide vision plans through Spectera that include eye exams, lenses, eyeglass frames and contact lenses. The enhanced plan option covers many eyeglass lens extras, such as progressive lenses. Discounts are available on non-covered cosmetic options and laser vision correction procedures.

Rates start at just \$13.33 per month for the Enhanced Plan Option 1, and once the plan is in effect, there are no waiting periods. Enrollment forms received by the 10th of the month will be effective on the first of the following month.

Do you have the best vision plan?

	OUR PLAN	OTHER PLANS
*Standard Anti-Reflective Coating	INCLUDED	\$12+
*Anti-glare coating	INCLUDED	\$44+
*Photochromic	INCLUDED	\$70+
*Progressives	INCLUDED	\$45-\$95
*UV treatment	INCLUDED	\$10+
*Tint	INCLUDED	\$14+
*Polycarbonate Lenses	INCLUDED	\$35+

*Based on the 2019 Enhanced Option 1 and Option 2 plans.

SEANC Vision Plans

(E) = Employee Only

(E + 1) = Employee + One

(E + F) = Employee + Family

PLAN NAME	STANDARD	ENHANCED OPTION 1	ENHANCED OPTION 2
Monthly Premium	\$6.74 (E) \$12.36 (E + 1) \$20.93 (E + F)	\$13.33 (E) \$24.39 (E + 1) \$41.34 (E + F)	\$12.29 (E) \$22.51 (E + 1) \$38.14 (E + F)
Exams	Once Every 12 Months 100% with a \$15 copay		
Lenses	Once Every 12 Months		Once Every 24 Months
	\$15 copay (applied to lenses and frame); 100% coverage for single vision, lined bifocal, trifocal and lenticular lenses	\$25 copay (applied to lenses and frame); 100% coverage for single vision, lined bifocal, trifocal and lenticular lenses	\$25 copay (applied to lenses and frame); 100% coverage for single vision, lined bifocal, trifocal and lenticular lenses
Frames	Once Every 24 Months		
	\$15 copay (applied to lenses and frame); \$130 frame allowance at any in-network retail chain providers or private practice providers	\$25 copay (applied to lenses and frame); \$130 frame allowance at any in-network retail chain providers or private practice providers	\$25 copay (applied to lenses and frame); \$130 frame allowance at any in-network retail chain providers or private practice providers
Contact Lenses <small>(in lieu of glasses)</small>	Once Every 12 Months		Once Every 24 Months
	Elective: \$15 copay up to 6 boxes; allowance up to \$150	Elective: \$25 copay up to 6 boxes; allowance up to \$150	Elective: \$25 copay up to 4 boxes; allowance up to \$125
Cosmetic Lens Options	Scratch Resistant Coating, Polycarbonate Lenses for children up to age 19	Scratch Resistant Coating, Standard and Deluxe Progressives, Standard Anti-Reflective Coating, Edge Coating, Photochromic, Tints, Polycarbonate lenses and UV Coating	Scratch Resistant Coating, Standard and Deluxe Progressives, Standard Anti-Reflective Coating, Edge Coating, Photochromic, Tints, Polycarbonate lenses and UV Coating



Dental

Underwritten by UnitedHealthCare

SEANC offers three dental plans through the National UnitedHealthcare network. The plans include an annual individual deductible from \$25 to \$50, and preventative care is 100% covered with no deductible for two visits per year. Rates start at just \$22.53 per month for the member standard option, and once the plan is in effect, there are no waiting periods. Enrollment forms received by the 10th of the month will be effective on the first of the following month.

