

YOUR VOICES HAVE  
BEEN HEARD.

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NOW OFFERING  
NEW BENEFITS TO  
PART-TIME EMPLOYEES

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ENROLLMENT BEGINS  
OCTOBER 1, 2013



# PROTECTING PART-TIME PERALTA COMMUNITY COLLEGE DISTRICT EMPLOYEES AND THEIR FAMILIES WITH THESE AFFORDABLE INSURANCE PRODUCTS.

## DISABILITY INSURANCE - **Insure Your Paycheck**

### **How long could you go without a paycheck?**

If you run out of vacation or leave days, will you have enough savings to make it? There are three major sources for supporting you while you are disabled: savings, your family and the government. Would you want to borrow money from family or friends while you're getting well?

We all know how difficult it is to get approved for Social Security. The process can take several years and you have to be permanently and totally disabled. You will now have the opportunity to protect your family with affordable, quality disability protection available to all part-time employees. You do not have to answer any health questions in order to be approved for coverage. The policy is yours to keep if you leave your position for early retirement or another career.

### **Part-Time Employees can get tax-free benefits that protect their most valuable asset, their paycheck.**

Benefits begin on day 8 of disability and end after 3 or 5 years based on employee selection.

### **Monthly Benefit:**

- Total of 60% of your pre-disability earnings to a maximum of \$6,500 per month, tax free!!!
- Additional benefit, up to \$300 per month for 48 months, to support your children's education while you are out on disability.

### **Sample Part-Time Disability Costs - \$954 Monthly Benefit**

	<b>3-Year Benefit</b>	<b>5-Year Benefit</b>
Age 40-44	\$ 9.51	\$ 10.10
Age 50-54	\$ 12.62	\$ 13.82

**FOR MORE INFORMATION OR TO ENROLL,  
GO TO [WWW.PERALTABENEFITS.COM](http://WWW.PERALTABENEFITS.COM)  
OR CALL (888) 606-1077**

## LIFE INSURANCE – Permanent or Term Life Insurance That Covers Long Term Care

### If Something Happens to You, is Your Family Ready for Tomorrow?

There is no way to know what will happen tomorrow, but there is a way to help protect your family against the unexpected. Also, be insured for a long-term care situation at the same time.

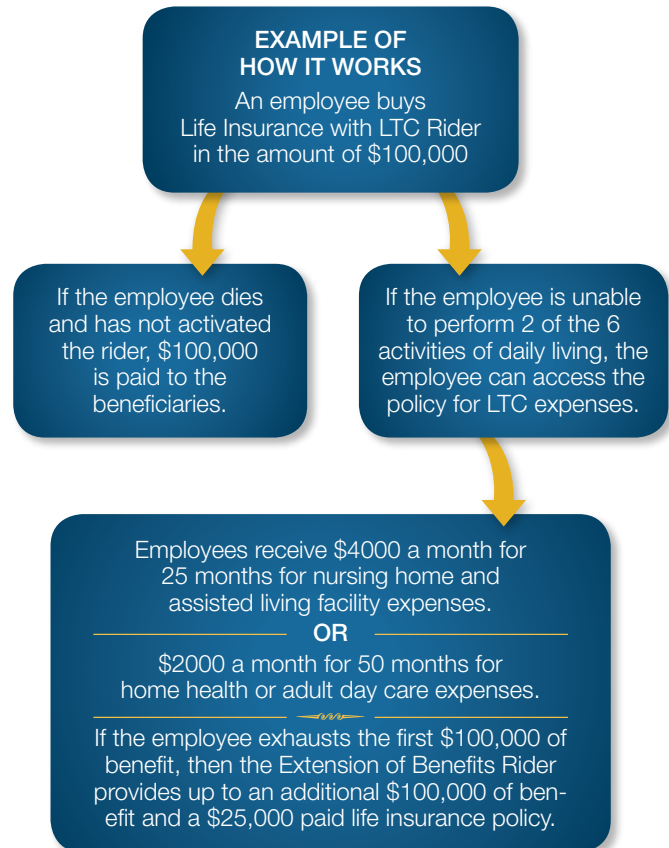
- ◆ **No Medical Exams!** Guarantee issue up to \$150,000 to eligible employees.
- ◆ **Portable** - Policies are yours and you can take it with you if you retire or leave district.
- ◆ **Guaranteed to Age 100** for Permanent Life Insurance
- ◆ **Guaranteed Renewal** for Term Life Insurance
- ◆ Eligible employees are:
  - Part-time employees - you must work a minimum of 3 credit hours
- ◆ Spouses, Children & Grandchildren can apply!

