

East Central Kansas Coop in Education

Section 125 Benefit Summary

2018-19 Benefits offered through OFG Financial Services, Inc.
Leasa Huffman & Kate McMaster, Registered Representatives

Group Term Life Insurance Underwritten by Reliance Standard Life Insurance

Employees may purchase, depending upon their age, an amount from \$25,000 to \$200,000 of group term life insurance coverage, up to age 60, not to exceed five times your salary. Life insurance is paid on a salary deduction (after-tax) basis. All rates are staying the same this year!

Dependent (Spouse and/or Children) Life Insurance

If the employee has enrolled in the Group Term Life Insurance, coverage may be purchased for his or her dependents on a salary deduction basis (just \$2 per month for all children for \$10,000 or \$4 per month for all children for \$20,000).

Disability Insurance (Salary Protection) Underwritten by Reliance Standard Life Insurance

This plan provides an employee the opportunity to insure 2/3 of his or her monthly gross salary. A benefit is paid if the employee is unable to work due to an accident or illness. A choice of four waiting periods is available: 14, 30, 60 and 90 days. These waiting periods allow for the coordination of this plan with the employee's accumulated sick leave. If you are receiving sick leave at the same time, this benefit reduces to 10% of the monthly amount. **This plan pays a doctor visit benefit of \$75.00 and an emergency room visit benefit of \$250.00, up to four times per calendar year for any combination.**

Flexible Spending Accounts processed by Security Benefit

Under this plan an employee may set aside, on a pre-tax basis, expenses incurred for either Dependent Care (up to \$5000) or qualified Medical (up to \$2650). A debit card will be issued to all new participants enrolled in the medical free of charge. You may also pay for your expenses up-front then submit with a claim form. There is no fee for the FSA account. ***Paras must have one full year of employment to participate in the FSA.**

Cancer, Heart/Stroke, Accident & Hospital Indemnity Insurance

Cancer, Heart/Stroke, Accident and Hospital Indemnity insurance are offered through Humana. Benefits received from these plans are paid directly to the insured and are paid in addition to those benefits received from your employer's Health Insurance Plan.

Safety Nets plus offered by OFG Financial Services

This is a package that provides identity theft protection and monitoring, telemedicine, discount pharmacy card, family legal protection plan, roadside assistance, and a fitness club network discount.

TO REVIEW THE FLYER FOR EACH BENEFIT, VISIT <https://secure.benebridge.com/assn/35>

To log in to your account to see what your current benefits are, your ID will be the first letter of first name, first three letters of your last name and last four digits of your social. Your password is your full social.