

## Voluntary Programs

- **Short-Term Disability**
  - *Helps with the loss of pay resulting from a sickness or off-the-job injury through monthly benefits*
  - *Monthly Benefit: \$300 - \$6,000*
  
- **Life with Long Term Care**
  - *Permanent coverage options*
  - *Accelerated-Death Benefit*
  - *Long Term Care Benefits Available*
  
- **Accident**
  - *Accident Emergency Treatment Benefit*
  - *Accident Hospitalization Benefit*
  - *Specific – Sum Injuries Benefit*
  
- **Critical Illness**
  - *First - Occurrence Benefit & Re - Occurrence Benefit*
  - *Benefit Amounts available: \$10,000 or \$20,000 for employees and spouse*
  - *Health Screening*