



Cultivating Wellness and Celebrating our Successes!

As a whole we grew our Wellness Rewards Program together. Be informed and be ready to grow healthier and flourish with your personal Wellness plan in 2014 and in the future.

MY 2014 PERSONAL Wellness Planner

Learn how to earn points toward Wellness Rewards for Healthy Living!



We've Got You Covered!

Sign up to participate in the Wellness Rewards education session to “Develop Your Path to a Healthier You.”

Your education session with an FBMC representative is designed to keep you informed about the Wellness Rewards Program now and in the future.

Make your appointment today at www.myenrollmentschedule.com/palmbeach or by calling 1-866-998-2915.

“Develop Your Path to a Healthier You.”

Now is the time to cultivate happiness, healthiness and optimum wellness with the District’s wellness program. This opportunity will not occur again this year, so you do not want to miss out.

Please make your appointment to meet with an FBMC representative for the Wellness Rewards education sessions occurring January 13, 2014 – February 7, 2014.

During your individual meeting you will find out how to set a personal plan to maximize your opportunity to complete Wellness Rewards actions, earn savings and reduce your overall cost. This important information will prepare you to plan early, start your actions as soon as possible and save on your medical plan contributions, all while you do your part to live the healthiest lifestyle possible.

The FBMC representative will also show you how to access online tools including health care provider directories, lower cost treatment options, myUHC Health & Wellness Portal and the UHC Health4Me mobile application.

Make your appointment to meet with an FBMC representative and learn more about:

- ◆ Wellness Rewards requirements for 2014 & 2015
- ◆ How to decrease out-of-pocket health care expenses
- ◆ Participating in the FBMC Wellness Incentive Program for your work location
- ◆ Updates and enrollment of your Voluntary Benefits through Trustmark

Schedule an appointment online to meet with an FBMC representative today at www.myenrollmentschedule.com/palmbeach or call 1-866-998-2915.

This year, employees will have the opportunity to contribute to their Work Location by participating in the FBMC Wellness Incentive Program. The Wellness Incentive Program will recognize all work locations with 50 or more employees that successfully achieve participation goals. If 50% or more of the employees at their assigned work location meet with a benefits representative, all work locations that achieve the 50% participation goal will receive a \$100 American Express Gift Card to support their wellness program!

Visit with an FBMC representative to enter to win six month gym memberships and bicycles!



"You can't take care of others unless you take care of yourself. Wellness is a lifestyle worth pursuing and a benefit that allows you to maintain your health to feel your best and enjoy life's every moment. When you invest in prevention for you and your family, you are healthy, happy and will enjoy positive changes toward better health, which ultimately allows the school district and the community to blossom."

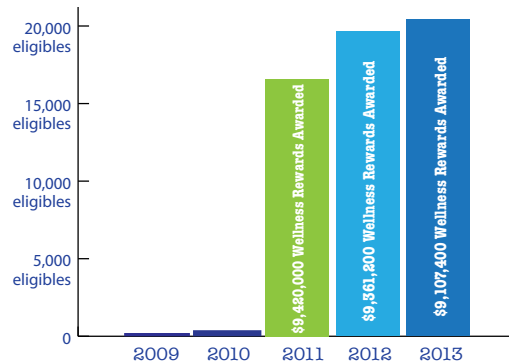
— Kim Sandmaier, Wellness Coordinator

"Regular doctor visits were not a part of my routine until I started participating in the Wellness Rewards program."

— Bobby McGehe, Florida Public Services Union (FPSU/ SEIU) Representative

**Where we were,
Where we are,
Where we are going...
Together we are better!**

Wellness Rewards Statistics



The most important gift we can give ourselves and our family is improved health. It starts with gaining knowledge, finding out ways to read nutrition labels closer, how and when to squeeze in exercise and developing other healthy habits.

Participation in the Wellness Rewards Program leveled off in 2012 (15,602) and 2013 (14,960). This trend shows that we have reached a near maximum level of participation in the program, and the premium discounts awarded remains high.

In fact, about 9 out of every 10 school district employees are participating in the program. Participants in the program feel better and feel like they are passing along healthy lifestyles to others.

Positive Trends in Diabetes Health Plan and Other Disease Management

The numbers below show the program has helped to identify employees who may be at risk for diabetes. That means employees who are considered "pre-diabetes" are able to identify where they need to make lifestyle changes, and hopefully they will avoid being diagnosed with diabetes. We want to continue to identify pre-diabetics while seeing the number of newly identified diabetics decline. Improvements are also occurring in other serious health conditions.

Diabetes Health Plan Statistics			Us Now		
	Prior to Diabetes Health Plan (DHP)		Wellness Rewards & Diabetes Health Plan Introduced		
YEAR ACTION COMPLETED	2009	2010	2011	2012	2013
Qualified for Diabetes Program	2,196	2,744	3,803	5,636	7,829
Newly Identified Pre-diabetics			2,092	1,718	1,615
Newly Identified Diabetics	459	207	1,711	1,430	1,570

Diabetes Risk Factor				
2009	2010	2011	2012	2013
	4.8	4.5	3.98	

Lower Risk means better condition management and lower costs.