*\*Dependent Coverage is still available even if employee waives coverage.*

### Sample Term Costs (Monthly)

	\$ 50,000	\$ 100,000
Age 40	\$ 19.92	\$ 39.83
Age 50	\$ 38.54	\$ 77.08

## ONE POLICY DOING TWO VERY IMPORTANT JOBS!



## CRITICAL ILLNESS INSURANCE – Instant Cash Based on Diagnosis

Plans pays a lump sum benefit based on the employee's selection. Use the lump sum cash for anything you wish. Pays a lump sum when diagnosed with:

- cancer
- major organ transplant
- stroke
- heart attack
- or end-stage renal failure.

## DEFINITE BENEFITS

### Telemedicine by Teladoc®



Teladoc started in 2002 with a vision of tackling the three biggest issues in health care: access, cost and quality. Amidst premiums, health care costs, and out-of-pocket expenses rising at twice the rate of inflation, Teladoc offers care at a fraction of the cost of urgent care and ER visits, saving everyone money.

To watch a short video, go to [www.NewBenefits.com/videos.aspx](http://www.NewBenefits.com/videos.aspx), click on Teladoc

### Dental by Aetna Dental Access®



Aetna is one of the nation's leading diversified healthcare benefits companies located in Hartford, Connecticut, serving approximately 27.9 million employees with information and resources to help them make better informed decisions about their healthcare.

To search for a provider in your area go to [www.NewBenefits.com/providers/?id=EP](http://www.NewBenefits.com/providers/?id=EP)

### Vision by Coast to Coast Vision™



Coast to Coast Vision was founded in 1989 and is owned and operated by New Benefits. This vision network is comprised of independent optometrists, ophthalmologists and opticians, as well as high profile chains like LensCrafters, Pearle Vision, Visionworks, Sterling Optical, Sears Optical, Target Optical and JCPenney Optical.

To search for a provider in your area go to [www.NewBenefits.com/providers/?id=V](http://www.NewBenefits.com/providers/?id=V)

## HEALTH INSURANCE MARKETPLACE

### About the San Mateo Community College Insurance Exchange

When you need healthcare insurance, turn to the Peralta Community College Insurance Exchange for access to a variety of quality lines of coverage from the nation's top providers.

Also known as a "Marketplace," this online exchange allows you to research plans, compare rates and benefits, and quickly and easily enroll in the ideal insurance protection to meet your unique needs and budget.

### We're Here to Help.

Best of all, if you have questions and require personal assistance at any time, our team of licensed insurance advisors is here to help. We take a personal interest in your healthcare needs and are committed to helping you select the best, most affordable coverage options to protect you through every stage of your life.

**To learn more about your health insurance options, please go to [www.PeraltaBenefits.com](http://www.PeraltaBenefits.com) and click on the "health insurance marketplace".**

## MEDICARE SUPPLEMENTS

### Finding the right Medicare Supplement Plan can be challenging but... it doesn't have to be!

The Peralta Community College District has partnered with Compare-Medicare.com to offer you and your extended family employees access to the most competitive Medicare Supplements Insurance policies in the country.

### Who Is Compare-Medicare.com?

We are an online resource and insurance agency for consumers who are going on Medicare soon, or those who are already on Medicare. We connect Medicare eligible consumers with information on Medicare, the various insurance companies offering Medicare Supplement Insurance and to help find the right insurance plan for your individual needs. Through this website you will be able to learn, compare, and shop the plans and prices of ALL leading Medicare insurance companies offered.

**Visit [www.Compare-Medicare.com/Peralta](http://www.Compare-Medicare.com/Peralta) for complete information.**

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