MONROE COUNTY

STATE OF NEW YORK

NEW EMPLOYEE SPECIFIED DISEASE INSURANCE

Open Enrollment Packet

During this period, only medical conditions such as high blood pressure, cholesterol medication, diabetes, smoking and insurance standards for height and weight will not be considered for approval.

GROUP SPECIFIED DISEASE INSURANCE

New York State Required Disclosure Statement

This contract is a group policy (including certificate). This contract provides Specified Disease coverage ONLY. This contract does NOT provide basic hospital, basic medical or major medical insurance, as defined by the New York State Department of Financial Services. In addition, this contract does NOT provide Medicare supplement insurance, long term care insurance, nursing home insurance only, home care insurance only or nursing home and home care, insurance as defined by the New York State Department of Financial Services. You may also contact your local social security office or this company and obtain a copy of the Guide to Health Insurance for People with Medicare.

COVERED CONDITIONS			
• KIDNEY FAILURE	• SEVERE CORONARY ARTERY DISEASE	• CANCER *(includes Cancer In Situ and Skin Cancer)*	
• HEART ATTACK	• ALZHEIMERS DISEASE	• MAJOR ORGAN FAILURE	• STROKE

An additional benefit is the Health Maintenance Screening Benefit

EXCLUSIONS:

Benefits are not payable if a Specified Disease is caused or contributed to by any of the following:

- War or act of War whether declared or undeclared.
- Suicide or other intentionally self-inflicted injury.
- Participating in a felony, riot, or insurrection. Participating does not include being at the scene of a felony, riot, or insurrection while performing official duties.
- Alcoholism and drug addiction. We shall not be liable for any Specified Disease sustained or contracted in consequence of you or your Dependent being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician.
- Initial diagnosis outside of the United States or Canada.
- Cosmetic surgery or other procedure which:
    - Does not promote the proper function of your or your Dependent's body or prevent or treat sickness or injury.
    - Is directed at improving your or your Dependent's appearance, unless such cosmetic surgery or procedure is necessary to correct a deformity resulting from a congenital abnormality or disfigurement.
    - This exclusion will not apply to a Specified Disease caused or contributed to by your or your Dependent's donation of an organ or tissue.

This disclosure statement is a very brief summary of your contract. The contract itself sets forth the rights and obligations of both you and The Standard Life Insurance Company of New York. It is therefore imperative that you READ YOUR POLICY AND CERTIFICATE carefully.

The expected benefit ratio for this contract is 70%. This ratio is the portion of future premiums that we expect to return as benefits, when averaged over all people with this contract.

IMPORTANT NOTICE TO PERSONS ON MEDICARE: THIS IS NOT MEDICARE SUPPLEMENT INSURANCE

Some healthcare services paid for by Medicare may also trigger the payment of benefits from this policy

This insurance pays a fixed dollar amount, regardless of your expenses, if you meet the policy conditions, for one of the specific diseases or health conditions named in the policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- Hospitalization
- Physician services
- Hospice
- Outpatient prescription drugs if you are enrolled in Medicare Part D
- Other approved items and services

This policy must pay benefits without regard to other health benefit coverage to which you may be entitled under Medicare or other insurance

Before you buy this insurance:

- Check the coverage in all health insurance policies you already have.
- For more information about Medicare and Medicare Supplement insurance, review the Guide to Health Insurance for People with Medicare, available from The Standard Life Insurance Company of New York.
- For help in understanding your health insurance, contact your state insurance department or state health insurance program (SHIP).

MONROE COUNTY'S SPECIFIED DISEASE INSURANCE

What is Specified Disease Insurance?

Specified Disease Insurance is an affordable way to make up the difference between what your medical insurance covers and what you'd owe out of pocket if you or a family member were diagnosed with a covered Specified Disease. It pays a lump-sum benefit directly to you upon diagnosis of a covered Specified Disease, regardless of your treatment costs or what's covered by your medical insurance. Your benefit could be used for things like deductibles, copays, childcare, certain medications, time away from work, alternative treatments or in any way you see fit

Covered Conditions:

Diagnosis and recommendation must occur after your coverage becomes effective.

Receive 100 percent of your coverage amount for:

- Heart attack
- End stage renal (kidney) failure
- Stroke
- Major organ failure
- Cancer
- Alzheimer's disease
- Severe coronary artery disease

Receive 25 percent of your coverage amount for:

- Carcinoma in situ (cancer that has not metastasized)

Skin Cancer is paid once per lifetime at $500.

Premium Information:

Employee and Spouse premiums are based on the **New Employee's Age.** Premiums are grouped into five-year age bands and premiums will change as the Employee moves from one age band to the next.

Health Maintence Screening Benefit

You and your covered dependents receive a Health Maintenance Screening Benefit of $100 cash benefit once per calendar year when completing one of the 20 tests listed below:

- Abdominal aortic aneurysm ultrasound
- Ankle Brachial Index (ABI) screening for peripheral vascular disease
- Biopsies for cancer
- Bone density screening
- Breast ultrasound
- Cancer antigen 125 (CA 125) blood test for ovarian cancer
- Cancer antigen 15-3 (CA 15-3) for breast cancer
- Carcinoembryonic antigen (CEA) blood test for colon cancer
- Colonoscopy
- Complete Blood Count (CBC)
- Comprehensive Metabolic Panel (CMP)
- Electrocardiogram (EKG)
- Hemoccult stool analysis
- Hemoglobin AIC
- Human Papillomavirus (HPV) vaccination
- Lipid panel
- Mammography
- Pap smears or thin prep pap test
- Prostate specific (PSA) test
- Stress test on a bicycle or treadmill

What are Your Coverage Options?

