2018 Special Benefits Enrollment

November 27 - December 7, 2017

It’s almost time for special benefits enrollment for the 2018 plan year. **The special enrollment will be held November 27 - December 7, 2017.**

New Benefits for 2018

Illinois Action for Children is proud to announce new voluntary benefits this year, including **Accident Insurance**, **Critical Illness Insurance**, and **Life Insurance with Long Term Care**. During this special enrollment period only, you can elect coverage – up to a certain amount – without answering any medical questions.

Meet with a Benefit Counselor

Ready to enroll? Benefit counselor counselors will be conducting meetings on-site to help you:

- Enroll in newly offered benefits
- Enroll in a health care and/or dependent care **Flexible Spending Account (FSA)** for 2018
- Enroll in supplemental **EyeMed vision coverage**
- Enroll in or increase your supplemental **Term Life Insurance coverage**

To schedule your on-site appointment with a benefit counselor, speak to your manager for more information, or go to: **www.illac.mybenefitsappointment.com**.

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Accident Insurance – *New!*

Accident Insurance through Allstate can help cover the out-of-pocket costs associated with an off-the-job accident by paying you a benefit depending on the injuries you suffer and the treatment you receive. You can use the money as you see fit, whether to pay for expenses associated with your accident, like an emergency room copay, or to pay for childcare so you can get to the doctor for a follow up visit. You can enroll in Accident Insurance without answering medical questions.

Critical Illness Insurance – *New!*

We are happy to offer Critical Illness Insurance from Allstate. This policy provides you with a lump sum cash benefit in the event you or a covered loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important – getting better. The policy will also pay you a yearly $50 wellness benefit when you complete a qualified health exam.

During this year's open enrollment period, you can elect up to $30,000 of coverage for yourself and up to 50% of your coverage amount for your spouse and dependents, without answering medical questions.

Life Insurance with Long Term Care – *New!*

LifeTime Benefit Term Insurance with Long Term Care Coverage from Chubb features premiums guaranteed for life and coverage for qualified long term care expenses like nursing home, assisted living, or home health care.

To schedule your on-site appointment with a benefit counselor, speak to your manager for more information, or go to: **www.illac.mybenefitsappointment.com**.

Flexible Spending Accounts (FSA)

FSAs allow you to pay for eligible health care and dependent care expenses using pre-tax dollars, which lowers your taxable income. Unused funds in your account cannot carry forward, so plan carefully.

Health Care Spending Account

A Health Care Spending Account helps you pay for eligible medical, dental, and vision expenses not covered by insurance. You can use this account to pay for things like deductibles and copayments, orthodontia, glasses, and contact lenses. The annual maximum is $2,650.

Dependent Care

A Dependent Care Account can help fund the care of children under the age of 13 or a disabled spouse or parent while you work. You can use the account to pay for things like payments to a licensed daycare provider, nursery school, before and after school care, summer day camp programs, and elder care. The annual maximum is $5,000.

Supplemental EyeMed

EyeMed vision coverage provides discounts on eye exams and eyewear. EyeMed's network of contracted providers gives you the flexibility to get the in-network benefits from thousands of independent and retail providers. No matter which provider you choose, this vision benefits plan is designed to be easy to use.

Supplemental Life Insurance

Supplemental Life Insurance is available in addition to your Illinois Action for Children-provided Basic Life Insurance. You may purchase Life Insurance for your dependents if you purchase additional coverage for yourself. If you would like to enroll or increase your coverage, evidence of insurability may be required.

During this year's open enrollment period, you can elect up to $150,000 of coverage for yourself without answering medical questions.

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