

The HealthTrust Advantage

- ✓ **Nonprofit Risk Pool** – We serve New Hampshire’s public sector exclusively. As a self-funded risk pool we can keep premium costs competitive, provide coverage to Groups of all sizes, and customize our benefits to work for your Group’s specific needs.
- ✓ **Prompt Payments** – Most Life claims are paid within 30 days (usually sooner). Checks are hand-delivered or sent overnight.
- ✓ **Exceptional Service** – Our Enrollee Services Representatives understand your coverage and answer your employees’ questions by phone or in person. Calls are answered within 15 seconds on average and 94 percent of issues are resolved the same day.
- ✓ **One-on-One Consultations** – Our Benefits Advisors will meet with you at your workplace or ours to discuss plan options for your Member Group.
- ✓ **Ongoing Support** – A HealthTrust Claims Specialist will advocate for the beneficiary throughout the claim process.

*Contact your HealthTrust Benefits Advisor today
to discuss the best options for your Group.*



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Life Coverage



We'll Be There When You Need Us Most

As a public employer, you make decisions that affect your employees every day. Offering them life coverage is one decision that can have a profound impact on the quality of life for your employees and their families.



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You can't anticipate all the misfortunes that could befall your employees and their loved ones, and thankfully, you don't have to. HealthTrust has done the hard part for you. Our coverage options help ensure your employees have the protection they need in case of a tragedy. Our Life coverage is provided in partnership with National Insurance Services (NIS) and is underwritten by Madison National Life Insurance Company. NIS, like HealthTrust, covers the public sector exclusively and understands the unique needs of public sector employers and employees.



Standard Benefits

- An Accidental Death and Dismemberment (AD&D) benefit is provided automatically with any Life coverage and can often double the value of the coverage.
- Increased benefits are offered for beneficiaries of covered individuals who were wearing seatbelts at the time of death.
- Coverage allows terminally ill employees to receive part of their benefit for immediate use.
- A Life Waiver of Premium component is included with all plans. This waiver allows employees disabled prior to age 70 and who have been disabled for three months to keep their Life coverage free of charge for as long as they remain totally disabled, up to retirement or age 75.
- Our Conversion Benefit allows employees to take their policy with them if they leave your Group's employment.

Why Offer Life Coverage?

For relatively little cost, you can:

- Give your employees greater peace of mind; they know if tragedy strikes, their families will be protected.
- Make your benefits package more robust to attract and retain talented employees.
- Increase productivity. Studies show that employees who have comprehensive benefit packages tend to work harder and are more dedicated to their jobs.

4 Smart Reasons to Choose HealthTrust

1. **Exceptional service.** HealthTrust will assist beneficiaries in the application and claim process. Most claims are paid within a maximum of 30 days (usually much sooner) and checks are hand-delivered to your office, or sent by overnight mail to ensure the money is available as soon as possible to beneficiaries.
2. **Groups of all sizes can obtain coverage.**
3. **Plans can be customized to fit your Group's needs.** Our Benefits Advisors can help you determine the best plan options for your Group.
4. **Health status does not affect benefit eligibility.** Even employees who have a pre-existing condition for whom private insurers may decline to offer coverage may be eligible for Life coverage from HealthTrust.

The Facts of Life Coverage

- **85 percent** of consumers agree that most people need life insurance; only 62 percent say they have it.
- Close to **half of households** who have life insurance are underinsured by an average of \$200,000 in coverage.
- 70 percent of American households would have trouble meeting daily expenses within a few months if the primary wage earner died.
- **\$5.55/hour:** Average employer costs for providing insurance benefits to state and local government employees in America but only **½ of one cent/hour** of that is spent on Life coverage (Bureau of Labor Statistics, 2016)

Customizable Options

- Supplemental policies give your employees the option to double or triple their coverage at their own expense.
- Dependent Life coverage is available.

Do You Think Life Coverage is Too Costly? Take a Look at HealthTrust

Town of Graniteville, New Hampshire:
HealthTrust Member Group (fictitious example)



The number of covered town employees (too few to qualify for Life coverage from some providers)

\$41,000 PER 

Average Life coverage amount per individual

Basic Life (Includes AD&D)

Approximate cost per month per employee



Dependent Life (Optional)

Approximate total cost per month per employee for spouse and all children

\$1.23

Top 3 Reasons Individuals Say They Need Life Insurance

- 1 For funeral expenses (49 percent)
- 2 To replace income (35 percent)
- 3 To pay off mortgage (22 percent)