Plan Highlights

- Annual Benefit maximum of \$5,000 (Premium Plan)
- Preventive care is covered 100% in our network
- See any dentist and save by using our network
- The plan has a national network of 100,000+ dentists
- There’s no need to get referrals to see a specialist
- You can use your Health Care Flexible Spending Account to pay for eligible dental expenses
- The Dental Cost Calculator shows what you’ll pay for dental treatments and lets you compare between dentists
- Two of the plan options (Premium & Core) cover Major Services (such as Bridges, Dentures and Crowns)
- Extra dental visits during pregnancy and the first three months following delivery

Monthly Member Premiums

	PREMIUM	CORE	BASIC
Member	\$53.59	\$28.33	\$22.53
Member and one child	\$106.82	\$54.84	\$43.61
Member and spouse	\$107.50	\$57.13	\$45.44
Member and children	\$139.41	\$69.84	\$55.56
Member and family	\$198.22	\$97.79	\$77.79

SEANC Dental Plans

NEW! The Prenatal Dental Care (not available in WA) and Oral Cancer Screening programs are covered under all plans.

(M) = Member

(M+C) = Member + 1 Child

(M+S) = Member + Spouse

(M+CC) = Member + Child(ren)

(M+F) = Member + 1 Family

Plan Name	PREMIUM	CORE	BASIC
Monthly Premium Rates effective until 12/31/2019	\$53.59 (M) \$106.82 (M+C) \$107.50 (M+S) \$139.41 (M+CC) \$198.22 (M+F)	\$28.33 (M) \$54.84 (M+C) \$57.13 (M+S) \$69.84 (M+CC) \$97.79 (M+F)	\$22.53 (M) \$43.61 (M+C) \$45.44 (M+S) \$55.56 (M+CC) \$77.79 (M+F)
Annual Benefit Maximum	\$5,000	In-\$1,500 Out-\$1,250	\$1,250
Orthodontia Lifetime Maximum	\$5,000	\$0 Not Covered	\$0 Not Covered
Annual Deductible Before the plan pays, you'll pay the deductible.	\$50 (M) \$150 (Family)	\$25 (M) \$75 (Family)	\$25 (M) \$75 (Family)
Waiting Period	None		
Preventative and Diagnostic Services			
Preventative and Diagnostic Co-Insurance	100%	In-100% Out-80%	100%
Routine exam, teeth cleaning, fluoride treatments (up to age 16)	2 times per consecutive 12 months.		
Intraoral Radiographs (Full Mouth X-rays)	1 time per 36 months (complete series and Panorex)		
Bitewing and Extraoral X-rays (Adults and child(ren))	Bitewing: 1 series per calendar year. Extraoral: 2 films per calendar year.		
Basic Services			
Basic Co-Insurance	80%	In-80% Out-60%	70%
Simple extractions, fillings, therapeutic pulputomy and palliative treatment	Covered		
Sealants (for dependent children to age 16)	Once per first or second permanent molar every 36 months.		
Space maintainers (for dependent children to age 16)	1 per consecutive 60 months.		
Periodontal maintenance (following active or adjunctive periodontal therapy)	2 times per consecutive 12 months.		
Major Services			
Major Co-Insurance	50%	In-50% Out-20%	0% Not Covered
Crowns, implants, inlays and onlays	1 time per tooth per consecutive 60 months. Crown replacements: 1 time per consecutive 60 months from initial or supplemental placement.		0% Not Covered
Bridges/Dentures	Full/partial dentures: 1 time per consecutive 60 months. Relining and rebasing dentures: 6 months after initial installation and 1 time per consecutive 12 months.		0% Not Covered
Denture Repairs and Adjustments	12 months after initial insertion, 1 time per 6 months.		0% Not Covered
Relines and Rebases Dentures	6 months after initial installation and 1 time per consecutive 12 months.		0% Not Covered
Endodontics, Oral Surgery	Covered.		0% Not Covered
Anesthesia	Covered as a basic service.		0% Not Covered
Periodontal Scaling and Root Planing	One time per quadrant per consecutive 24 months.		0% Not Covered
Periodontal Surgery	Once per quadrant or site every 36 months.		0% Not Covered
Root Canal Therapy	1 time per tooth per lifetime.		0% Not Covered
Occlusal Guards	Covered if prescribed to control habitual grinding.		0% Not Covered
Orthodontia			
Orthodontia Co-Insurance	50% (child up to age 19)	0% Not Covered	0% Not Covered

Please refer to the UnitedHealthCare Dental Plan Certificate of Coverage for a detailed description of the plan benefits.

