

## **The Hobbs Municipal Schools Offers a Comprehensive Voluntary Benefits Program**

- *Competitively Priced Program*
    - *Designed for School Employees*
      - *Best in Class Products*
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### **Easy to Integrate with Your Current Overall Benefits Program**

- **All products are Payroll Deducted**
  - **Guaranteed Issue for Products That Qualify**
  - **Helps Bridge Gaps with Other Health Plans you may have**
  - **Paid in addition to other benefits you may have**
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### **Our Benefits Offerings**

#### **Short-Term Disability**

- Guaranteed Issue and Portable
- Paid during summer and on the job
- Save sick days and leave time
- Benefits up to \$6000 per month

#### **Cancer Insurance Protection**

- Wellness Benefits
- No rate increases or age banded
- High benefits with travel expenses
- Portable

#### **Accident Insurance Protection**

- On and off the Job coverage
- Portable
- Guaranteed Issue, No pre-ex
- AD&D coverage

#### **Retirement Life Insurance**

- Simplified Issue
- Whole and Term Life
- Paid-Up at 65

#### **Critical Illness Production**

- Lump sum payout
- Guaranteed Issue
- Up to \$30,000 benefit
- Wellness Benefits
- Portable

#### **Long-Term Disability**

- Guaranteed Issue
- Pays until SSNRA

#### **Supplemental Retirement Plans**

- 403(b) and 457(b) with varied investment options
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Third Party Administrator