

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).

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.

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.

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.

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.

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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're 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.

FINAL EXPENSE

Final expense insurance is typically a smaller permanent life insurance policy designed to protect your loved ones from the responsibility of covering costly final expenses when you're gone, such as medical bills, funeral expenses, and unanticipated costs. These plans offer guaranteed coverage with no medical exam, choice of coverage amounts, and premiums guaranteed not to increase. Additionally, this final expense offering may include guaranteed access to additional life insurance coverage over time.

LONG-TERM CARE

This policy is designed to assist the person who has lost some or all ability to care for themselves 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.

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.

HOME/AUTO

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