NOTE: The Core Plan is not available to residents in AL, LA, MS or TX.



Voluntary Benefits

Underwritten by Colonial Life

Colonial Life Disability Insurance

You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If a covered accident or sickness prevents you from earning a paycheck, disability insurance can provide a monthly benefit to help you cover your ongoing expenses.

Colonial Life Cancer Insurance

Cancer insurance helps pay for some of the direct medical and indirect non-medical costs related to cancer diagnosis and treatment. It can help pay for expenses that your health plan isn't designed to cover, like deductibles, coinsurance and travel to and from cancer treatment centers. Most plans offer options to help protect your spouse or children, as well.

Colonial Life Hospital Confinement Indemnity Insurance

Our Individual Medical Bridge insurance can help with medical costs that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

Coverage is subject to policy exclusions and limitations that may affect benefits payable. See your Colonial Life benefits counselor for complete details.
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Accidental Death & Dismemberment

Underwritten by Life Insurance Company of North America

SEANC members receive a \$1,000 Accidental Death and Dismemberment policy for joining the association at no additional cost!

The Voluntary Accidental Death and Dismemberment Insurance plan provides your family with valuable financial protection in the event of unintentional death, dismemberment of the insured or other covered loss due to a covered accident. Members can purchase additional coverage from \$25,000 to \$500,000 at competitive rates.

Coverage Options

Employee and Spouse

- An employee can receive coverage ranging from \$25,000 to a maximum of \$500,000
- Spouses can be insured at 50% of your Principal Sum up to a maximum of \$250,000 with no eligible dependent children
- Spouses can be insured at 40% of your Principal Sum up to a maximum of \$200,000 with eligible dependent children receiving 10% each

Children

- Members can be insured at 15% of your Principal Sum up to \$25,000

Plan Highlights

- Keep coverage with no age reduction
- No health evidence required
- Travel Assistance Services included
- Affordable group rates
- Payroll deduction
- Dependent coverage available

Accident	Percentage of the Principal Sum
Loss of Life	100%
Total paralysis of upper and lower limbs	100%
Total paralysis of both lower limbs	66.7%
Loss of two or more hand or feet	100%
Loss of one hand or foot	50%

Enrollment Info

- You can download the enrollment form at www.seanc.org/insurance



Accident

Underwritten by Boston Mutual

While many health insurance plans will cover most of the major expenses, you could still be left with out-of-pocket expenses such as co-payments, deductibles, transportation and lodging costs and emergency room expenses.

Group Accident Coverage complements your medical coverage by providing you with a benefit payment for covered medical services once your coverage is effective. This payment can be used as you see fit, especially to help with the out-of-pocket expenses you may incur as a result of an accident.

- 1 out of 8 people each year seek medical attention for an injury.
- The average household cost associated with lost wages, medical and other injury related expenses is \$6,700.
- There are over 40 million visits each year to hospital emergency rooms for treatment of an injury.
- 39% of all injuries occur in or around the home.
- 71% of all unintentional injury-related deaths occur off the job.

* Source: Injury Facts, 2015 Edition

Plan Highlights

- Family coverage available
- Portable
- Affordable
- Pays in addition to other coverage
- Effective on enrollment date

MONTHLY PREMIUMS	SILVER	GOLD	PLATINUM
Member	\$5.09	\$10.53	\$15.83
Member and spouse	\$9.14	\$19.14	\$28.88
Member and children	\$11.66	\$24.68	\$37.10
Member, spouse and children	\$15.71	\$33.29	\$50.15

