

Employer Logo F.P.O.



FEDERAL  
LIFE

# MyEssentialCare™

New supplemental coverage for greater protection

## Life is unpredictable

None of us have a crystal ball. But with our new employer provided benefit, you and your family, as well as your income and savings, can be prepared to weather an unexpected illness or accident.

## MyEssentialCare can help,

- Cover your medical co-pays and deductibles
- Replace lost income to protect your current lifestyle and future plans
- Reimburse you for the high hidden costs (e.g., travel, lodging, childcare, pet care) that can accompany an accident or serious illness

## Coverage for today's active employees

MyEssentialCare (MyEC) combines six of the most common types of insurance into one plan, giving you a blanket of protection that both expands and supplements your current benefits. It includes,

- Accidental Death and Dismemberment
- Accident Injuries and Treatments
- Critical Illness and Cancer
- Hospital Care
- Short Term Disability
- Term Life



Best of all, benefits are paid directly to you, not to a doctor or other healthcare provider. And you can add coverage for yourself and your dependents. Acceptance is **guaranteed!**

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## How MyEssentialCare made a difficult time easier for Jim and his family

Jim is the Parts and Service Manager for a large car and truck dealership in his community. While working on a home project one afternoon, he suddenly collapsed, and his wife called 911.

- Jim was taken by ambulance to the local hospital Emergency Room
- He underwent a battery of tests that revealed he had suffered a heart attack and broken three ribs as a result of his fall
- Jim was admitted to the hospital and underwent surgery to remove the blockage with a bypass graft
- His doctor visited him regularly during his 5-day hospital stay
- Jim followed his doctor’s treatment plan during a 2-month recovery period and had regular office visits after discharge
- Once recovered, Jim was able to return to work

### Jim’s MyEssentialCare claim paid him cash benefits for the following:

Benefits Paid			
Ground ambulance	\$250	Heart attack	\$10,000
Closed fracture	\$2,000	Hospital admission (Day 1)	\$500
Emergency room treatment	\$150	Hospital confinement (4 days)	\$600
Major diagnostic exam	\$300	Physician office treatment	\$100
<small>The benefits amounts highlighted here are included in the employer provided Base Plan and are for illustration purposes only. Actual plan benefit amounts will be based on the buy-up option selected at time of enrollment.</small>		Short term disability (2 months)	\$3,000
		<b>Grand Total</b>	<b>\$16,900</b>

**With just one plan,** Jim was able to get help with expenses associated with his accident, critical illness, hospital care and time out of work.

## Highlights of your new MyEssentialCare plan

Your new coverage can help cover the supplemental expenses that accompany a serious illness or accident. If you are looking for more coverage for yourself or a dependent, that's available too! Acceptance is guaranteed! You can,

- Add dependents to your employer paid base plan by paying the additional premium shown on the following page
- Increase your coverage amount by electing Buy-Up Plan Option 1, 2 or 3

Remember, all benefits are paid directly to you.

Employer Paid Base Plan	
<b>Catastrophic Benefits</b>	<b>Base Plan</b>
Accidental death	<b>\$10,000</b>
Common carrier accidental death	<b>\$20,000</b>
Coma	<b>\$10,000</b>
Double dismemberment	<b>\$10,000</b>
Finger/Toe dismemberment	<b>\$1,000</b>
Single dismemberment	<b>\$5,000</b>
Paraplegia	<b>\$5,000</b>
Quadriplegia	<b>\$10,000</b>
Uniplegia	<b>\$1,000</b>
<b>Accident Injuries and Treatments</b>	<b>Base Plan</b>
Air ambulance	<b>\$1,500</b>
Ground or water ambulance	<b>\$250</b>
Brain injury - concussion	<b>\$100</b>
Severe Traumatic Brain Injury (TBI)	<b>\$500</b>
Dislocation (Open/Closed Reduction)	<b>Up to \$2,000</b>
Partial dislocation	<b>Up to \$500</b>
Fracture	<b>Up to \$2,000</b>
Chip fracture	<b>Up to \$500</b>
Emergency Room treatment	<b>\$150</b>
Physician's Office treatment	<b>\$100</b>
Urgent Care treatment	<b>\$100</b>
Laceration requiring stitches	<b>Up to \$400</b>
Major diagnostic exam	<b>\$300</b>
Appliance benefit	<b>Up to \$300</b>
<b>Hospital Care</b>	<b>Base Plan</b>
Hospital Admission (First Day)	<b>\$500</b>
Hospital Confinement (Daily)	<b>\$150</b>
Intensive Care Unit (First Day)	<b>\$500</b>
Intensive Care Unit (Daily)	<b>\$150</b>

