



**DECEMBER 7, 2020 –
JANUARY 22, 2021**

OPEN ENROLLMENT

Supplemental Long Term Disability & Individual Life and Long Term Care Insurance



AAUP-BHSNJ is pleased to announce an Open Enrollment for its Voting Members for two separate insurance products featuring Supplemental Long Term Disability Insurance from Ohio National that can be layered on top of their existing NJ State Long Term Disability plans and a hybrid Life Insurance/Long Term Care Insurance product, LifeTime Benefit Term Insurance from Chubb.

Supplemental Long Term Disability Insurance

- Monthly Benefit up to \$10,000
- No Underwriting
- Full Portability – if you leave your job
- Non-cancellable, level premiums
- Own Occupation Rider
- 10% Permanent Discount
- Employee paid – Non-Taxable benefit

LifeTime Benefit Term Insurance with Long Term Care (LTC)

- Life Insurance and Long Term Care in one policy
- Guaranteed premiums and coverage to age 100
- No Medical Underwriting, easy enrollment
- Fully Portable – if you leave your job or retire
- Available to Spouses



No detailed medical
underwriting



No hassle of providing
financial documentation



Policy is yours to keep,
even if you change jobs



Permanent premium
discounts exclusive to offer

Be on the lookout for upcoming emails about the enrollment and how you can learn more about these valuable insurance products.

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