

INSURANCE PROGRAMS

SEANC ROLLS OUT NEW VISION CARE PLAN

SEANC members can now enroll in a new vision plan from Spectera, a UnitedHealth Group Company. Spectera's two plans, effective Oct. 1, 2007, are available to both active and retired members for as low as \$7.20 per month. "We are pleased to offer cost-effective vision products that provide excellent value to SEANC members," said Cheryl Moon, chairwoman of the Insurance Board of Trustees.

Spectera will offer two options for SEANC members:

- **The Standard Plan** is a basic insurance plan offering an exam and lenses every 12 months and frames every 24 months with a \$15 exam and materials copayment.
- **The Enhanced Plan** includes the Standard Plan features plus all the lense extras such as anti-reflective coating.

Members will be able to access more than 25,000 in-network providers including Wal-Mart, COSTCO and FOR EYES. SEANC will offer an employee only, an employee + one or a family plan for both plans. The coverage also offers access to discounts on cosmetic and laser vision correction procedures. Sign up today by calling the SEANC Insurance Department at (800) 222-2758.

COLONIAL PRODUCTS (To find out more, call Colonial at (866) 882-5383.)

Critical Illness (Not currently offered by any state agency!)

- Pays up to \$50,000 lump sum benefit upon diagnosis of covered critical illness
- Covers cancer, heart attack, stroke, major organ transplant, end stage renal failure, coronary artery bypass surgery and Carcinoma In Situ
- Maintains same premium as you age

Life Bridge (Whole Life)

- Protects families when family income-earner dies
- Provides monthly income for 6 or 12 months until other benefits you may have begin
- Requires only three health questions--no medical exams required within specified limits
- Offers coverage for spouse and children
- Gives two options: Paid Up at Age 65 or Paid Up at Age 95

Cancer 1000

- Offsets out-of-pocket medical and non-medical expenses (such as transportation and lodging) related to cancer that most medical plans may not cover
- Provides benefits for cancer screening, even if you are never diagnosed
- Guarantees renewable coverage as long as premiums are paid on time

Accidental Death and Dismemberment Insurance: FREE \$1,000 Accidental Death and Dismemberment Benefit with membership! Members can purchase additional amounts from \$25,000 to \$500,000 of Accidental Death and Dismemberment Insurance at very competitive rates!

Term Life Insurance Program: Offers members an opportunity to purchase up to \$100,000 of life insurance coverage at very low premium rates with no health questions during the first 180 days of employment with the State. Dependent coverage is also available.

***Long-Term Care Insurance:** SEANC members have access to highly competitive, comprehensive long-term care coverage. **Call Misty B. Smith** of Southeastern Senior Strategies toll-free **(866) 582-5260** or **(919) 359-9910** for a no-obligation rate quote.

***Medical Bridge Supplemental Insurance:** Colonial Medical Bridge Plan is flexible, allowing you to choose coverage that best meets your needs. With this plan, you can protect yourself against out-of-pocket expenses that occur when you or your family members are hospitalized or need outpatient surgery, ER treatment for accident/sickness, doctor office visits and health screening tests. For more information, **contact Danny Cotton at (877) 388-0635** for the plan options available to you and your family.

***Accident Care - Medical Indemnity Plan:** Colonial Insurance provides employees and their families with hospital, physician, accidental death and catastrophic accident benefits in the event of a covered accident. The policy can cover on and/or off the job coverage. Provides coverage for high school and middle school sport programs. Benefits are paid directly to the insured!

Disability 1000 - Short-Term Disability Insurance: Colonial's supplemental short-term disability policy is now available! It replaces a portion of your income if you should be unable to work because of a covered accident or sickness. Coverage is portable! Plans available to actively working (permanent) employees working 20+ hours and ages 17-69. To obtain a quote you may visit the web-site at www.coloniallife.com/majoraccounts/SEANC/home or contact an agent by calling Barry Patterson at (919) 785-2971 or Danny Cotton at (919) 552-8584. The toll free home office is (800) 325-4368.

***Auto & Home Insurance Program:** Take advantage of exclusive group discount for North Carolina residents and competitive insurance rates! You'll enjoy 24-hour claims service and 24-hour Roadside Assistance. To find out how much you can save through Group Savings Plus, you can go to www.libertymutual.com/lm/seanc or call **(800) 230-0827**. Liberty Mutual will provide you with a free, no-obligation rate quote! Please have your current policy available when you call.

***Please note that the SEANC office does not provide quotes for Colonial Medical Bridge Bridge Plan, Disability 1000, Accident Care, Liberty Mutual, or Long-Term Care insurance programs. You must contact them directly.**