

7 Accident Plan

The Accident plan pays a benefit directly to you or your beneficiary when you or a covered family member experiences loss due to a covered accidental injury. The plan pays an annual wellness benefit up to \$75 for undergoing a routine physical exam, or other preventative test once per policy per calendar year. Benefits are also paid for losses or treatments such as Emergency Room Treatment, Major Diagnostic Exam, Medical Appliance, and Emergency Dental Work.

8 Cancer Care Plan

The Cancer Care plan pays a benefit directly to you or your beneficiary for cancer treatments, surgery and hospital confinement, and at home recovery. The plan also pays a \$75 wellness benefit for undergoing a cancer screening test like Mammography, Colonoscopy, and PSA (blood test for prostate cancer), once per calendar year.

9 Critical Care Plan

The Critical Care plan pays lump sum cash benefits to help with unplanned expenses that can occur as a result of critical illnesses and diseases such as heart attack, stroke, and cancer. The plan also pays a \$75 wellness benefit for undergoing a covered test or exam like Cholesterol, Diabetes, Mammography, Colonoscopy, and PSA (blood test for prostate cancer), once per calendar year.

There is a choice of two plans, 1) with cancer coverage and 2) without cancer coverage. And, you may choose the amount of coverage starting at \$5,000 and up to \$100,000.

Finally, you may choose to add a Benefit Rider which will pay an additional benefit if a covered person is diagnosed with a different critical illness than one for which payment was previously received under the plan. For Heart Attack and Stroke, the policy will also pay an additional benefit if a covered person is diagnosed a second time with the same illness, provided that treatment for such illness was not received during a 180-day period prior to the second illness.

10 Term Life Insurance

As an employee of RCUH you have the option of purchasing \$20,000 to \$200,000 in additional term life insurance to help further protect your family from the financial impact brought about by loss of life. The Term Life plan provides life insurance coverage for a stated period of time and provides level premiums for the term period. In addition, it is available for you and your eligible family members and guaranteed renewable up to age 80.

BENEFITS BENEFIT YOU!

Annual
Enrollment

BENEFITS
SUMMARY



Your Benefits Program

Research Corp of University of Hawaii (RCUH) provides a comprehensive benefit package to its' employees. We continually look to update our program of comprehensive, affordable benefits and each can make a real difference to you and your family.

Benefits will vary depending upon the type and status of employment. For regular 100% full-time equivalent (FTE) status employees that have completed any applicable waiting period, we offer a comprehensive selection of benefits. Please take the time to review these benefits as they can make a real difference for you.

This guide focuses on important life & disability insurance benefits available to our regular 100% FTE employees during the 2014 enrollment period:

- Supplemental Term Life Insurance
- Dependent Term Life Insurance
- Supplemental Accidental Death & Dismemberment (AD&D)
- Family Accidental Death & Dismemberment (AD&D)
- Accident Plan
- Cancer Care Plan
- Critical Care Plan
- Term Life Insurance

Enrolling Is Easy

Enrollment is handled by phone through The Enrollment Center. You may either:

- **Schedule an appointment by going to RCUH.schedapple.com, or**
- **Call at your convenience Monday through Friday 8:00 a.m. to 5:00 p.m. HAST,**
- **Either way, you must call The Enrollment Center toll-free at 1-888-986-7444 between May 5 – 16, 2014. Deadline to turn in all forms is May 19, 2014.**

If you are eligible for benefits and do not call The Enrollment Center by the designated enrollment deadline, you will not be enrolled in these benefits. Further, you will not have the opportunity to enroll until the next annual enrollment period.

Preparing for the Call

During your scheduled appointment or when you are ready for your personalized enrollment session, a Benefits Representative will be available to explain coverage

options, answer any questions and handle your enrollment. The phone enrollment session takes about 10–15 minutes. We recommend that you take the call from home or a convenient place to focus on these important benefits and options available to you. We suggest you have this guide available for a reference.

During the Call

During your personal benefits enrollment session, you will:

- Verify your personal data. (Note: If a data change is required, such as a change of address, please notify your manager.)
- Review your benefit coverages.
- Learn about benefits.
- Enroll in the benefits of your choice.

After the Call

After your call, you will receive an email confirmation of the benefits you enrolled in and any changes in coverage that you requested.

Reminder: By calling, your name will be entered in a drawing for gift cards.

Your Personalized Enrollment Session

Enrollment Dates: May 5 – 16, 2014

1 Data Verification

The call will begin by verifying all of the information we have on file: Name, Address, Date of Birth, Gender, Social Security Number, Date of Hire, Annual Pay, Pay Frequency, Home Phone, Email Address.

2 Benefit Options

You have a number of benefit options available through your company's plan. Your Benefits Representative will explain each one to you and answer any of your questions. Once you make your selections, a confirmation statement will be mailed to you.

- Supplemental Term Life Insurance
- Dependent Term Life Insurance
- Supplemental Accidental Death & Dismemberment (AD&D)
- Family Accidental Death & Dismemberment (AD&D)
- Accident Plan
- Cancer Care Plan
- Critical Care Plan
- Term Life Insurance

3 Supplemental Term Life Insurance

As an employee of RCUH, you may elect between \$10,000 and \$300,000 of term life coverage at affordable rates. This supplemental coverage is a great value and can be converted to an individual policy should you leave the University.

4 Dependent Term Life Insurance

You may also purchase coverage for your spouse and children. Your spouse is eligible for \$10,000 to \$300,000 in term life coverage. You may elect coverage for your dependent children in the amounts of \$5,000 or \$10,000.

5 Supplemental Accidental Death & Dismemberment (AD&D)

You have the option of protecting your family from the financial impact that can occur from accidental loss of life or dismemberment. The plan provides 24-hour protection against covered accidents anywhere in the world. You may elect up to \$300,000 worth of guaranteed AD&D coverage at really affordable rates.

6 Family Accidental Death & Dismemberment (AD&D)

You may also purchase coverage for your dependents. Your spouse automatically qualifies for up to \$300,000 in Accidental Death and Dismemberment coverage.



The Enrollment Center
1-888-986-7444