EVENT	BENEFIT
Hospital Care	
Hospital Admission	\$1,000 - \$3,000
Hospital Confinement	\$250 - \$750
Hospital Intensive Care Unit Confinement	\$500 - \$1,500/day up to 30 days
Lodging	\$100 - \$300 per day
Rehabilitation Unit	\$75 - \$225
Transportation	\$300 - \$900
Emergency Care	
Air Ambulance	\$500 - \$1,500
Ground Ambulance	\$100 - \$300
Appliance	\$50 - \$150
Blood, Plasma, Platelets	\$100 - \$300
Physician Office/Urgent Care - Initial Visit	\$25 - \$75
Outpatient Surgery Facility Service	\$100 - \$300
Abdominal or Thoracic with repair	\$500 - \$1,500
Abdominal or Thoracic without repair	\$50 - \$150
Hernia	\$50 - \$150
Emergency Room	
Emergency Room Treatment	\$50 - \$300
Major Injury	
Accidental Death (member or spouse)	\$50,000
Accidental Death (children)	\$10,000
Accidental Death/Common Carrier (member or spouse)	\$100,000
Accidental Death/Common Carrier (children)	\$20,000
Coma	\$5,000
Dismemberment (loss of both hands or both feet or both eyes)	\$10,000
Dismemberment (loss of one hand, or one foot or sight of one eye)	\$5,000
Dismemberment (loss of two or more fingers or two or more toes)	\$1,200
Dismemberment (loss of one finger or one toe)	\$600
Catastrophic Accident (Member or Spouse)	\$50,000
Catastrophic Accident (Children)	\$10,000
Continuing Care	
Epidural Pain Management	\$50 - \$150
Physician Follow-Up Care	\$50 - \$150
Spinal Manipulation	\$15 - \$45
Therapy Services – Occupational, Physical & Speech	\$15 - \$45

EVENT	BENEFIT
Specific Loss	
Burns- 2nd degree, which cover at least 36% of the body	\$750- \$2,250
Burns- 3rd degree, which cover at least 9 sq. inches but less than 35 sq. inches of the body	\$1,500 - \$4,500
Burns- 3rd degree, which cover 35 or more sq. inches of the body	\$10,000 - \$30,000
Skin Grafts	25% of applicable burn benefit
Concussion	\$150 - \$450
Emergency dental work (crown)	\$150 - \$450
Emergency dental work (extraction)	\$50 - \$150
Eye Injury	\$250 - \$750
Gunshot wound	\$1,000 - \$3,000
Laceration (without stitches)	\$25 - \$75
Laceration (stitches up to 3")	\$50 - \$150
Laceration (stitches 3"-5")	\$200 - \$600
Laceration (stitches over 5")	\$400 - \$1,200
Organized Sports	\$500 - \$1,500
Prosthetic device (one)	\$500 - \$1,500
Prosthetic device (more than one)	\$1,000 - \$3,000
Ruptured Disc	\$500 - \$1,500
Tendon, Ligament, Rotator Cuff (one)	\$600 - \$1,800
Tendon, Ligament, Rotator Cuff (more than one)	\$900 - \$2,700
Tendon, Ligament, Rotator Cuff (exploratory without repair)	\$150 - \$450
Torn Knee Cartilage (surgery with repair)	\$750 - \$2,250
Torn Knee Cartilage (exploratory without repair)	\$150 - \$450
Diagnostic Imaging	
Medical Imaging	\$100 - \$300
X-Rays	\$25 - \$75
Dislocations & Fractures	
Dislocation (Closed with Anesthesia)	\$100 - \$6,000
Dislocation (Open with Anesthesia)	\$200 - \$12,000
Dislocation (Closed without Anesthesia)	25% of the closed with anesthesia benefit
Fractures (Closed)	\$50 - \$7,500
Fractures (Open)	\$100 - \$15,000
Chip Fracture	25% of the closed benefit

Underwritten by Boston Mutual Life Insurance Company. The information provided here is a brief description of the important features of WPS-ACC 07/15. It is not a certificate of insurance or evidence of coverage. Any discrepancies between this brochure and the group policy will be resolved by the language issued in the Master Policy. Please refer to the Master Policy and individual Certificates of Coverage for a detailed description of the benefits, limitations, and exclusions.



Critical Illness with Cancer

Underwritten by Boston Mutual

Every year about 735,000 Americans have a heart attack¹. Lessen the burden of out-of pocket-expenses if a life-changing illness or health event strikes. Dependent coverage is available for your spouse and children (up to age 26). There is no additional charge to cover children. Member benefit amounts are portable and available from \$5,000 to \$50,000.

