

HGEA Insurance Plans

(Voluntary Plans, Available Anytime; Payroll Deduction available for most plans)

Type/Name	Company	Benefits/Features
<u>Group Life</u>		
Specialty Group Term Life	Royal State	- \$50,000 coverage, level term - Guarantee Issue for New Hires - Rates based on: Age, Gender - Competitively priced, especially for Tobacco Users - Only \$4.16/month for those under age 41 - No health exam, simplified underwriting
Group Term Life	Royal State	- \$20,000; \$50,000; \$80,000 coverage amounts - Guarantee Issue for New Hires - Rates based on: Age - Competitively priced for Males and Tobacco Users - No health exam, simplified underwriting
Royal Group Term Life	Royal State	- \$50,000; \$75,000; \$100,000 coverage amounts - Rates based on: Age, Gender, Tobacco Use - No health exam, simplified underwriting
<u>Other Life</u>		
ValuLife	Royal State	Whole life plan with endowment at Age 100
Universal Life	Allstate	Universal life plan with flexible premiums, long term care, terminal illness and other riders
Royal 21	Royal State	Up to \$25,000 Whole Life insurance for your children and grandchildren; options to increase coverage to \$55,000
<u>Group Disability</u>		
Income Protector Long Term Disability Plan	Royal State	Pays 50% of current salary, income replacement for disability due to illness or injury.
<u>Other Group Plans</u>		
Group Accidental Death	Royal State	Up to \$250,000 accidental death & dismemberment, \$2,000 at no cost to members



Type/Name	Company	Benefits/Features
<u>Supplemental Health (cash benefits paid to you, does not coordinate with medical insurance)</u>		
Accident Indemnity	Aflac	Cash benefits for accidental injuries, great for active adults and children, affordable, no health questions.
Cancer Care	Aflac	Cash benefits for Cancer treatments
Dental	Aflac	Cash benefits starting at \$1,200/year
Hospital Intensive Care	Aflac	Daily cash benefits if admitted to ICU
Hospital Advantage*	Aflac	Cash benefits if receiving care in a hospital for either injury or illness
Personal Sickness	Aflac	Cash benefits for health/wellness/illness related care, doctor visits, surgery
Short Term Disability	Aflac	Cash benefits for off-the-job injury and on- or off-the-job sickness disability
Vision Now	Aflac	Cash benefits for vision treatment/loss
<u>Long Term Care</u>		
Cash First	United of Omaha	More benefits built-in, including a cash benefit
Advantage Gold	United of Omaha	More customizable plan, with cash benefits
Privileged Choice Flex	Genworth	Reimbursement plan for long term care expenses
Custom Care III*	John Hancock	Comprehensive reimbursement plan

**For answers to all your HGEA insurance benefit questions
 please call Royal State Insurance on Oahu at 539-1600
 or toll free 800-890-9022.**



Type/Name	Company	Benefits/Features
<u>Property & Casualty</u>		
Personal Auto**	DTRIC	Group plan, payroll deduction available
Homeowner/Renter**	DTRIC	Discounted rate for fire, theft, liability coverage
Personal Umbrella**	DTRIC	Personal liability coverage up to \$2 million
Personal Auto ***	Progressive	Individual plan with 10% HGEA discount

*Updated/newest version pending approval from HGEA’s Benefits Committee
 **For Dtric quotes, please call Dtric on Oahu at 951-1700 or toll free 800-303-1770
 ***For Progressive quotes, please call Occidental Underwriters at:
 Oahu: 536-1933
 Maui: 242-4405
 Kauai: 246-2195
 Hawaii: 935-1673

Insurance Companies Reference

Abbreviated Name
 Aflac
 Allstate
 DTRIC
 Genworth
 John Hancock
 Progressive
 Royal State
 United of Omaha

Full/Proper Name
 American Family Life Assurance Company of Columbus
 American Heritage Life Insurance Company
 DTRIC Insurance Company, Ltd.
 Genworth Life Insurance Company
 John Hancock Life Insurance Company
 Progressive Casualty Insurance Company
 Royal State National Insurance Company, Ltd.
 United of Omaha Insurance Company

