



Partnered with:  BRITTON GALLAGHER

## NCCA Benefit Program Details

Save Time, Money and Protect Your Family



### Telemedicine

When its 2:00 a.m. and your child wakes up with a fever, you can now reach for the phone instead of your keys to go to the ER. Telemedicine, powered by Consult A Doc, gives you 24/7 access to a board-certified doctor who practices in your state.

Consult, receive a diagnosis and a prescription for medication that is sent right to your preferred pharmacy all from home or away on the road. You can call or video chat directly with a doctor to diagnose a medical problem you or your family is experiencing any time and any where! You can use Telemedicine as often as you need without being charged a co-pay for each use. Health care is now only a phone call away!

- Immediate response to your medical questions
- Reduce time away from work or other obligations
- Coverage while on vacation or on the road
- Get answers in minutes, no matter time of day or week
- Access to the medicine your family needs, when its needed



### Accident Expense Insurance

You have the opportunity to purchase Kemper Accident Expense Insurance. Kemper Accident Expense Insurance can help by paying a lump sum payment directly to you at the first diagnosis of a covered injury or treatment, whether it is a simple sprain or something more serious.

No one plans to have an accident. But it can happen at any moment throughout the day, whether at home or at play. Most major medical insurance plans only pay a portion of the bills. Accident coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses.



### Voluntary Term Life

Every day, you provide for the ones you love. You make sure they're happy and secure, with thoughtful touches to let them know you care. Voluntary Term Life Insurance lets you plan for the future and continue to show you love even after you're gone.

#### What is Term Life Insurance?

Life insurance protects those who depend on you and your paycheck. If you die unexpectedly, life insurance provides your family with income to be used to pay for medical and funeral costs or everyday living expenses. Unfortunately, many families today are not prepared for an untimely death.

Life insurance provides your loved ones with the money they can use to help do things like:

- Pay off debts and funeral costs
- Pay the monthly rent or mortgage
- Create a savings fund for education or retirement



## Voluntary Short Term Disability

Your job provides the money to pay everyday expenses for you and your loved ones. But what would happen if you couldn't work because of a disabling illness or injury? Would you be able to pay your bills? Would you be ready? Now you can be ready with a Mutual of Omaha Short Term Disability plan.

### What is Short Term Disability Income?

Losing your income can be a life-changing event. This valuable insurance coverage pays a portion of your income for up to 11 weeks if you can't work. The insurance plan provides these valuable benefits:

- Income protection if you become disabled and are unable to work
- Cash benefits paid directly to you to help you pay for everyday living expenses



## Limited Medical

Group Limited Medical pays fixed cash payments for a wide range of covered services including:

- Doctor visits
- Outpatient procedures
- Prescriptions
- Everyday expenses that arise when you have to get medical care

The limited medical plan is not considered minimum essential coverage under the Affordable Care Act and is intended to be supplemental coverage that pays "first dollar" benefits with no deductibles to meet.

### Why choose a Group Limited Medical Plan?

Benefits for covered expenses can be paid directly to you or your health care provider – so you decide how the money is used. If you have a health insurance plan with a deductible and co-insurance payments, Limited Medical coverage can help you cover those out-of-pocket expenses.

### What expenses are covered?

While Group Limited Medical is not traditional comprehensive medical coverage, it still provides benefits to help with your health care needs. With the limited medical plan:

- You can choose any doctor or hospital whenever you seek care.
- No health questions asked, coverage is yours.
- There are no deductible or coinsurance amounts to bother with when you seek care.

*The KeySelect Group Limited Medical plan provides limited coverage and is not a substitute for regular health insurance. It is meant to complement other health insurance coverage you previously purchased on the public Health Insurance Exchange in late 2013, or plan to purchase in late 2014 through Open Enrollment.*



## Exclusive Retail Discounts

PerkSpot is a private, members-only marketplace that provides unparalleled deals from popular merchants. Inside PerkSpot you will find a wide range of exclusive ways to save no matter what you are in the market for – travel, electronics, tickets, flowers & much, much more!

***The National Child Care Association has made PerkSpot available at no cost to you!***

Here is a small sample of the exciting discounts you can enjoy:

- Take an extra \$7 off orders of \$70 at Target.com.
- Save an extra 5% on all Southwest Vacations packages.
- Receive up to 40% off on electronics and accessories from Panasonic.

**Visit [www.nccabenefits.com](http://www.nccabenefits.com) for more information**