

# Smith Rowe, LLC's 2024 Open Enrollment Cancer Insurance Plan Highlights

- ✓ Coverage is available for the employee, spouse and/or eligible dependent children.
- ✓ Benefits are paid directly to the insured, unless specified otherwise.
- ✓ Most coverage is portable should you leave employment with Smith Rowe. Premiums will not change.
- ✓ These benefits are separate and in addition to any other insurance that you have with other companies.
- ✓ Please review the following benefit highlights and see each specific plan brochure for more benefit details.

## The Cancer Insurance policy is offered Guarantee Issue to all employees hired after 10-26-2024.

With Cancer insurance you can rest a little easier. This coverage pays you a cash benefit to help with the costs associated with treatments, to help you pay for daily living expenses and more.

### Two coverage levels include benefits for:

- Initial cancer diagnosis
- Hospital Confinement
- Radiation and Chemotherapy
- Cancer related surgery and experimental treatment, travel, and lodging
- Annual \$100 Cancer Screening Wellness Benefit per insured person
- ICU Confinement

Cancer Insurance	Employee	Emp/Spouse	Emp/Child	Family
Plan 1	\$3.61	\$5.75	\$4.96	\$7.09
Plan 2	\$7.75	\$12.34	\$11.05	\$15.64

All premiums listed are weekly.

Beginning the week of September 16th Craig Ploch from Worksite Services will be travelling to Smith Rowe LLC jobsites to review, enroll or waive your elections in the benefits listed above. Make plans to meet with us and review your options for Whole Life, Cancer, Accident, Dental, Short-Term Disability, Long Term Disability, Vision, and Hospital Indemnity Insurance. Social Security numbers are required to include coverage for your spouse and dependents for Whole Life Insurance.

Please review the information above and be prepared to ask questions!

Know what you may be saying “No” to.

If you have missed the opportunity to meet with a benefit counselor while on a jobsite, please contact Craig Ploch – 336-908-9810 to enroll by phone or meet with him at the Smith Rowe Family Picnic on October 19th.

**All paperwork required to enroll in new policies or to make changes to any currently active policy must be completed and submitted for processing by October 30th.**