



# Protect Your Paycheck, Health, and Family All in One Simple Bundle



## 5-in-1 Coverage Bundle Includes:

1. Long-Term Disability (Paycheck Protection) — Replaces up to 60% of income (max \$10,000/month).
2. Accident Insurance — Pays you directly for ER visits, fractures, or sports injuries.
3. Critical Illness Insurance — Lump-sum cash up to \$50,000 for serious diagnoses (cancer, heart, stroke, etc.).
4. Hospital Indemnity — \$1,000 for hospital admission; \$1,000 for ICU + \$300/day.
5. Additional Life & AD&D — Up to 4x annual earnings with accidental coverage up to \$750,000.

## Bundle Pricing

Includes: LTD (Plan 1), Accident, Critical Illness, Hospital, and Additional Life & AD&D

Coverage Level	20 Pays / 10-Month Employee	Annual Cost	Net After Wellness	Per Day Cost
Employee Only	\$24.88	\$497.60	\$347.60	\$0.95/day

School-Year Employees (20 Pays) – No summer deductions, coverage continues.

Year-Round Employees (26 Pays) – Deductions spread evenly.

Some prices based on a 32-year-old employee earning \$48,000 annually (10-month / 20-pay schedule).



**Need more information? Scan the QR code**

1. Log in to HR4U using your username and password.
2. Click “Benefits Enrollment” under “Links” on the HR4U homepage, then select Benefits Enrollment.
3. Start your enrollment — look for The Standard Voluntary Plans.

## When You Enroll in a Bundle Product, These Services Are Included at No Cost

Benefit	Cost	Details
Annual Wellness Benefit	\$0	\$50 cash for preventive screenings
Health Advocate	\$0	24/7 support navigating medical & insurance
Life Services Toolkit	\$0	Wills, estate planning, counseling resources
Travel Assistance	\$0	Emergency medical & travel support worldwide

## Why Employees Choose the USA Bundle

- Guaranteed issue — no medical exams
- Portable — keep coverage even if you leave CPS
- One simple payroll deduction
- Includes \$50 per wellness exam, with up to \$150 available annually when you include the Accident, Critical Illness, and Hospital Indemnity plans 💰
- Most plans cost less than a cup of coffee or a tank of gas 🍵🚰
- If an employee elects the Accident, Critical, and Hospital plans, they’re eligible to receive up to \$150 back in annual wellness benefits — making the bundle cost for all 5 plans a net annual cost of only \$347.60, or about \$0.95 per day for total peace of mind.
- Presented by United Schools Associates (USA) — Official CPS Enrollment Partner



# Plan Highlights

## Long-Term Disability (Paycheck Protection)

- 60% income replacement, up to \$10,000/month
- Covers accident, illness, and chronic conditions
- Includes rehab, survivor, and return-to-work benefits

## Accident Insurance

- Pays cash for ER, hospital, fractures, burns, and sports injuries
- Includes \$50 wellness and 25% youth sports bonus

## Critical Illness Insurance

- Lump-sum cash up to \$50,000 for serious diagnoses (cancer, heart, stroke, etc.)
- Covers 60+ conditions; includes spouse & child coverage
- \$50 wellness benefit included

## Hospital Indemnity

- \$1,000 admission + ICU benefit (\$300/day)
- Portable coverage, premiums never increase
- \$50 wellness included

## Additional Life & AD&D

- Up to 4x annual earnings with accidental coverage up to \$750,000
- Guaranteed issue up to \$500,000
- Accelerated benefits for terminal illness
- AD&D covers loss of limbs, sight, or paralysis

**“We’ve got you covered — from paycheck protection to peace of mind.”**

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