



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, eight vendors have been selected to participate through a competitive process that considered price and product offerings.

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

Sincerely,

*Kevin Lembo
State Comptroller
May 2011*

Short-Term Disability¹

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

[State of Connecticut Voluntary Short Term Disability Insurance](#)

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 off the job covered accident or illness, including pregnancy and complications of pregnancy.

Long-Term Disability¹

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 before completing ten years of vesting service.

Universal Life Insurance¹

ING Employee Benefits

(888) 909-4274

Available to full-time, active employees working 17.5 or more hours per week, spouses², 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

Liberty Mutual Insurance Company

(888) 257-4889

Available to full-time, active employees working 17.5 or more hours per week, retirees and spouses², this product protects against liability and damage to, or loss of, auto, home and other personal property.

MetLife

(800) 438-6381

Available to full-time, active employees working 17.5 or more hours per week, retirees and spouses², this product protects against liability and damage to, or loss of, auto, home and other personal property.

Travelers

(888) 695-4640 (New enrollment)

(800) 842-5075 (Existing enrollment)

New for 2011, all State of Connecticut employees and retirees are eligible to apply for auto and home insurance at special program rates from Travelers. Plus, active employees working 17.5 or more hours per week can take advantage of payroll deduction with no required down payments or monthly service fees.

Term Life Insurance¹

Dearborn National

(866) 858-1171

Available to full-time active employees, retirees, spouses² and dependent children interested in supplementing their life insurance coverage (employee/retiree must participate in the State's Basic Group Life Insurance Program). Available in amounts from \$10,000 up to \$500,000.

Long-Term Care Insurance

Transamerica (800) LTC-CT89

Transamerica has been selected as the State's new Long Term Care provider.

Available to full-time, active employees working 17.5 or more hours per week and retirees, spouses², 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, adult day care, an assisted living facility or in a nursing home. This 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 services.

Eligible employees will be allowed to enroll during their agency's open enrollment period with simplified underwriting. Transamerica will extend simplified underwriting to new full-time employees ages 18 - 65 applying for coverage after they have been employed for a 6 month period. New employees will have 30 days after the 6 month period to apply under the simplified underwriting program. After that eligibility period all applicants will be required to answer additional medical questions.

Current MetLife participants will continue to be serviced by MetLife. Questions regarding current long term care participation with Metlife may be addressed to Metlife at 888-565-3761.

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 1-877-202-6043.

¹ *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.*

² *A "spouse" means a person legally married to or joined in a civil union with a State employee.*