Disease Management Improves		Us Now
	2009	2012
Chronic Obstructive Pulmonary Disease (COPD)	23.4 per 1,000 people	16.7 per 1,000 people
Coronary Artery Disease (CAD)	44.1 per 1,000 people	29.3 per 1,000 people
Asthma	40.1 per 1,000 people	33.6 per 1,000 people

Celebrating Our Successes!

Recent Awards

We have been recognized because of everyone's hard work. Kudos to everyone!



UHC Well Deserved Award for Worksite Wellness

Live a Healthy Lifestyle and Live Longer!

"The improved health outcomes for our employees as well as the medical plan savings indicates that the effort of all District employees with the wellness programs is worthwhile."

— Dianne Howard,
Director of Risk & Benefits
Management

78% of employees surveyed say the Wellness Program is beneficial.

Cynthia Callahan's success story:

I lost 125 pounds by exercising and maintaining a healthy diet.

I felt trapped in a fat suit. My body was a stranger to me. Something inside me always wanted it to be immediate. Pull down a zipper and step out of the suit. Now I feel reconnected to my body. I'm taking care of myself, and I am not just trying to escape. I wanted to be active. I wanted to play again. I wanted to be free.

I have tried so many diets. I was always on again off again, constantly cheating and always struggling. It wasn't until I committed to the South Beach diet that I really found the tools to control the cravings. After all that time, it was the refined, processed foods that were the real culprits. Once I switched over, with no cheating, I found that I finally had the control to make real changes.

I now regularly ride my bike to work (6 miles). In 2013, I biked 32 miles in a cycling event, took a Zumba class, and started the Couch-to-5K program. I'm currently participating in a "Diet Bet" on dietbetter.com to lose 4% of my body weight over the next 4 weeks and 10% over the next six months. These things keep me motivated and engaged in my progress. I look younger and feel better than I have in decades. Maybe since I was a kid. It makes me feel like I'm getting younger instead of getting older. It makes me feel like life is full of possibilities.

When I started, I also sat down with my partner and told him that I felt like I had a real problem with food and asked him for help. I asked for his support and told him how he could help me. So many people feel frustrated by their spouse's lack of support, but they never asked for it or specified what kind of support they needed. You need support.

Losing weight will always be in your "someday" plans if you don't start and stick with it. Set a start date, plan, clean, shop and then start. People tell me how strong I am and how they envy my willpower. They act like it's something I found within myself, but it's not. Strong is a choice. I choose to be strong and I have to keep choosing to be strong. I have a long way to go, but I choose to be strong!

To read more of Cynthia's inspirational story, visit her Facebook page: www.facebook.com/CynthiaCallahanWeightloss.



Share Your Wellness Success Story

Employee Wellness invites you to share your wellness success story. Those who submit a success story will receive a gift card for a free cup of coffee (while supplies last). We look forward to hearing from you! Log on to www.palmbeachschools.org/riskmgmt/wellness2.

PERSONAL BENEFITS

- Better health
- Awareness
- Lower health care costs
- Inspired to live better making healthy choices
- Increased motivation to teach about health
- More Energy
- Inspire my loved ones
- Live life to the fullest
- Stay fit and active
- Take better care of myself

It takes all of us to be
the best we can be.



DISTRICT BENEFITS

- Health coverage
- Support program
- Increased motivation to teach about health
- Improved employee morale
- Decreased employee absenteeism
- Lower health care insurance costs

We are planting
the seeds of a
Healthy Future!



See the Wellness Rewards Official Rules enclosed in
your package or go online for more FAQs at:
www.palmbeachschools.org/riskmgmt/Wellness2

Wellness Rewards 2014

Participation Program

- Biometric Screenings
- Complete One Staying Healthy Action
- Health Assessment

How the Program works

We firmly believe that any significant reduction in health care costs will depend ultimately on the commitment of our employees to make healthier, more educated lifestyle choices, manage their illnesses better and become more knowledgeable about which health care services most cost-effectively serve their individual needs.

Optimize Your Health. Plan Ahead in 2014 to Save in 2015.

It's easy. Make plans to complete Wellness Rewards actions before the July 31 deadlines and save the most \$ the next plan year. When you plan to complete Wellness Rewards actions ahead of schedule, you make the program work for you and you maximize its ease and convenience.

Happy
that I got
it all out
of the way
before the
deadline!



Stressed out,
it's almost
the July
31 deadline
and I'm not
finished!

Points can take up to 90 days to display. Plan appointments accordingly.

"I was excited about the Wellness Program from its inception. After being a health care worker for 20 years it has always been my heart's desire that people would strive to live happier, healthier lives! I am well pleased that the District's Wellness Rewards Program is making a huge difference in the lives of my members and I will certainly continue to do my part to help make it a bigger success."

