

Welcome!



**Annual Open Enrollment Period
October 16 – November 3, 2017**



Early Enrollment Incentives

Please remember to print confirmation page and click on “Finish Elections” to complete Open Enrollment. Enroll early in order to be eligible for gift card drawings!

October 16-22	\$50 gift card drawings
October 23-29	\$40 gift card drawings
October 30-November 3	\$0 gift card



General Benefit Overview/Changes

State Health Benefit Plan coverages have not changed for 2018. Slight rate increase.

“Local plan” changes include enhanced board paid life, voluntary life, vision and critical illness/cancer coverage

New for 2018: UNUM Whole Life Insurance



All benefit information can be found at
www.mycobbbenefits.com



Call Center Support
1-844-268-0687
support@benefitscallcenter.com



Life Insurance

Voluntary life for employees:

- Guarantee Issue Amount: 2X salary up to \$100,000
 - Maximum Amount: 7 X Salary up to \$500,000 – Combined Grandfather plan – Now ONE plan

Spouse:

- Guarantee Issue Amount: **\$50,000, up from \$25,000**
 - Maximum Amount: 100% of Employee Election up to \$250,000
 - Now age-banded**

Child(ren): to age 26 regardless of student status

- Guarantee Issue Amount: \$10,000 or \$25,000

Board Paid Life

- Increased to \$15,000 – No cost to employees

Whole Life

- Guarantee Issue Amount - \$100,000 for employee, \$25,000 for spouse and \$20,000 for child(ren)



Critical Illness/Cancer Coverage

- New, Group Plans available through Voya
- Critical Illness with Cancer
- A lump sum payment after waiting period
- Employee coverage: \$5,000, \$10,000 or \$15,000
- Spouse coverage: up to 100% of employee's initial election
- Dependent child(ren): up to \$10,000 up to 100% of employee's initial election
- \$50 Wellness Benefit per person/year

