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INSURANCE INSIDER

2021 OPEN ENROLLMENT EDITION

Open Enrollment for the State Health Plan will be held October 15 to October 31. Changes made during this time are for the benefit year beginning Jan. 1, 2021. This is a great time to review all of your insurance products and ensure that you are getting the best coverage.

Remember, you have options. Click [here](#) to review our SEANC Insurance Guide. Below you will find an overview of our products. Please click on the icons below to learn more about each product.



 Presents



2021 OPEN ENROLLMENT VIRTUAL BENEFITS FAIR

Prepare yourself for the 2021 Open Enrollment period by attending one of our Virtual Benefits Fairs. During the benefits fair you will learn about our products and our Insurance specialists will be available to answer your questions. www.seanc.org/virtual-benefits-fair

Oct. 7 at 12:00 PM | Oct. 13 at 6:30 PM | Oct. 14 at 12:00 PM
Oct. 17 at 10:00 AM | Oct. 19 at 6:30 PM

Prepare yourself for the 2021 Open Enrollment period by [registering](#) for one of our Virtual Benefits Fairs. During the benefits fair you will learn about our products and our Insurance specialists will be available to answer your questions.

Dates and Times:

Oct. 7 at 12:00 PM | Oct. 13 at 6:30 PM | Oct. 14 at 12:00 PM
Oct. 17 at 10:00 AM | Oct. 19 at 6:30 PM

Register for Virtual Benefits Fair

SEANC Products Overview



Dental

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



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.



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.



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



**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.



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

premiums cannot be increased.

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.



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. 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.



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.

Why should you choose a SEANC plan?

- Coverage doesn't end when you change jobs or retire
- You can enroll anytime with our year-round enrollment
- No extra fees for cosmetic lens extras
- Domestic partner coverage
- \$5,000 orthodontia (braces/aligners) benefit for dependent children
- No waiting periods
- Guaranteed issue within 180 days of SEANC membership for term life insurance

As a reminder, the SEANC Insurance department will be available to assist you M - F, 8 a.m. – 5 p.m. at 800-222-2758 or insurance@seanc.org.



[Visit our Insurance Guide](#)

