



**VSBA**

Virginia School Boards Association

# Supplemental Program

## PROGRAM HIGHLIGHTS

- **Rate Guarantees:**
  - Cancer, Hospital Indemnity & Critical Illness: 2 years
  - Accident: 3 years
  - Dental: 1 year
  - Vision: 2 years
- **Enrollment Credit:** Schools will receive an annual enrollment credit within 90 days of the effective date of 5% of the Annual Premium written.
- **Profit Sharing:** Schools will receive up to a 10% Profit Sharing if the program runs at a 80% or better loss ratio.
- **Dental:**
  - Bronze – 100/80/0 with Annual Max up to \$750
  - Silver – 100/80/50 with Annual Max up to \$1500
  - Gold – 100/90/60 with Annual Max up to \$2000
  - Platinum - 100/100/60 with Annual Max up to \$2500
- **Vision: Largest Network in the Country.**
- **Lifetime Value Term – No EOI, Guarantee Issue up to \$100,000, Spousal Coverage, Dependent Coverage and Accelerated Death Benefit.**
- **Critical Illness – 2 plans to choose from with Guarantee Issue of \$15k or \$30k**
- **Cancer – 3 Guarantee Issue plans to choose from LOW, MID, and HIGH**
- **Accident – 3 plans to choose from with GI of \$20k, \$40k or \$60k.**
- **Hospital Indemnity - 2 plans to choose from, HIGH & LOW both Guarantee Issue**
- **Single Billing – Everything on One Bill**
- **Online and Automated Enrollment – Simplify the Enrollment Process, NO MORE PAPER APPS**

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