



BENNINGTON COLLEGE

New Voluntary Benefits

Bennington College is pleased to introduce two new voluntary benefit programs— Voluntary Accident Plan and Voluntary Critical Illness Plan. These Voluntary Benefit plans are designed to provide you and your family with increased financial security in the event of an accident or critical illness diagnosis.

In addition to these new offerings, the College is holding a special enrollment period for life insurance - employees will have the opportunity to elect (or increase) basic and supplemental life insurance coverage. Should you choose to waive coverage now and enroll at a later date, you may be subject to evidence of insurability and you could be ineligible for coverage.

Voluntary Benefit Options

We realize that each employee has different needs. Therefore, we strive to provide a variety of benefit options:

- **New Voluntary Accident Plan.** In the event of an accident, on or off the job, a benefit is paid directly to you to help cover the costs of out-of-pocket expenses due to the accident. Some examples of when benefits may be payable are: Ambulance services, Emergency Room treatment and hospitalization, diagnostic exams, dislocations and fractures.
- **New Voluntary Critical Illness Plan.** In the event of a critical illness diagnosis a benefit is paid directly to you, the policyholder. There is also a benefit paid if a covered dependent is diagnosed with a critical illness. You can use this money to help cover out-of-pocket deductibles, other related expenses or however you wish as the money is yours!
- **Voluntary Supplemental Term Life Insurance.** Employees who enroll in the minimum amount of \$10,000 of supplemental life insurance during this special open enrollment will be able to guarantee future increases up to the guaranteed issue amount. This means that you can increase your life insurance up to \$200,000 in future annual re-enrollments regardless of your health status at that time. This is a one-time only offer so we encourage you to consider it! You must be enrolled in the basic life plan in order to be eligible for this supplemental policy.
- **Identity Theft Recovery Services. FREE Enrollment**
You'll have a valuable support network of professionals who will monitor your identity after an incident and provide full restoration and recovery services. Services provided through CSC Legal. *You must meet with a Benefits Specialist to get your ID Theft Card – schedule an appointment now!*

We Invite You to Learn More...

Informational Workshops

All benefits eligible employees are encouraged to attend a group informational workshop to learn more about the new plans being offered. Enclosed is a personalized benefits summary that outlines your coverage options and associated costs.

Monday, October 9th
Tuesday, October 10th

10:00 am and 1:30 pm
9:30 am and 2:30 pm

Barn 100
CAPA Symposium

Individual Meetings

Unum representatives will be onsite for one-on-one enrollment meetings to review benefits, answer questions, and take your elections to enroll or waive coverage. To schedule an individual meeting, please visit:

UNUMSchedule

Planning for your family's financial security in the event of illness, death or serious injury is one of the greatest gifts you can give to your loved ones.

This will be your ONLY opportunity to enroll in these benefits for this plan year.

Tuesday, October 17th
Wednesday, October 18th
Thursday, October 19th

8:40am – 5:00 pm
8:40am – 5:00 pm
8:40am – 5:00 pm

Barn 206B and Barn 207
Barn 101 and Dickinson 239
Barn 206B and Barn 245

These benefits are solely offered to benefits-eligible employees of Bennington College. This document was prepared by the General Agent and is only a summary of the benefits available. Please refer to the policy for complete details of provisions including restrictions, limitations, etc.