



NEW! THE STANDARD

CRITICAL INSURANCE AND ACCIDENT INSURANCE PROGRAM

To explore the Kentucky Chamber program with The Standard, contact your insurance agent today. If you do not have an agent, or you have general questions please contact Hilary Morgan at hmorgan@kychamber.com.

CRITICAL ILLNESS

Medical insurance alone can't keep a major illness from damaging someone's finances. Unexpected expenses such as copays, deductibles, alternative treatments, and other out-of-pocket costs can add up quickly. Critical Illness Insurance gives employees a choice of affordable options for easing the financial burden that can come with a serious illness.

Exclusive member benefits include:

- No preexisting conditions exclusions
- No medical evidence required
- Increased guarantee issue amounts

ACCIDENT

When employees or their family members get injured, the resulting out-of-pocket expenses can harm their finances. Accident insurance can enhance your clients' benefits packages and offer employees a valuable safety net to help pay the bills that medical insurance won't cover.

Exclusive member benefits include:

- 24-hour coverage on accident with \$50 wellness benefit
- Youth sports rider on accident insurance
- Auto-pay wellness benefit

GUIDELINES FOR ENROLLMENT

- This is an employer level benefit, so your company must elect to offer this coverage to your employees and can do so with your existing insurance agent.
- You must have at least ten enrolled.
- Employers can utilize payroll deduction OR direct employee bill.

FOR AGENTS

The quoting process for this program is the same as The Standard's typical process. You simply reference the Chamber program.

QUESTIONS?

Please contact your carrier representative, or contact Hilary Morgan at HMorgan@kychamber.com