



THE UNIVERSITY OF
TOLEDO

Supplemental Benefits

Benefits Available To You As A UT Employee

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Supplemental Benefits Available To You As A UT Employee

- Foreign Travel Insurance
- Emergency Travel Assistance
- Identity Theft Protection and Assistance
- Counseling
- Legal Assistance
- Comprehensive Work/Life Web
- Credit Union
- Medical Insurance Related Benefits
 - Weight Watchers Discount
 - Disease Management
 - Quit Line
 - Nurse Line
 - Discounts



Foreign Travel Insurance

Faculty, staff, student interns and trustees (referred to as “Covered Persons”) who travel abroad for the purpose of conducting University business or fulfilling internship requirements are provided certain foreign insurance coverage and travel assistance services. Insurance coverage is provided by submitting paid expenses associated with a covered claim to the insurance company. Although a covered claim is paid retrospective, up to the limits of coverage, it is important to follow proper claims reporting at the time of the occurrence. *Available through Risk Management and Workers’ Compensation-AIG Travel Guard.*

General Liability: Provides coverage for an occurrence in which the Covered Person may be liable for bodily injury or property loss of another person. Excluded coverage includes but is not limited to: professional services, services furnished by healthcare providers, sexual abuse, pollutants and use of watercraft.

- \$2,000,000 General Aggregate
- \$2,000,000 Products and Completed Operations Aggregate
- \$1,000,000 Personal and Advertising Injury Limit
- \$1,000,000 Each Occurrence
- \$1,000,000 Damage to Premises Rented to University
- \$10,000 Medical Expenses



Foreign Travel Insurance cont.

Excess Auto Liability:

Provides coverage for bodily injury or property loss caused by an accident when the Covered Person is driving a rented vehicle in a foreign country. Excess auto liability provides coverage over or in excess of rental or any other insurance. The Covered Person driver must purchase from the rental company the basic rental insurance of at least US \$10,000 each person/US \$20,000 each accident for bodily injury and US \$10,000 each accident for property damage, or if higher, local mandated limits.

- \$1,000,000 Combined Single Limit (no aggregate)
- \$10,000 Medical Expenses Each Accident

Foreign Travel Accident and Sickness:

Coverage for reasonable and customary charges for covered medical expenses incurred by the Covered Person which are not due to a pre-existing condition. Coverage is also available for emergency medical evacuation that has been ordered by AIG Travel Guard or a physician who certifies the severity or nature of the serious injury or sickness what warrants evacuation. Emergency family travel is available upon prior approval of AIG Travel Guard.

- Accidental Death & Dismemberment – \$25,000 principle sum each Covered Person; \$250,000 aggregate any one accident all Covered Persons
- Accident & Sickness Medical Expenses – \$10,000 maximum each injury or sickness subject to \$250 deductible per Covered Person
- Emergency Medical Evacuation – \$100,000 maximum each Covered Person
- Emergency Family Travel – \$100,000 maximum each emergency
- Repatriation of Remains – \$25,000 each Covered Person; \$250,000 maximum for all Covered Persons any one accident or sickness



Foreign Travel Insurance cont.

Repatriation of Remains Expenses:

Coverage for expenses reasonably incurred during the course of the Covered Person's journey to return a Covered Person's body to their home country. All arrangements must be approved in advance by AIG Travel Guard.

- \$25,000 per Covered Person
- \$100,000 maximum for all Covered Persons in one accident



Assist America

As an active employee enrolled in Sun Life's Life Insurance, you and your immediate family are members of Assist America and are entitled to its services.

Emergency Travel Assistance

- medical consultation, evaluation, and referral
- hospital admission
- critical care monitoring
- lost prescription assistance
- legal and interpreter referrals
- emergency medical evacuation

This is not medical insurance. No claims for reimbursement will be accepted. All services must be arranged and provided by Assist America. Spouse business travel excluded. Optional coverage for trips longer than 90 days.

Identity Theft Protection

- Services provided by Assist America's SecurAssist Identity Protection to active employees enrolled in Sun Life's Life insurance.



