

Voluntary Benefits

Voluntary Products

At CAPK eligible employees are offered the option to enroll in additional benefits; hospital indemnity, accident, critical illness and term life. All benefits offer portability options. In the event of serious illness or accident, UNUM gives you more ways to protect yourself, your family and your assets. Below is a brief summary of the plans. Please review the full benefit summaries and plan documents for more detailed information.

- Most benefits paid directly to you unless otherwise specified
- Individual coverage purchased through payroll deductions; plans are completely portable
- Most plans pay benefits regardless of other insurance coverage
- Most policies can be paid post tax allowing for the benefit to be received tax free

Group Hospital Indemnity

If you are admitted to the hospital for a covered accident or sickness, hospital indemnity insurance plans provide benefits that can help pay your out of pocket expenses:

- Hospital Admissions (1 day per year) \$500
- Hospital Daily Stay (per day up to 90 days) \$100
- Hospital Daily Stay - ICU (per day up to 30 days)
Additive to Daily Stay

Accident Insurance

When an accident happens, the last thing you want to think about is how you are going to pay the bills. Accident insurance helps you pay for the medical and out-of-pocket costs that you may have after an accidental injury. Accident insurance policies can provide you with a lump sum paid directly to you that will help pay for a wide range of situations, including initial care, surgery, transportation and lodging, and follow-up care.

Critical Illness Insurance

This plan is designed to help employees offset the financial impact of a catastrophic illness with lump sum benefits if an insured is diagnosed with a covered critical illness. The benefit amount is based on the coverage in effect on the date of diagnosis, or the date treatment is received according to the terms and provisions of the policy. Thus, please refer to the full benefit summary for examples of covered illness & payouts.

The information described on this page is only intended to be a summary of benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review plan documents for full details. If there are any conflicts with information provided on this page, the plan documents will prevail.