Buy-Up Plan Options		
Buy-Up Plan 1	Buy-Up Plan 2	Buy-Up Plan 3
\$15,000	\$20,000	\$30,000
\$30,000	\$40,000	\$60,000
\$15,000	\$20,000	\$30,000
\$15,000	\$20,000	\$30,000
\$1,500	\$2,000	\$3,000
\$7,500	\$10,000	\$15,000
\$7,500	\$10,000	\$15,000
\$15,000	\$20,000	\$30,000
\$1,500	\$2,000	\$3,000
Buy-Up Plan 1	Buy-Up Plan 2	Buy-Up Plan 3
\$1,500	\$2,000	\$2,500
\$300	\$400	\$500
\$125	\$150	\$200
\$500	\$500	\$1,000
Up to \$2,500	Up to \$3,000	Up to \$4,000
Up to \$625	Up to \$750	Up to \$1,000
Up to \$2,500	Up to \$3,000	up to \$4,000
Up to \$625	Up to \$750	Up to \$1,000
\$200	\$300	\$500
\$125	\$150	\$200
\$125	\$150	\$200
Up to \$500	Up to \$600	Up to \$800
\$350	\$400	\$500
Up to \$325	Up to \$350	Up to \$400
Buy-Up Plan 1	Buy-Up Plan 2	Buy-Up Plan 3
\$1,000	\$1,500	\$2,000
\$250	\$300	\$400
\$1,000	\$1,500	\$2,000
\$250	\$300	\$400

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Employer Paid Base Plan	
Critical Illness and Cancer	Base Plan
Bone marrow transplant	\$10,000
Coronary artery disease - Bypass surgery	\$2,500
Sudden cardiac arrest	\$10,000
Heart attack	\$10,000
Stroke	\$10,000
End stage renal disease (ESRD)	\$10,000
Major organ failure (excluding kidney)	\$10,000
Invasive cancer	\$10,000
Non-invasive cancer	\$2,500
Skin cancer	\$250
Recurrence benefit amount	\$10,000
Short Term Disability	Base Plan
Monthly Benefit Amount Benefit period: 6 months Elimination period for Accident/Sickness: 14/14	\$1,500
Term Life	Base Plan
Face amount	\$20,000

Buy-Up Plan Options		
Buy-Up Plan 1	Buy-Up Plan 2	Buy-Up Plan 3
\$15,000	\$20,000	\$25,000
\$3,750	\$5,000	\$6,250
\$15,000	\$20,000	\$25,000
\$15,000	\$20,000	\$25,000
\$15,000	\$20,000	\$25,000
\$15,000	\$20,000	\$25,000
\$15,000	\$20,000	\$25,000
\$15,000	\$20,000	\$25,000
\$3,750	\$5,000	\$6,250
\$300	\$400	\$500
\$15,000	\$20,000	\$25,000
Buy-Up Plan 1	Buy-Up Plan 2	Buy-Up Plan 3
\$1,500	\$1,500	\$1,500
Buy-Up Plan 1	Buy-Up Plan 2	Buy-Up Plan 3
\$30,000	\$40,000	\$50,000

## It's a small price to pay for a lot of protection

	Monthly Rate for Additional Coverage			
	Base Plan	Buy-Up Plan 1	Buy-Up Plan 2	Buy-Up Plan 3
Employee only	\$0.00	\$40.00	\$85.00	\$150.00
Employee & spouse	\$27.92	\$88.51	\$156.21	\$254.22
Employee & child(ren)	\$12.06	\$58.79	\$111.76	\$190.62
Family	\$45.71	\$115.81	\$194.90	\$313.11



**MyEssentialCare.** Supplementing your current benefits to better protect your income and savings from an unexpected injury or illness.



**Use your direct cash payment for deductibles, any out-of-pocket expenses or however you choose.**

This is a summary of the available benefits under the group policy underwritten by Federal Life Insurance Company. Details of insurance, including exclusions, limitations, restrictions, and other provisions are included in the certificate of coverage issued. The coverage does not constitute comprehensive health insurance coverage and does not satisfy the requirement of the minimum essential coverage under the Affordable Care Act. Coverage not available in all states.



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