

Allied Services is pleased to announce the annual open enrollment for Disability Insurance, Life Insurance, Accident Insurance Hospital Insurance and Critical Illness Insurance to all of our eligible employees at the upcoming voluntary benefits enrollment! These supplemental insurance coverages are an important part of protecting you and your family's future.

DURING THIS ENROLLMENT, COVERAGE CAN BE ELECTED WITH NO MEDICAL QUESTIONS.

Short Term Disability Insurance through New York Life

- Replaces 66 2/3% of your weekly salary, up to \$1,000 per week, when a covered off-job accident or illness (pregnancy can be covered) causes a disabling event during working years.
- There are two benefit options to choose from:
 - Plan 1 - Benefits begin after a 14 calendar day waiting period and can last for up to 24 weeks.
 - Plan 2 - Benefits begin after a 30 calendar day waiting period and can last for up to 22 weeks.
- Claim benefits are paid weekly and would be paid out Tax Free to you at claim time.
- There is a 3/12 month pre-existing conditions clause for any employee newly enrolled in this coverage.

Group Voluntary Term Life and AD&D (Accidental Death and Dismemberment) Insurance through New York Life

- This is an affordable and sensible way to provide your family with the additional financial protection they may need if an untimely death should occur. This is 5 year age banded term life insurance.
- **Guaranteed Issue Limits:**
 - **Employee-** up to 2x's your salary to \$300,000 (in \$10,000 increments)
 - **Spouse-** up to \$30,000 (in \$10,000 increments)
 - **Child(ren)-** up to \$10,000 (in \$2,500 increments)
- AD&D Insurance is available for an additional premium.
- Accelerated Death Benefit is included. Coverage is portable and convertible.
- Coverage is available for employees, spouses and children. The Employee must elect coverage in order to apply for Dependent coverage.

Supplemental Health Bundle Plan through Prudential

Hospital Indemnity Insurance with Critical Illness and Accident Benefits - All in One Bundle

- The **Accident Plan** is designed to help you meet those out-of-pocket expenses and extra bills that can follow even ordinary accidents. Accident coverage provides cash benefits for out-of-pocket expenses associated with an accidental injury and can help protect hard-earned savings should an accidental injury occur.
- The **Critical Illness w/Cancer Plan** pays a lump sum benefit up to 100% of the face amount if you or a covered family member is diagnosed with a covered critical illness including cancer, heart attack, sudden cardiac arrest, stroke, major organ transplant, end-stage renal failure, coronary artery bypass surgery, etc. There are no pre-existing condition limitations to this plan, but diagnoses do need to be after the coverage effective date. There is a \$50 annual wellness benefit automatically included in this plan as well.
- The **Hospital Indemnity Plan** pays you a lump sum benefit when you are hospitalized for a covered injury or illness (pregnancy included). The money can help you deal with the portion of your medical bills that are not covered by traditional health insurance, such as deductibles, coinsurance and copays. There are no pre-existing condition limitations to this plan either.

Sample Rates are on the next page!

**Please be sure to log into UKG to enroll in these valuable benefits
with NO Medical Questions!**

Sample Per Paycheck Calculations/Rates

Short Term Disability Insurance through New York Life:

Tier	Per \$10 of Weekly Gross Benefit
Tier 1: 14 day waiting period plan	\$0.90
Tier 2: 30 day waiting period plan	\$0.46

STD Calculation:

Salary	/	52	=	Weekly Salary		
Weekly Salary	X	66.7%	=	66.7% (max) Weekly Salary		
60% (max) Weekly	X	Rate Per Age	/	10	Annual Cost	
Annual Cost	X	12	/	24 Payroll Frequency	=	Per Pay Cost

Voluntary Term Life Insurance through New York Life:

Employee and Spouse Term Life Insurance:

Ages	\$10,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
<20-24	\$0.25	\$1.25	\$2.50	\$3.75	\$5.00	\$6.25	\$7.50
25-29	\$0.35	\$1.75	\$3.50	\$5.25	\$7.00	\$8.75	\$10.50
30-34	\$0.40	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00
35-39	\$0.45	\$2.25	\$4.50	\$6.75	\$9.00	\$11.25	\$13.50
40-44	\$0.55	\$2.75	\$5.50	\$8.25	\$11.00	\$13.75	\$16.50
45-49	\$0.80	\$4.00	\$8.00	\$12.00	\$16.00	\$20.00	\$24.00
50-54	\$1.25	\$6.25	\$12.50	\$18.75	\$25.00	\$31.25	\$37.50
55-59	\$2.30	\$11.50	\$23.00	\$34.50	\$46.00	\$57.50	\$69.00
60-64	\$3.55	\$17.75	\$35.50	\$53.25	\$71.00	\$88.75	\$106.50
65-69	\$6.75	\$33.75	\$67.50	\$101.25	\$135.00	\$168.75	\$202.50
70+	\$10.30	\$51.50	\$103.00	\$154.50	\$206.00	\$257.50	\$309.00

Child(ren) Term Life Insurance:

A dependent child is A child who meets the following requirements - 1. A child from live birth but less than 25 years old; 2. A child who is 25 or more years old, primarily supported by you and incapable of self-sustaining employment by reason of mental or physical incapacity. Regardless of how many children you have, they are included in the premium amounts listed in the table below. You must select employee coverage in order to cover your child(ren).

\$2,500 Child(ren) Benefit	\$5,000 Child(ren) Benefit	\$7,500 Child(ren) Benefit	\$10,000 Child(ren) Benefit
\$0.39 per paycheck	\$0.59 per paycheck	\$0.79 per paycheck	\$0.99 per paycheck

Accidental Death and Dismemberment (AD&D) Insurance through New York Life:

Employee AD&D Insurance:

\$10,000 benefit	\$50,000 benefit	\$100,000 benefit	\$200,000 benefit	\$300,000 benefit
\$0.23 per paycheck	\$1.13 per paycheck	\$2.25 per paycheck	\$4.50 per paycheck	\$6.75 per paycheck

Spouse AD&D Insurance:

\$10,000 Spouse Benefit	\$20,000 Spouse Benefit	\$30,000 Spouse Benefit
\$0.18 per paycheck	\$0.35 per paycheck	\$0.53 per paycheck

Child(ren) AD&D Insurance:

\$2,500 Child(ren) Benefit	\$5,000 Child(ren) Benefit	\$7,500 Child(ren) Benefit	\$10,000 Child(ren) Benefit
\$0.09 per paycheck	\$0.18 per paycheck	\$0.26 per paycheck	\$0.35 per paycheck

Prudential's "Supplemental Health Bundle" Plan

Employee	Employee + Spouse	Employee + Children	Family
\$13.43 per paycheck	\$26.41 per paycheck	\$19.73 per paycheck	\$32.71 per paycheck