

Voluntary Benefits at GPA

Voluntary benefits provide peace of mind and protect your lifestyle when life throws unexpected challenges your way. You spend your entire career creating a happy and stable life. Voluntary benefits help ensure everything you've built isn't put at risk due to an unexpected illness or accident. With these voluntary benefits, you can rest assured that you'll have the financial protection and personal service you need during life's most challenging moments. GPA offers five voluntary products through Colonial Life that are payroll deductible.



Short Term Disability Insurance: Provides income replacement to help make ends meet if you are totally disabled due to an OFF JOB covered accident or covered sickness. This coverage helps you to maintain your lifestyle and pays regardless of any other insurance you may have - up to 60% of your salary up to \$4,000/month. You'll begin receiving disability benefits from the first day you are confined to a hospital for a total disability due to a covered accident or covered sickness (elimination period is waived). You can choose a benefit period of 3 months or 6 months after a 7- or 14-day elimination period. **An optional \$50 Health Screening benefit rider can be included.** Offered through Colonial Life.

Short Term Disability (Risk AA)-Off Job \$50 Health Screening Rider Weekly Rates					
Waiting Period	Issue Age	\$800 Monthly	\$1000 Monthly	\$1200 Monthly	\$1500 Monthly
Three Month Benefit					
7 Day Accident / 7 Day Sickness	17-49	\$6.60	\$8.08	\$9.56	\$11.78
	50-64	\$7.48	\$9.19	\$10.89	\$13.44
	65-74	\$8.92	\$10.98	\$13.05	\$16.14
14 Day Accident / 14 Day Sickness	17-49	\$5.06	\$6.16	\$7.26	\$8.91
	50-64	\$6.01	\$7.34	\$8.67	\$10.67
	65-74	\$7.30	\$8.95	\$10.61	\$13.10
Six Month Benefit					
7 Day Accident / 7 Day Sickness	17-49	\$7.91	\$9.72	\$11.53	\$14.24
	50-64	\$10.23	\$12.62	\$15.01	\$18.60
	65-74	\$13.08	\$16.18	\$19.28	\$23.93
14 Day Accident / 14 Day Sickness	17-49	\$6.32	\$7.73	\$9.14	\$11.26
	50-64	\$7.87	\$9.67	\$11.47	\$14.17
	65-74	\$10.18	\$12.55	\$14.93	\$18.50

Group Accident Insurance: Helps offset unexpected medical expenses, which can result from a fracture, dislocation, burn, or other covered accidental injury-whether it occurs ON or OFF the job. This plan provides benefits for initial care and treatment, in addition to follow-up care. Surgical Care, Hospitalization, Transportation and Lodging Assistance, as well as Accidental Death and Dismemberment are among the benefits covered. **A \$100 Health Screening benefit is also included.** This coverage is pre-tax, so actual cost may be less. Offered through Colonial Life.

Group Accident “Plan 2” – ON & OFF Job With \$100 Health Screening Benefit Weekly Rates	
Employee Only	\$4.83
Employee + Spouse	\$7.81
Employee + Child(ren)	\$7.98
Family	\$10.95

Group Critical Illness - (Plan 4: Cancer Insurance): Helps offset out-of-pocket expenses (both medical and non-medical) related to cancer diagnosis and treatment. Payments may be made for hospital confinements, cancer treatments (chemotherapy, radiation, experimental treatment, bone marrow, and peripheral stem cell transplant), surgical procedures, transportation, and lodging. The plan includes a \$10,000 lump-sum payment for the first diagnosis of cancer, as well as payments for other specified diseases. COVID-19 is a covered condition through the Infectious Disease Benefit. **A \$100 benefit for certain cancer screening tests can be included.** Offered through Colonial Life.

Critical Illness - Plan 4 with \$100 Health Screening Benefit \$10,000 First Diagnosis of Cancer Benefit Rider Weekly Rates	
Employee Only	\$9.27
Employee + Spouse	\$15.86
Employee/Child(ren)	\$9.27
Family	\$15.86

Group Critical Illness - (Plan 1: Critical Care Insurance): Complements your medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs for covered critical illnesses (including heart attack, coronary artery disease, or stroke). These can often be expensive and lengthy. Funds can be used to offset out-of-pocket expenses such as deductibles, co-payments, co-insurance and non-covered items. You have the choice of benefit from a minimum of \$5,000 up to a maximum benefit payment of \$75,000. Payment for Subsequent Diagnosis of a different Specified Critical Illness and Subsequent Diagnosis for the same specified illness is included. COVID-19 is a covered condition through the Infectious Disease Benefit. **An optional \$100 Health Screening benefit rider can be included.** Medical insurance enrollment is not required. Offered through Colonial Life.