Covered Specified Critical Illness	Percent of Benefit Amount
Cancer	100%
Carcinoma in situ	30%
Skin Cancer	\$300 one-time (lifetime)
Heart Attack (Myocardial Infarction)	100%
Coronary Artery Bypass Surgery	30%
Angioplasty & Stent Insertion	30%
Stroke	100%
Coma	100%
Paralysis	100%
Severe Burns	100%
Major Organ Transplant	100%
Alzheimer's Disease	100%
ALS (Lou Gehrig's Disease)	100%
Loss of Sight/Speech/Hearing	100%
End Stage Renal Disease	100%
Benign Brain Tumor	100%

SAMPLE PRICING			
Issue Ages	\$10,000	\$25,000	\$50,000
18-29	\$5.40	\$13.50	\$27.00
30-39	\$9.80	\$24.50	\$49.00
40-49	\$18.00	\$45.00	\$90.00
50-59	\$30.60	\$76.50	\$153.00
60-69	\$52.00	\$130.00	\$259.99

This brochure provides a general description of the important features of the policy/certificate. This brochure is not the insurance contract and only the actual policy/certificate provisions will control. See certificate for detail regarding exclusions. Policy Series - WS-CI 4/12

¹ Mozaffarian D, Benjamin EJ, Go AS, et al. Heart disease and stroke statistics—2015 update: a report from the American Heart Association. Circulation. 2015;131:e29-322.



Pet Insurance

Offered by Nationwide®

Make sure you're protected for veterinary expenses in case your pet gets sick or hurt. My Pet Protection® is a pet insurance plan that reimburses 90% of veterinary bills with a low \$250 annual deductible and a generous \$7,500 maximum annual benefit. **Like all other pet insurers, we don't cover pre-existing conditions.** However, we go above and beyond with extra features such as emergency boarding, Vet Helpline® unlimited (24/7) access to a veterinary professional, lost pet advertising and more.

Coverage

- Accidents, including poisonings and allergic reactions
- Injuries, including cuts, sprains and broken bones
- Common illnesses, including ear infections, vomiting and diarrhea
- Serious/chronic illnesses, including cancer and diabetes
- Hereditary and congenital conditions
- Surgeries and hospitalization
- X-rays, MRIs and CT scans
- Prescription medications and therapeutic diets

Plan Highlights

- 90% back on vet bills¹
- \$250 annual deductible
- \$7,500 max annual benefit
- Use any vet you choose
- Exclusivity - Unavailable to the general public
- One set price, regardless of the pet's age
- The best deal anywhere: an average savings of 30% over similar plans from other pet insurers²
- A wellness plan option that includes spay/neuter, vaccinations and more
- Sign up multiple pets with individual plans and receive a discount³ for even more savings

MY PET PROTECTION PLAN SAMPLE PRICING

Dog Raleigh, NC \$250 annual deductible	Cat Raleigh, NC \$250 annual deductible
\$39.57 /month	\$23.74 /month

¹ Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions.

² Average based on similar plans from top competitors' websites for a 4-year old Labrador retriever in Calif., 90631. Data provided using information available as of December 2017.

³ Pet owners receive a 5% multiple-pet discount by insuring two to three pets or a 10% discount on each policy for four or more pets.



Hyatt Legal Plan

The Legal Plan provides you with easy access to a national network of over 15,000 experienced attorneys, and provides coverage for the most frequently needed personal legal services. It's like having your own attorney on retainer. The plan fully covers attorney fees for services such as preparation of wills, powers of attorney, living wills, real estate transactions, traffic ticket defense, debt collection defense, identity theft defense and much more. The SEANC Legal Plan is a benefit provided by Hyatt Legal Plans, a MetLife Company.

