

2014 Benefits Open Enrollment

At GROWMARK, we strive to offer a comprehensive benefits package for our employees. Because we want to ensure that you have access to the best benefits available, we are excited to announce some changes to our Total Rewards Package. Your 2014 open enrollment options will now include offerings from Lincoln Financial. Read below to learn more about these valuable programs and what's changing!

Highlights

- Benefits offered through Lincoln Financial; Aflac coverage will no longer be available
- Benefit counselors are available via telephone to enroll you and your dependents in coverage
- Coverage available for you, your spouse, and child(ren)
- Conveniently paid for with payroll deductions
- **Guaranteed coverage—no medical questions or examinations required during this enrollment period only!**

Accident Insurance

- 24 hour coverage
- \$50 annual benefit paid for completing a defined health assessment
- Pays a cash benefit directly to you for covered injuries
- Benefits for multiple covered injuries resulting from the same accident

Critical Illness Insurance

- \$50 annual benefit paid for completing a defined health assessment
- Family care benefit to pay for child care if you are hospitalized due to a covered illness
- Pays a lump sum cash benefit directly to you if diagnosed with a covered illness
- Includes coverage for illnesses such as heart attack and cancer
- Guaranteed coverage, no medical questions
 - Employee: \$30,000
 - Spouse: \$15,000
 - Child: \$10,000

Term Life Insurance

- New provider for 2014, requiring that all employees re-enroll telephonically
- Employee coverage in \$10,000 increments, up to \$400,000, not to exceed 5 times annual salary
- Guaranteed coverage, no medical questions
 - Employee: \$250,000
 - Spouse: \$50,000
 - Child: \$10,000

HAVE QUESTIONS, WANT MORE INFORMATION, OR READY TO ENROLL?

See your supervisor, schedule an appointment by visiting www.growmark.schedapple.com, or call 888-361-3942, Monday—Friday, 7 a.m. - 7 p.m. CDT.

Don't forget—you must call a benefit counselor to have life insurance!