Coverage for...	Coverage amount
You	$5,000–$30,000 in increments of $5,000 – NO MEDICAL QUESTIONS
Your Spouse	$5,000–$30,000 in increments of $5,000 – NO MEDICAL QUESTIONS
Your Children through age 25	Automatically covered at 25% of your coverage amount

Affordable Group Rates

Because you'll be buying this insurance through your employment with Monroe County, you'll have access to affordable group rates. **Coverage may continue to age 99.**

You may select an amount for you and the same or lesser amount for your spouse.
Please use the New Employee's Age as of the previous Januray **to calculate the New Employee and the Spouse bi-weekly premuim amounts.**

EMPLOYEE OR SPOUSE BI-WEEKLY PREMIUM & EMPLOYEE'S AGE

Member's Age	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Coverage Amount	Bi-Weekly Payroll Deduction Chart										
$5,000	0.44	$0.53	$0.67	$0.90	$1.36	$2.05	$3.18	$4.62	$6.76	$9.67	$12.88
$10,000	$0.88	$1.06	$1.34	$1.80	$2.72	$4.11	$6.37	$9.23	$13.52	$19.34	$25.75
$15,000	$1.32	$1.59	$2.01	$2.70	$4.08	$6.16	$9.55	$13.85	$20.28	$29.01	$38.63
$20,000	$1.75	$2.12	$2.68	$3.60	$5.45	$8.22	$12.74	$18.46	$27.05	$38.68	$51.51
$25,000	$2.19	$2.65	$3.35	$4.50	$6.81	$10.27	$15.92	$23.08	$33.81	$48.35	$64.38
$30,000	$2.63	$3.18	$4.02	$5.40	$8.17	$12.32	$19.11	$27.69	$40.57	$58.02	$77.26

Please contact Norvest Financial Services at 1-888-869-8252 should you have any questions.

IMPORTANT DETAILS

Eligibility Requirements

To be eligible for this coverage, you must be scheduled to work 15 or more hours a week.

You can choose to cover your Spouse, a person to whom you are legally married. Your Child(ren) will automatically be covered at no additional cost from birth through age 25.

All Child(ren) are covered at 25% of the New Employee's amount. Your Spouse or Child(ren) must not be full-time member(s) of the armed forces. You cannot be insured as both an Employee and a dependent.

Coverage Effective Date

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Family Status Change

In the event of a family status change, you and your Spouse may enroll for coverage up to the Guarantee Issue Amount without evidence of good health if you or your Spouse enroll within 31 days of the change. However, we will not waive evidence of good health if you or your Spouse previously submitted evidence and it was not approved.

Maximum Group Policy Amount

The total amount of all Specified Disease benefits payable for each covered person will not exceed 500% of the coverage amount for that covered person. This is known as the Maximum Group Policy Amount. Once benefits for a covered person reaches the Maximum Group Policy Amount, no further Specified Disease or additional benefits will be paid for that insured and insurance will end for that covered person.

Subject to the Maximum Group Policy Amount, a benefit for each Specified Disease is payable only once for each covered person.

When Insurance Ends

Your insurance ends if you notify Norvest Financial Services to terminate your coverage, you stop making premium payments, your employment terminates, you reach age 99, you cease meeting the New Employee definition, the group policy terminates or you have reached the Maximum Group Policy Amount payable for your Specified Disease.

Child and Spouse insurance ends when your insurance ends, they cease to meet the definition of Child or Spouse, you stop making premium payments for Spouse insurance, your Spouse reaches age 99, Spouse or Child insurance is no longer offered under the group policy, the group policy terminates or your Child or Spouse has reached the Maximum Group Policy Amount payable for their Specified Disease.

Should your insurance end due to termination or retirement, you may apply to continue this insurance and be billed at home. You will have 31 days from the date of notification that this coverage has been terminated to apply for continuation of coverage.

Group Insurance Certificate

If coverage becomes effective and you become insured, your group certificate can be obtained by going to ***www.norvest.net (password rochester).*** Your certificate contains a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

About The Standard Life Insurance Company of New York

At The Standard, we've worked hard to earn our reputation for quality products, superior service and dedication to our customers. We are committed to our core purpose to help people achieve financial well-being and peace of mind. From our headquarters in White Plains, we offer a range of group benefits to serve the needs of Individuals and Families across the state of New York.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products in New York are offered by, and the sole responsibility of, The Standard Life Insurance Company of New York of White Plains, New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

The Standard Life Insurance Company of New York
360 Hamilton Avenue, Suite 210
White Plains, New York 10601-1871

SNY 17616-D-645228-C1 (12/17)

How Do I Enroll?

Complete and return the enclosed application in the envelope provided, or you may enroll online at **monroeenroll.com**

Scan to Enroll Today!
monroeenroll.com

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