



**Middlesex Community College**  
**Voluntary Benefits**  
**Available to all Faculty and Staff**

**Short Term Disability - *NO MEDICAL QUESTIONS***

- ❖ **Best rates available for Short Term Disability**
- ❖ Protects your paycheck due to accident, surgery, sickness and maternity leave
- ❖ Protects up to 60% of earnings tax-free when out of work
- ❖ Benefits are in addition to any other insurance, sick time and workers compensation
- ❖ Pre-existing conditions clause applies for the first 12 months

**Whole Life Insurance - *NO MEDICAL QUESTIONS***

- ❖ Spouse, Child and Grandchild coverage available
- ❖ Individual Whole Life Insurance Policy with level cost and coverage
- ❖ Plans are portable, can go with you if you leave your current job
- ❖ Provides lifetime coverage that builds cash value

**Critical Illness Insurance - *NO MEDICAL QUESTIONS***

- ❖ Provides Lump Sum Benefit in the event of a Critical Illness
- ❖ Covered conditions include: Cancer, Heart Attack, Stroke, Coma and more
- ❖ Wellness benefit of \$50 per year payable for cancer screening testing
- ❖ Pre-existing conditions clause applies for the first 12 months

**Hospital Indemnity - *NO MEDICAL QUESTIONS***

- ❖ Offsets health insurance copays and deductibles
- ❖ Pays cash directly to policyholder
- ❖ Pays benefits for hospital admission, hospital confinement and ER visits
- ❖ Family coverage is available for employee, spouse and child

All Benefits are guaranteed issue, enroll regardless of health history,

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