
Voluntary Benefits

Voluntary Short & Long Term Disability

- **Short-Term:** Should you be unable to work due to accident or illness, having this coverage will protect up to 60% of your paycheck, whether ill or hurt *off the job*. Benefits begin the 15th day for an accident or an illness. This benefit protects you for 180 days.
- **Long-Term:** After 180 days, if you are still unable to work, this coverage will protect up to 60% of your paycheck, whether ill or hurt off the job. Benefits begin the 181st day for an accident and protect you up to age 65. Benefits begin the 181st for an illness and will protect you up to 5 years per illness.
- You may elect short term coverage alone, long-term coverage alone or both short term and long term coverage as a combination plan for a reduced rate.
- The cost of coverage is an after-tax deduction.

Voluntary Life Insurance (Term Plan Only)

- 10, 20, or 30 year plans that are guaranteed renewable to age 90.
- Simplified underwriting up to \$100,000
- You may take coverage with you when you leave employment.
- The cost of coverage is an after-tax deduction

Voluntary Cancer Protection Plans

- Over a million new cancer cases will be diagnosed this year, and the cost of treatment can run into the tens of thousands of dollars. Cancer Protection provides additional financial security over and above regular group medical benefits to help with out-of-pocket costs.
- Benefits paid directly to you in CASH, a portable program.
- Both Cancer Protection Plus (Series 10) and Cancer Indemnity programs are available.
- The cost of coverage is a pre-tax deduction.

Voluntary Accident Coverage Plan

- Provides medical expense benefits for accident on or off the job and pays in addition to any other coverage you may have.
- Benefits paid directly to you in CASH, and coverage is portable
- The cost of coverage is a pre-tax deduction

Voluntary Medical GAP Coverage Plan

- Closes the GAP on what your medical insurance covers and the cost of medical treatment
- Up to \$1,000 coverage for hospital stays of 18 hours or more, \$200 per visit to ER or urgent care and \$25 per non-wellness visits (up to 5 each year)
- Benefits paid directly to you in CASH
- The cost of coverage is a pre-tax deduction

Flexible Spending Account

This provides a way to pay for certain dependent care expenses and medical expenses that are not reimbursed by a medical plan with untaxed dollars. Each year you may elect to contribute up to \$3,000 for healthcare related expenses and/or up to \$5,000 (\$2,500 if married and filing tax separately) for Dependent Care expenses. You do not have to participate in the City of Monroe's medical plan to be eligible for this benefit. This is a voluntary program that you can choose to participate in each year.

Plan year: July 1 through June 30