Group Critical Illness – Plan 1									
Full CI Benefits w/ Subsequent Diagnosis & \$100 Health Screening Benefit									
Weekly Rates									
Face Amount	Issue Age	Non-Tobacco Rates				Tobacco Rates			
		Employee Only	Employee + Spouse	Employee + Child(ren)	Family	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
\$5,000	17-24	\$2.18	\$3.33	\$2.18	\$3.33	\$2.38	\$3.62	\$2.38	\$3.62
	25-29	\$2.27	\$3.47	\$2.27	\$3.47	\$2.55	\$3.88	\$2.55	\$3.88
	30-34	\$2.37	\$3.61	\$2.37	\$3.61	\$2.72	\$4.13	\$2.72	\$4.13
	35-39	\$2.58	\$3.96	\$2.58	\$3.96	\$3.11	\$4.73	\$3.11	\$4.73
	40-44	\$2.82	\$4.29	\$2.82	\$4.29	\$3.52	\$5.34	\$3.52	\$5.34
	45-49	\$3.17	\$4.88	\$3.17	\$4.88	\$4.18	\$6.40	\$4.18	\$6.40
	50-54	\$3.59	\$5.55	\$3.59	\$5.55	\$4.92	\$7.60	\$4.92	\$7.60
	55-59	\$4.12	\$6.37	\$4.12	\$6.37	\$5.88	\$9.08	\$5.88	\$9.08
	60-64	\$4.93	\$7.62	\$4.93	\$7.62	\$7.34	\$11.32	\$7.34	\$11.32
	65-69	\$5.20	\$8.03	\$5.20	\$8.03	\$7.82	\$12.08	\$7.82	\$12.08
70-74	\$5.70	\$8.79	\$5.70	\$8.79	\$8.72	\$13.45	\$8.72	\$13.45	
\$10,000	17-24	\$2.83	\$4.28	\$2.83	\$4.28	\$3.22	\$4.86	\$3.22	\$4.86
	25-29	\$3.01	\$4.55	\$3.01	\$4.55	\$3.57	\$5.37	\$3.57	\$5.37
	30-34	\$3.20	\$4.83	\$3.20	\$4.83	\$3.91	\$5.87	\$3.91	\$5.87
	35-39	\$3.63	\$5.53	\$3.63	\$5.53	\$4.70	\$7.07	\$4.70	\$7.07
	40-44	\$6.66	\$6.20	\$6.66	\$6.20	\$5.50	\$8.30	\$5.50	\$8.30
	45-49	\$8.09	\$7.37	\$8.09	\$7.37	\$6.82	\$10.42	\$6.82	\$10.42
	50-54	\$9.75	\$8.71	\$9.75	\$8.71	\$8.30	\$12.82	\$8.30	\$12.82
	55-59	\$11.87	\$10.35	\$11.87	\$10.35	\$10.23	\$15.77	\$10.23	\$15.77
	60-64	\$15.10	\$12.84	\$15.10	\$12.84	\$13.14	\$20.25	\$13.14	\$20.25
	65-69	\$16.21	\$13.67	\$16.21	\$13.67	\$14.11	\$21.77	\$14.11	\$21.77
70-74	\$18.20	\$15.20	\$18.20	\$15.20	\$15.89	\$24.52	\$15.89	\$24.52	
\$20,000	17-24	\$4.12	\$6.17	\$4.12	\$6.17	\$4.90	\$7.33	\$4.90	\$7.33
	25-29	\$4.49	\$6.73	\$4.49	\$6.73	\$5.60	\$8.34	\$5.60	\$8.34
	30-34	\$4.86	\$7.28	\$4.86	\$7.28	\$6.29	\$9.36	\$6.29	\$9.36
	35-39	\$5.73	\$8.67	\$5.73	\$8.67	\$7.86	\$11.76	\$7.86	\$11.76
	40-44	\$6.66	\$10.00	\$6.66	\$10.00	\$9.47	\$14.20	\$9.47	\$14.20
	45-49	\$8.09	\$12.36	\$8.09	\$12.36	\$12.10	\$18.45	\$12.10	\$18.45
	50-54	\$9.75	\$15.03	\$9.75	\$15.03	\$14.37	\$23.25	\$14.37	\$23.25
	55-59	\$11.87	\$18.31	\$11.87	\$18.31	\$18.93	\$29.16	\$18.93	\$29.16
	60-64	\$15.10	\$23.30	\$15.10	\$23.30	\$24.75	\$38.11	\$24.75	\$38.11
	65-69	\$16.21	\$24.96	\$16.21	\$24.96	\$26.69	\$41.16	\$26.69	\$41.16
70-74	\$18.20	\$28.00	\$18.20	\$28.00	\$30.24	\$46.65	\$30.24	\$46.65	
\$30,000	17-24	\$5.41	\$8.07	\$5.41	\$8.07	\$6.59	\$9.80	\$6.59	\$9.80
	25-29	\$5.97	\$8.90	\$5.97	\$8.90	\$7.63	\$11.32	\$7.63	\$11.32
	30-34	\$6.52	\$9.73	\$6.52	\$9.73	\$8.67	\$12.84	\$8.67	\$12.84
	35-39	\$7.83	\$11.80	\$7.83	\$11.80	\$11.02	\$16.44	\$11.02	\$16.44
	40-44	\$9.22	\$13.81	\$9.22	\$13.81	\$13.44	\$20.11	\$13.44	\$20.11
	45-49	\$11.37	\$17.34	\$11.37	\$17.34	\$17.39	\$26.48	\$17.39	\$26.48
	50-54	\$13.86	\$21.36	\$13.86	\$21.36	\$21.82	\$33.68	\$21.82	\$33.68
	55-59	\$17.04	\$26.27	\$17.04	\$26.27	\$27.63	\$42.54	\$27.63	\$42.54
	60-64	\$21.89	\$33.75	\$21.89	\$33.75	\$36.36	\$55.97	\$36.36	\$55.97
	65-69	\$23.55	\$36.24	\$23.55	\$36.24	\$39.27	\$60.54	\$39.27	\$60.54
70-74	\$26.53	\$40.81	\$26.53	\$40.81	\$44.60	\$68.78	\$44.60	\$68.78	

