



Voluntary Benefits Presentation

Bridgette Gransden, Midland County Administrator/Controller

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Voluntary Benefits Features



Health Insurance

Designed to cover treatment of any illness, accident or hospital stay*

Pays providers directly (doctors, hospitals, pharmacies)

*Subject to plan designs, limitations, and exclusions



Voluntary Benefits

Covers specific illnesses, accidents and hospital confinements only

Benefits are paid **direct** to members and designed to assist with **out of pocket expenses**

*Voluntary Benefits are a **supplement**, not a replacement to health insurance*

Voluntary Benefits - Strategy



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- Include Voluntary Benefits as strategic component of Total Rewards
 - Protect employees against additional risk
 - Improve retirement readiness
- Benefits to County employers
 - Offered at no cost to the County; 100% employee paid benefits
 - More competitive against commercial employers for the attraction and retention of talent
 - Younger employees – Hospital Indemnity and Accident Insurance
 - Older employees – Critical Illness
 - Increasing popularity of other benefits including Identity Theft, Legal, Pet, Home & Auto
 - All benefits offered on a Guaranteed Issue basis to employees
 - Generally easy to administer with self-billing

Voluntary Benefits – Keys to Success



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- Strategic use of experienced consultants to help navigate the 70+ voluntary carrier marketplace
- Educate employees on benefit options
 - On-site enrollment meetings
 - Digital and print communications
- Call centers supporting web enrollments
- Voluntary Benefits can improve County employer “popularity” for little to no additional impact to the County budget



Critical Illness Insurance

Policy Design	
Lump sum benefit payable upon diagnosis of a covered critical illness	
\$10,000, \$20,000, or \$30,000 Spouse at 100% Child(ren) at 50% (up to age 26)	
Invasive Cancer Heart Attack Stroke Major Organ Transplant End Stage Renal Failure	
Annually Restoring Benefit	YES!
Payment Buckets	10% 50% 100% (See brochure for details)
Maximum Policy Payout:	No Maximum! (Annually Restoring)
Underwriting Offer	
GUARANTEE ISSUE!	
NO PRE-EXISTING CONDITION WAITING PERIOD!	
A covered critical illness must occur on or after the effective date	



Accident Insurance

Policy Design

Benefits are paid direct to you based on treatment received and injuries sustained as a result of a covered accident.

Common activities that are covered: Football, baseball, basketball, soccer, tennis, paintball, mountain biking, cheerleading, boxing, skateboarding, skiing, car accidents, motorcycle accidents, hunting, fishing, hiking, etc.

Excluded activities: On the job, aeronautical events, motorized vehicular racing or track days, illegal activities, etc.

Benefit Highlights

Coverage Type:	Off the Job
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Over **20** named benefits listed in the brochure

Urgent Care:	\$100
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X-Ray:	\$100
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Appliances (ex. Crutches):	Up to \$150 (\$75)
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Fractures and Dislocations:	Up to \$10,000
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Hospital Admission and Daily Benefit:	\$1,500 (24 HR) Initial / \$200 (365) Day
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Organized Sports Rider	25%
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A covered accident must occur on or after the effective date



Hospital Indemnity Insurance

Policy Design

Expenses associated with a hospital stay can be financially difficult if money is tight and you are not prepared. But having the right coverage in the right place before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it is needed most.

Benefit Highlights

Initial Hospital Confinement (20 HR)	\$1,000 (once per incident per year)
Daily Hospital Confinement (daily)	\$100 (up to 30 days)
ICU Hospital Confinement (daily)	\$200 (up to 10 days) (Pays in addition to daily confinement)

Provisions

Guarantee Issue?	YES!
Pre-Existing Condition Waiting Period?	NO!
Pre-Existing Pregnancy Covered?	YES!

A covered hospital stay must occur on or after the effective date



Voluntary Permanent Life Insurance

Policy Design

Permanent Life insurance can provide you and your family with long term financial security. Permanent Life insurance provides coverage that will last a lifetime. This permanent life insurance plan also includes living benefits by providing financial protection in the event of a long-term care stay.

Benefit Highlights

Long Term Care Rider

90 Day Waiting Period

2 of 6 ADLS

4% of Life Insurance Volume pays for 25 Months

Benefit Restoration & Extension of LTC
(protects life insurance + adds 25 additional months to LTC, totaling 50 months)

Terminal Illness Benefit

Provisions

GUARANTEE ISSUE up to \$100,000

Death Benefit reduces to one-third at 70 (or the 15th policy anniversary, whichever is later)

For more information please contact:

Midland County
Bridgette Gransden, CPA, CGFM
Administrator/Controller
(989) 832-6784
bgransden@co.midland.mi.us

Gallagher
Jeff Nielson
Area Vice President
(248) 496-0912
jeff_nielson@ajg.com

THANK YOU!



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