Impact Solutions

The IMPACT Employee Assistance (EAP) & Work/Life Program is a program available to you and your family offering access to confidential professional support 24 hours a day, 365 days a year. All IMPACT counselors are qualified masters/ doctoral level professionals.

Legal Assistance *Providing legal support over the phone, featuring:*

- General advice and preventive counseling
- Local referral with complimentary appointment
- Discounts for on-going legal services
- Educational resources on the web

Comprehensive Work/Life Web *Providing a host of self service information on everyday living issues and concerns via:*

- Articles, tip sheets and other resources
- Webinars and Workplace leadership tools
- Telephone and Face to Face Counseling
- Referral Locators including child, elder and pet care
- Self-assessments and surveys
- Legal documents
- Financial calculators



Impact Solutions Cont.

Financial Assistance

Providing comprehensive financial support over the phone, featuring:

- Financial counselors and educators, available Monday-Saturday
- Nationwide referral database
- Access to certified financial planners
- Debt management/bankruptcy prevention
- Housing education
- Credit report review
- Educational materials

Identity Theft Recovery Assistance

Providing identity theft prevention and recovery support via:

- Complimentary consultation with an identity recovery professional to help you:
 - Identify ways to reduce your risk of ID theft
 - Or if you believe that your identity has already been compromised, will work with you to assess the situation, create an action plan, and equip you with tools to independently resolve your issue
 - Free identity monitoring through Control Your ID



University of Toledo Federal Credit Union

The University of Toledo Federal Credit Union has a closed membership, which means only UT faculty, staff, students, physicians, Alumni Association members, and their families are eligible to join.

Services

Personal Checking

Business Checking

Savings Account

Loans

Mobile Banking

Shared Branching with over 5,000 participating credit unions nationwide

Member Benefits

Scholarship Program

Discounted Tickets to area attractions (Zoo, Cedar Point, etc.)

Kid's Club (Stamp Card plus other benefits)

Contests

Visit the credit union web site for more information @ <https://uoftfcu.com>



Medical Insurance Related Benefits

Weight Watchers *Discount Program with Gold and Blue MMOH Plans*

- Reduced program fee, almost 50% up to \$150.
- Available for Community Meetings, Online Program, WW for Diabetes Program
- Must be a Medical Mutual member
- Reimbursement Program

Diabetes Prevention Program *Disease Management Program with Gold and Blue MMOH Plans*

- Enroll in Program
- Receive Education and Support from a Health Coach
- Receive Phone Sessions with a Dietician or Diabetic Educator
- Smoking Cessation Assistance through MMOH Online Quit Program.
- 100% Coverage of Diabetes Testing Supplies (e.g., meters, strips)
- Must be a Medical Mutual Member



Medical Insurance Related Benefits, cont.

Ask Paramount *Available with Silver Paramount Plan*

- 24/7 Call Center
- Registered Nurses available for medical questions

Paramount Perks *Available with Silver Paramount Plan*

- Show your Paramount Member ID card where Perks Program Discounts are offered and online
 - Kids Watch
 - The Flower Market
 - Wildwood Athletic Club
 - Local YMCA/JCC
 - Paramount Shopping Network
 - Win a gift card



Websites and Contact Information

- Foreign Travel Insurance <http://www.utoledo.edu/depts/risk/foreigninsuranceemployees.html>
- Emergency Travel Assistance <http://www.utoledo.edu/depts/hr/benefits/docs/life-insurance/travel-health-emergencies.pdf>
- Identity Theft Protection and Assistance <http://www.utoledo.edu/depts/hr/benefits/employee-assistance.html>
 - Counseling
 - Legal Assistance
 - Comprehensive Work/Life Web
- Credit Union <https://uoftfcu.com/>
- Medical Insurance Related Benefits
 - Weight Watchers Discount <http://www.utoledo.edu/depts/hr/benefits/docs/plans/Weight-Watchers.pdf>
 - Disease Management and Quit Line <http://www.utoledo.edu/depts/hr/benefits/docs/plans/Diabetes-Prevention-Program.pdf>
 - Nurse Line and Discounts <http://www.paramounthealthcare.com/paramount-perks-program>



Thank you

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