
The intent of the *U-Select*[®] program from Combined Worksite Solutions is to provide you with the opportunity to address specific needs you may have in your personal benefit planning. It's important that you and your loved ones have financial resources available in the event of an unplanned or life-changing occurrence. All of the insurance products available through the U-Select program are portable. This means you can keep the coverage even if you have a job change. These insurance policies are competitively priced.

Supplemental Benefits

Featuring the



The *U-Select*[®] program
is provided through
Combined Worksite Solutions



Why supplemental benefits?

- No single employee benefits plan can meet the needs of every employee.
- High quality benefits are an excellent way to cost-effectively provide financial protection for you and your family.
- The convenience of obtaining affordable, appropriate insurance products by using payroll deduction.
- Payroll deduction is an automatic way for you to budget for your needs.
- You decide whether to participate—based on your needs or circumstance.

The Process (The U-Select® Program)

- A brief “needs analysis” using the *One Minute Benefit Planner* helps you determine what types of coverage you and your family may need.
- One-on-one consultation with a licensed insurance benefits specialist.
- Communication of your current employer-provided benefits and an explanation of their full value.
- Customized benefit options based on your needs and priorities.
- Affordable benefits selections at less than the equivalent of one hour’s pay per week.

The Service

- An annual review of your benefits and needs.
- A customer service representative is assigned to your company or organization.
- Products and benefits that can be customized to your particular needs.

Who is Combined Worksite Solutions?

- A division of Combined Life Insurance Company of New York (CLICNY) devoted exclusively to providing customized voluntary benefit programs.
- CLICNY is rated A (Excellent) for its financial strength by A.M. Best, an independent ratings agency.
- Founded in 1971.

The Products*

- **Universal Life Insurance:** Provides growing cash reserves for you as well as death benefits. Spouse and children’s coverages are available.
- **Level Term Life Insurance:** Provides funds to help your family pay debts in the event of your death. Spouse and children’s coverages are available.
- **Accident & Sickness Hospitalization Insurance:†** Provides you with additional money to help offset deductibles and co-pays should you be hospitalized. Spouse and children’s coverages are available.
- **Disability Income Insurance:** Provides a monthly income if you become ill or are injured and are unable to work.
- **Accidental Death & Dismemberment Insurance:** Provides additional money to you or your family when an accidental death or a bodily dismemberment occurs.

Eligibility**

All employees who work 30 hours or more per week are eligible to apply for the above benefits once they have worked here for a minimum of 6 consecutive months.† Final eligibility is determined by the specific product underwriting guidelines.

* Product availability, coverage amounts, benefit levels and options may vary. Also, all products have exclusions, limitations, reductions and/or terms under which the selected product may continue in force. For costs and complete details of the coverage, please consult with a Worksite Solutions representative.

† Employees who work 20 hours or more per week and have worked here for a minimum of 6 consecutive months are eligible to apply for Accident & Sickness Hospitalization Insurance.

** Employment eligibility requirements may vary. See a representative from Human Resources or the Benefits Department for any differences.