Covered Services

Wills And Estate Planning

- Wills and Codicils
- Power of Attorney
- Living Wills

Real Estate Matters

- Sale, Purchase or Refinancing of Your Home
- Tenant Problems / Eviction
- Defense (where you are the tenant)
- Home Equity Loans
- Security Deposit Assistance (for the tenant)

Defense of Civil Lawsuits

- Civil Litigation Defense
- Administrative Hearings
- Incompetency Defense

Consumer Protection

- Consumer Protection Matters
- Small Claims Assistance
- Personal Property Protection

Debt Matters

- Debt Collection Defense
- Identity Theft Defense
- Tax Audits

Document Preparation

- Affidavits, Deeds
- Demand Letters
- Mortgages, Promissory Notes
- Document Review
- Elder Law Matters

Family Law

- Prenuptial Agreement
- Protection from Domestic Violence
- Adoption and Legitimization
- Uncontested Guardianship
- Name Change

Traffic Matters / Criminal

- Traffic Ticket Defense (Excludes DUI)
- Restoration of Driving Privileges
- Juvenile Court Defense

Pricing

- \$12.95 per person or family per month

Contact

- 1-800-821-6400



Identity Protection

Underwritten by PrivacyArmor

InfoArmor's comprehensive solution protects your identity and online privacy. If you become an identity theft victim, lose your wallet or simply have a question concerning a breach, our Privacy Advocates® are committed to resolving your concerns from start to finish. By detecting fraud at the source, InfoArmor's PrivacyArmor benefit will minimize damages and better protect you from the fastest-growing crime in America.

Coverage Options

- Identity and credit monitoring
- Identity theft reimbursement
- Fraud remediation and restoration
- High-risk transaction alerts
- Wallet protection
- 24/7 Privacy Advocate remediation
- Social media monitoring
- Financial threshold monitoring
- Digital exposure reports
- \$1 million identity theft insurance policy
- Tri-bureau credit alerts
- Additional alerts on financial account transactions

Pricing

- \$9.95 per person / month
- \$17.95 per family / month



Additional Policies

Auto/Home Insurance

Join many of your fellow members who are saving money on their auto and home* insurance through the Auto and Home Insurance Program for SEANC members. Just look at a few of the many benefits of this program:

- Special savings
- Quality coverage options to meet your individual needs
- Convenient payment options, including payroll deduction and EFT
- 24/7 claim reporting

Access libertymutual.com/seanc, metlife.com/seanc, travelers.com/seanc to learn more about these benefits, including products, services, exclusions and legal disclaimers.



Liberty Mutual.
INSURANCE

1-800-230-0827
Client Code: 101391



MetLife

1-800-438-6388
Discount Code: BMO



1-888-695-4640
Discount Code: 4110

Long-term Care

Long-term care insurance provides a pool of money to help you cover the expense of care in your own home, an assisted living facility, an adult day care center or a nursing home. Besides your personal savings and retirement income, Medicare (your health insurance after age 65) may pay up to 100 days in a skilled facility AFTER a 3-day hospital visit. Medicaid only covers long-term care if you spend down your assets to very low levels. Long-term care insurance is designed to pick up and provide coverage where Medicare and your State Health supplement leave off.



SOUTHEASTERN
SENIOR
STRATEGIES, LLC

1-866-582-5260
Misty B. Smith

Insurance Directory

Resource	Phone Number	Website
Colonial Life	888-732-6248	www.visityouville.com/en/SEANC
Hyatt Legal Plan	800-821-6400	www.seanc.org/insurance
Info Armor	800-789-2720	www.infoarmor.com/seanc
Liberty Mutual	800-230-0827 (client #101391)	www.seanc.org/insurance/auto
MetLife	800-438-6388	www.seanc.org/insurance
North Carolina Retirement System	877-627-3287 (Active) 877-733-4191 (Retired)	www.myncretirement.com
North Carolina State Health Plan	888-234-2416	www.shpnc.org
SEANC Headquarters	800-222-2758	www.seanc.org
SEANC Insurance Department	919-792-3350	www.seanc.org/insurance
Southeastern Senior Strategies	1-866-582-5260	www.sssltc.com
State Employees' Credit Union (SECU)	888-732-8562	www.ncsecu.org
Travelers	888-695-4640	www.seanc.org/insurance



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