Voluntary Income Protection Benefits

Medical insurance is designed to help cover treatment due to an accident or illness. Just as important is protecting your income if you are absent from work for either a short or extended period of time.

Versiti is pleased to offer additional benefit options to protect your income and provide supplemental benefits for out-of-pocket medical expenses. These plans pay lump-sum cash benefits from the occurrence of an accident, hospital stay or diagnosis of a specific illness. This lump-sum benefit helps cover out of pocket medical expenses or help cover rent, groceries, childcare, to help make up for lost wages

Hospital Indemnity

Hospital Indemnity Insurance pays a daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation. This payment is sent directly to you to help pay for medical expenses not covered by insurance or use for any purpose you like.

- ✓ Spouse and Children election options are available
- ✓ Guarantee issue (no medical questions)
- ✓ Employees and Spouses can each receive $100 for completing a wellness exam or health screening

Accident Insurance

Accident Insurance pays you a benefit for specific injuries and event resulting from a covered accident that does not occur at work. The benefit amount will vary depending on the type of injury and care received. For example, if you receive an x-ray related to accident care, you will be reimbursed $40. Likewise, if you experience a fracture there would be a reimbursement starting at $1,500. This payment is sent directly to you to help pay for medical expenses not covered by insurance or use for any purpose you like.

- ✓ Spouse and Children election options are available
- ✓ Guarantee issue (no medical questions)
- ✓ Employees and Spouses can each receive $50 for completing a wellness exam or health screening

Critical Illness Insurance

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your effective date. Conditions include heart attack, cancer, stroke, major organ transplant, neurological conditions such a dementia, multiple sclerosis. Cost of coverage is determined by age and your election amount (between $10,000 - $30,000 for employees and $5,000 - $15,000 for spouse and children.

- ✓ Spouse and Children election options are available
- ✓ Guarantee issue (no medical questions) if you enroll when first eligible
- ✓ Employees and Spouses can each receive $50 for completing a wellness exam or health screening

Brenda Chose the HDHP Plan + Accident
$55 Per check

- ❑ Brenda is healthy but fell over the weekend setting up Halloween decorations breaking her leg
- ❑ She goes to the Emergency room, has an X-ray and leaves with a cast
- ❑ Because she is on the Accident plan, she receives $200 for the ER, $40 for the X-ray, and $1,800 for the fractured leg. She will also receive $50 from The Hartford for Wellness Screening
- ❑ Brenda will also receive $250 from Versiti's Well-Being Program for completing Brenda's annual health exam if done before 12/31/2026
- ❑ Because she is also in the HDHP, she could use Versiti's $600 HSA contribution to also help cover her costs

Brenda

- Needs single coverage
- Healthy
- Limited budget for unexpected costs

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