Group Medical Bridge: Provides lump-sum benefits of \$500 for a covered hospital confinement, \$500 for a covered outpatient Tier I surgery, and \$1,000 for a covered Tier II surgery (CY max of \$1,500). Funds can be used to offset out-of-pocket expenses such as deductibles, co-payments, co-insurance, or non-covered items. A \$500 Diagnostic Procedure benefit, \$150 Emergency Room benefit, and a \$50 Health Screening benefit are all included. Medical insurance enrollment is required. Offered through Colonial Life.

Group Medical Bridge \$500 Hospital Confinement Benefit \$500/\$1,000 Out-Patient Surgical Benefit (CY Max \$1,500) \$500 Diagnostic Procedure Benefit \$150 Emergency Room Benefit \$50 Health Screening Benefit Weekly Rates				
Issue Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
17-49	\$5.20	\$9.44	\$8.13	\$12.38
50-59	\$6.95	\$13.31	\$9.89	\$16.23
60-64	\$8.20	\$16.22	\$11.12	\$19.14
65-99	\$9.45	\$19.01	\$12.37	\$21.93

Whole Life Insurance: Whole Life Insurance may be a great supplement to any term life insurance you may already have because it can help protect your loved ones for your entire life, not just while you're working. Whole Life Insurance is permanent coverage you own; it can never be cancelled by the carrier, even if your health changes. Includes an Accelerated Death Benefit for Long-Term Care. Available for employees, spouses, and/or child(ren). Offered through MetLife.

		Guaranteed Issue	Subject to Medical Evidence of Insurability
Proposed Insured	Ages	Defined Benefit Certificates (Min – Max)	Defined Benefit Certificates (Min – Max)
Employee	17-70	\$10,000 - \$100,000	\$105,000 – \$5,000,000
Spouse	17-70	\$5,000 - \$25,000	\$30,000 - \$5,000,000
Children (15 days old – 26 years old)	15 days – 26 years old	\$5,000 - \$10,000	\$15,000 - \$5,000,000

Examples of Employee Rates*		
Age	Coverage Amount	Monthly Premium with LTC Rider
30	\$75,000	\$53.62
45	\$110,000	\$120.62
55	\$50,000	\$109.58

***All rates quoted are sample rates only. Actual premiums may vary slightly.**

For more information on these benefits, please contact Lūm:

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