

Understanding the Gaps in Sick Leave Bank &

HOW TO PROTECT YOUR INCOME

PROTECT YOUR FINANCIAL SECURITY THROUGH EACC SICK LEAVE EXCHANGE AND SUPPLEMENTAL INCOME PROTECTION PROGRAMS!

Q I am enrolled in Sick Leave; why do I need supplemental plans?

A Sick Bank alone may not be enough to cover you if you are unable to work. There are gaps in your coverage that could **prevent you from receiving the money you need** to pay everyday expenses.

Q What are some of the gaps in Sick Leave Exchange?

A You may not receive enough donations to cover the duration of your leave.

Q Is Health Insurance enough to cover the gaps in Sick Bank?

A No. Health Insurance pays bills for the doctor and hospital, but it **cannot provide you with cash** that can be used for everyday expenses, such as groceries, gas or utility bills.

Q What can plans from The Hartford do for me?

A Income protection is one of the **ways to get paid in cash** when you are injured or otherwise unable to work due to an illness or accident, maternity, and for when Sick Bank/Days run out.

Comparison of Programs



Sick Leave Exchange

Long-Term Disability

How long will this plan pay?	Until donations are depleted	Up to 2 years or age 67
When can I use this plan?	After all required paperwork has been submitted	After 90 days
Who is eligible?	All CCPS employees	Members of EACC
Claim Payout	Normal pay and benefits	Up to 2/3 of salary Up to \$4,000 a month
Will this plan pay for pregnancy?	Yes, with required paperwork, donations, and approval	No
Will this plan pay for the maternity/complications?	Yes, with required paperwork, donations, and approval	Yes
On/Off the job accidents	Yes, with required paperwork, donations, and approval	Covers both on and off-the-job accidents
Will this plan pay during the summer?	Yes, depending on donations received	No
Is this plan portable/can I take it with me into retirement?	No	No
Can I get coverage for my spouse and kids?	Yes, with required paperwork, donations, and approval	No
Can I get coverage for pre-existing conditions?	Yes, with required paperwork, donations, and approval	Covers after 1 year for pre-existing conditions

Rates based on age and benefit amount. This document is a brief description of coverage. See your policy for definitions, waiting periods, limitations, exclusions, terminations, and portability.

FOR MORE INFORMATION:

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For more information on Sick Leave Exchange, visit: teameacc.org