



# Supplemental Benefits Program

For State of Connecticut Employees and Retirees

*Dear State Employee,*

*I am pleased to provide you with this summary of benefits available through the State of Connecticut Supplemental Benefits Program. The Program, a joint initiative by the Vendor Advisory Committee (VAC) and my Office, is designed to complement the benefits provided by the State. All benefits are available on a voluntary basis and are paid entirely by the employee through the convenience of payroll deduction.*

*Based upon the recommendations of the VAC, I have selected seven vendors to be part of the program. These vendors were chosen through a competitive selection process which took into consideration price and product offerings.*

*I encourage you to contact the authorized vendors to obtain more information regarding the benefits, and the enrollment process.*

*Sincerely,*

*Nancy Wyman  
State Comptroller  
July 2010*

# Short Term Disability<sup>1</sup>

## **Colonial Life**

(800) 884-0689 or (860) 645-8833

<http://connect.acpt.coloniallife.com/ct/>

Available to full-time, active employees working 17.5 or more hours per week, this product protects against the short-term loss of income due to an on the job or off the job covered accident or illness.

## **Dearborn National**

(866) 858-1171

<http://www.osc.state.ct.us/empret/supplemental/dearbornSTD082010.pdf>

Available to full-time, active employees working 20 or more hours per week, this product protects against the short-term loss of income due to an off the job covered accident or illness.

# Long Term Disability<sup>1</sup>

## **Hartford Life & Accident Insurance Company**

(888) 723-8583

Available to full-time, active employees, working at least 30 hours a week, this product protects against the long-term loss of income due to accident or illness. This offering should be of particular interest to members of Tier II and Tier IIA of the State Employee Retirement System as they are not covered by non-service connected disability provisions prior to completing ten years of vesting service.

# Universal Life Insurance<sup>1</sup>

## **ING Employee Benefits**

(888) 909-4274

Available to full-time, active employees working 17.5 or more hours per week, spouses,<sup>2</sup> children and grandchildren (grandchildren who are residents of New York and under the age of 14 ½ are not eligible) interested in supplementing their life insurance coverage offered on a qualified issue basis.

# Auto & Homeowner's Insurance

## **MetLife**

(800) 438-6381

Available to full-time, active employees working 17.5 or more hours per week, retirees and spouses<sup>2</sup>, this product protects against liability and damage to, or loss of, auto, home and other personal property.

## **Liberty Mutual Insurance Company**

(888) 257-4889

Available to full-time, active employees working 17.5 or more hours per week, retirees and spouses<sup>2</sup>, this product protects against liability and damage to, or loss of, auto, home and other personal property.

# Term Life Insurance<sup>1</sup>

## **Dearborn National**

(866) 858-1171

Available to full-time active employees, retirees, spouses<sup>2</sup> and children interested in supplementing their life insurance coverage (employee/retiree must participate in the State's Basic Group Life Insurance Program).

# Long Term Care Insurance

## **MetLife**

(800) 582-2889

Available to full-time, active employees working 17.5 or more hours per week and retirees, spouses<sup>2</sup>, parents, parents-in-law, grandparents and adult children age 18 or older, this product protects against the cost of long term health care, whether at home or in a nursing home. This multi-life discounted policy is approved by the Connecticut Partnership and, as such, protects a subscriber's assets from depletion due to the cost of long-term care.

MetLife will extend simplified underwriting to new employees applying for coverage within 90 days of hire date. Eligible employees will be allowed to enroll during their agency's open enrollment period with simplified underwriting. After the 90 day eligibility period all applicants will be required to answer additional medical questions. MetLife may also require attending physician statements and a phone health interview. For applicants that are age 71 and older, a face to face interview will be required in lieu of a phone health interview. Further information regarding underwriting requirements will be discussed during enrollment sessions.

Current UNUM participants will continue to be serviced by MedAmerica. Questions regarding current long term care participation with UNUM may be addressed to MedAmerica at 1877-202-6043.

<sup>1</sup> *Open enrollment periods are conducted for these benefits. Eligible employees will be allowed to enroll during their agency's open enrollment period without the need for medical underwriting or a physical examination, subject to certain coverage limitations. This privilege will be extended to new employees hired within 31 days after the open enrollment period concludes.*

<sup>2</sup> *A "spouse" means a person legally married to or joined in a civil union with a state employee.*