



INSURANCE INSIDER

JUNE 2020

Save on hearing aids and hear life to the fullest...



If you're hard of hearing and want to enjoy the sounds of everyday life, consider a hearing aid to make sound audible.

UnitedHealthcare Hearing gives you options, care and convenience so you can start hearing the sounds you've been missing

- Name-brand and private-label hearing aids at significant saving
- Choose from hundreds of name-brand and private-label hearing aids from major manufacturers, including Beltone™, Oticon, Phonak, ReSound, Signia, Starkey®, Unitron™, Widex® and more at savings of up to 80% off industry price
- More than 5,000 credentialed hearing provider locations. Access the largest nationwide network of credentialed hearing professionals that provide hearing tests, hearing aid evaluations and follow-up support
- Convenient ordering. Order hearing aids in person through a hearing provider or have them delivered right to your home in 5–10 business days.
- Personal support, every step of the way. You'll receive access to professional, nationwide support, online tutorials, hearing health tips and more, so you can stay connected and get the most out of your hearing aids.

Specialty Benefits | UnitedHealthcare Hearing

Before purchasing a hearing aid, you should determine the extent of your hearing loss, as well as the frequency range of your hearing loss.

For more information, contact the SEANC Insurance Department at 919-792-3350 or 800-222-2758.

ASK ABOUT UNITED HEALTHCARE HEARING TODAY AND MENTION PROMO CODE UHC MYVISION TO RECEIVE YOUR DISCOUNTED PRICING



Show Your Love for Those You Love.

You are now retired — you've spent your life providing for and protecting your family, so don't stop now. Life insurance can help you plan ahead and ease the financial burden on your loved ones. And, **Whole Life Insurance** is also a great way to build a rainy-day fund for yourself!

With time, we begin to appreciate the need for life insurance but, as we age, it becomes more difficult to qualify for affordable coverage. Fortunately, as a **Retired SEANC Member**, you have access to two quality options. See below for a general overview of each plan.

For full plan details, including enrollment, contact a SEANC Insurance Specialist:
(919) 833-6436 | (800) 222-2758, ext. 3318



FEATURES	MassMutual	Gerber Life Insurance
Eligibility Maximum	To Age 75	Age 50 to 80
Acceptance	Express Issue: Must qualify based on limited underwriting — see below for the three questions asked	Guaranteed Issue: You cannot be turned down regardless of your health
Medical Exams	Not required	Not required
Death Benefit	The full death benefit is payable day one for any reason, except for suicide.	If in the first two years of coverage death occurs for ANY reason (including suicide) other than an accident, the death benefit is reduced to premiums paid plus 10% of earned premium. Thereafter, the death benefit is paid at 100%.
Coverage Amounts	\$10,000 to \$25,000 per year (increments of \$5,000) — there is no lifetime maximum	\$5,000 to a lifetime maximum of \$25,000
Builds Cash Value*	Yes, guaranteed	Yes, guaranteed
Dividend Eligible	Yes, eligible to receive each year, beginning on the certificate's second anniversary. Although not guaranteed, MassMutual has paid dividends since the 1860s.	No
Premium Payments	Your premiums are guaranteed not to increase unless you purchase more coverage.	Your premiums are guaranteed not to increase unless you purchase more coverage.
Terminal Illness Provision	Yes, allows an advance or acceleration of a portion of your death benefit if diagnosed with a terminal illness expected to result in death within 12 months.	No
Payroll Deducted	Yes	No
Spouse	Not eligible unless a SEANC member	Eligible for coverage
Beneficiary Proceeds	Under current federal law, the guaranteed life policy death benefit is not subject to federal income tax when paid to a named beneficiary.	Under current federal law, the guaranteed life policy death benefit is not subject to federal income tax when paid to a named beneficiary.
Financial Strength	Established in 1851; "A++" (Superior) rating from A.M. Best.	Established in 1967; "A" (Excellent) rating from A.M. Best.

* What is "Cash Value"?
Each time that you make a premium payment for your whole life insurance policy, the insurance company sets aside a small portion. Over time, the amount grows tax-deferred and becomes the policy's accumulated cash value. The longer you keep the policy, the larger the cash value; you can continue to accumulate this cash value, take a loan, or withdraw as needed.

Questions for MassMutual's Express Issue Whole Life Insurance

- Within the last 12 months, have you used tobacco or other nicotine containing products (e.g. cigarettes, pipe, snuff, chewing tobacco or nicotine delivery device such as gum, e-cigarette, or the patch), or smoked more than 24 cigars? ☐ Yes ☐ No
- Are you currently applying for or collecting any disability benefits (including but not limited to Social Security Disability or reimbursements from Medicaid due to disability)? ☐ Yes ☐ No
- During the last 2 years, have you sought treatment or been treated for, been prescribed medication for, or been diagnosed by a member of the medical profession as having, any of the following: ☐ Yes ☐ No
 - Cancer (excluding non-melanoma skin cancer)?
 - Alcohol or drug abuse?
 - Diabetes for which the recommended treatment is insulin?
 - Heart attack, coronary artery or valve disease, heart failure or cardiomyopathy?
 - Chronic obstructive pulmonary disease (COPD), emphysema or other chronic lung disease (excluding asthma)?
 - Stroke or transient ischemic attack (TIA)?
 - Cirrhosis of the liver or hepatitis (excluding Hepatitis A)?
 - Parkinson's disease or paralysis?
 - Chronic kidney disease or kidney failure (excluding kidney stones)?
 - AIDS (Acquired Immune Deficiency Syndrome) or tested positive for HIV (Human Immunodeficiency Virus) or its antibodies?

After underwriting review, a determination is made regarding eligibility for coverage.

Your SEANC Insurance Representatives are available to answers your questions and help you apply for coverage.

Learn more about Final Expense Insurance

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 benefit for dependent children
- No waiting periods
- Guaranteed issue within 180 days of SEANC membership for term life insurance



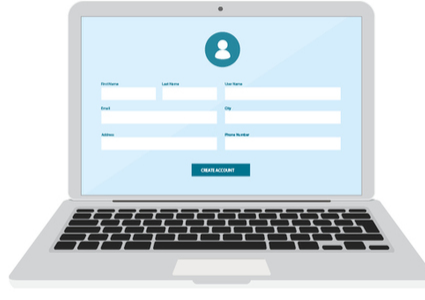
As a reminder, the SEANC Insurance department is available to assist you Monday-Friday, 8 a.m. – 5 p.m. at 800-222-2758 or insurance@seanc.org

For more information on the SEANC Hyatt Legal Plan, contact us at 919-833-6436

IT'S HERE!

ONLINE ENROLLMENT OF SEANC PRODUCTS

SEANC's new and secure online enrollment tool



For more information, contact the SEANC Insurance Department 919-792-3350 or 800-222-2758.

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