

Voluntary Benefits Program

For Newly Eligible Employees



What is the Voluntary Benefits Program?

The Voluntary Benefits Program consists of a number of valuable plans that complement your employer-provided benefits package and provide additional financial security for you and your family.

Who can participate?

Union Employees

- 1st of month following 90 days after your date of hire
- Scheduled to work a minimum of 20 hours per week

Non-Union Employees

- 1st of month following your date of hire
- Scheduled to work a minimum of 20 hours per week

Why should I participate in the Voluntary Benefits Program?

The Voluntary Benefits Program includes a number of advantages, including:

- A variety of programs are available to meet your needs and those of your family
- You are able to take advantage of special offers that you would not be able to obtain outside of our group offering
- The convenience of payroll deducted premiums
- Portability — Take your coverage with you if you leave or retire

How can I learn more and enroll?

If you are eligible to participate, Farmington Company, our program service provider, can enroll you into the voluntary programs. A Farmington Company representative will discuss the programs with you in detail to help you make an informed decision.

Please note, if you do not choose to participate in the voluntary programs during the first enrollment after becoming eligible but wish to do so in the future, additional Evidence of Insurability may be required.

SERVICED BY



Farmington Company
FOR THE GREATER BENEFIT

Please see the reverse side for more information about the plans available to you and your family!

Voluntary Benefits Program

Permanent Life Insurance

- During the first enrollment after becoming eligible, employee coverage is available **without medical questions**, up to stated limits.
- Coverage that you hold at the same rate for your lifetime and builds cash value.
- Family coverage is available for you, your spouse and your eligible children and grandchildren.

Critical Illness Insurance

- During the first enrollment after becoming eligible, employee coverage is available **without medical questions**, up to stated limits.
- Lump sum dollars paid upon diagnosis for covered conditions, such as heart attack, end-stage kidney (renal) failure, major organ failure, stroke, coronary artery disease and cancer.
- Coverage available for you, your spouse and your eligible children .
- Benefits are paid directly to you to use however you wish (mortgage, groceries, bills, etc.).

Disability Insurance

- During the first enrollment after becoming eligible, employee coverage is available **without medical questions**, up to stated limits.
- Provides much-needed benefits for an illness or injury.
- Benefits are paid directly to you, tax free under the current tax law, to use however you wish (mortgage, food, bills, etc.).

Accident Insurance

- Provides coverage for on- and off-the-job accidents for you, your spouse and your eligible children.
- Plan pays in addition to medical & disability benefits for emergency room, fractures, cuts, burns, etc.

For more information please contact Farmington Company

Phone: 1-800-621-0067, Monday - Friday, 8 am to 5 pm EST

– Visit: www.farmingtonco.com

– Click on: Employee Login

– User ID: cro01 and Password: cro2004