— Mrs. Terri L. Matthews,
President, The Association
of Educational Secretaries
and Office Professionals
(AESOP)

Protecting Your Privacy

Results of your assessments and screenings will remain CONFIDENTIAL. Federal law protects your privacy. The District will only be notified of your participation and whether you have completed all required actions within the program timeframes.

Additionally, when you disclose your medical information on the myuhc.com site, you decide who can see it, how much they can view, and whether or not they can change or add to your Personal Health Record (PHR). In other words, when it comes to privacy and sharing you're in control!

Tobacco Use will cost you \$\$\$ - Quit and \$ave

Log in to Self Service/Benefits/Wellness Rewards and Surcharge. We ask each employee to self report their tobacco use status. If you need to update your status, you may do so beginning each January. The status on file as of October each year will determine if a tobacco surcharge will display during the Open Enrollment period. Your tobacco status will stay on file and roll forward from plan year to plan year. You do not need to update your status each year, but you should make sure that our records correctly reflect your status. If it is wrong, simply contact your Benefit Technician. Log into Self Service/Benefits/Wellness Rewards and Surcharge to view your current tobacco status.

If you use tobacco, we encourage you to quit and take advantage of tobacco cessation resources to be able to update your status to a non-tobacco user and avoid the surcharge.



Wellness Rewards Resources

This year we have new technology tools to help you maintain a healthy lifestyle through the Wellness Program. These tools include a new smart phone app (Health4ME). In addition, UnitedHealthcare (UHC) has a Health & Wellness portal available at www.myuhc.com. Check out the site and register to use the portal.

FBMC representatives can assist you with the log in requirements while they are at your work location so you may cultivate a healthy lifestyle through the Wellness Rewards program.

Health4Me

New UnitedHealthcare Wellness App!

The UnitedHealthcare Health4Me mobile™ app makes it easier for members to take greater control of their health by providing members with 24/7 access to a registered nurse and their personal health benefits information.



UHC Health Cost Estimator - This tool can help you have a better idea of what your out-of-pocket cost will be for health care services. Prices can vary depending on where you have the service. For example, an MRI can vary in cost from \$600 to \$1,500.

Stay Informed – Educational Tools

We encourage you to visit the Risk & Benefits Management website often. We update our pages to keep you informed of resources and tools to help you stay healthy. We especially encourage you to visit the Wellness webpage at www.palmbeachschools.org/riskmgmt/wellness2.

Health Advocate and EAP

Health Advocate helps you find the right doctors and locate the right hospitals, dentists and other leading health care providers anywhere in the country. Health Advocate can also assist you to:

Schedule appointments. We can help expedite the earliest appointments with providers including hard-to-reach specialists and arrange treatments and tests.

Get cost estimates. You'll receive estimates of common medical procedures in your area to help you make informed decisions.

Additionally, the Employee Assistance Program (EAP) provides assistance through licensed experts who can assist you with marital relationships, family/parenting issues, work conflicts, stress or anxiety.

The EAP can also help you:

Address drug and alcohol abuse. A professional counselor can make a referral for in-depth, long-term help.

Find elder care and childcare. We can find resources including in-home care, assisted living and nursing homes; day care and summer programs.

Get financial, legal, and identity theft assistance. We locate experts to assist with budgeting, debt management, estate planning and fraud recovery.

Help is Only a Phone Call Away

Your Health Advocate benefit is paid for by The School District of Palm Beach County and covers benefit-eligible employees, their spouses/domestic partners, dependent children, parents and parents-in-law.

For more information call 855-424-8400 or visit the website at HealthAdvocate.com/palmbeachschools.

Your Nurse at Work

Your nurse liaison works to promote the utilization of clinical programs, disease management, Diabetes Health Plan and care management. This is your worksite connection to clinical resources and information to help you improve your health through education, motivation and assistance.

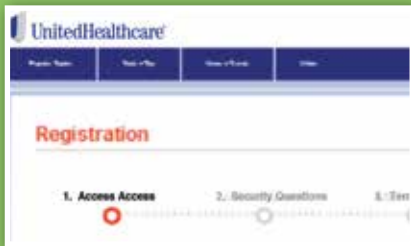
- Identify and recommend medical condition-specific programs.
- Educate and help manage your specific health needs.
- Help you choose appropriate medical care.
- Enroll in clinical and disease management programs, as well as learn to manage diabetes related conditions.

Call or email Gail at 1-561-434-7417; gail_a_diedrick@uhc.com



I AM, I DO, I GET

My UHC.com Registration User Name and Password



UHC User Name and Password

- Enter your User Name and Password, so you have them all year long.

My UHC User Name: _____

My UHC Password: _____

- First time users will need to register, which includes creating five security questions.
- Agree to the terms & conditions.

You will then receive "Success" and a Congratulations statement.



My Personal Planner

To Plan for Optimal Yield in Wellness Rewards Savings finish all your steps before April 1, 2014.

Points can take up to 90 days to display. Plan appointments accordingly.

Check Off	Best Month	ACTION STEPS	NOTES
	January	Review the official rules.	www.palmbeachschools.org/riskmgmt/Wellness2
	January	Decide which Staying Healthy action you will complete.	<ul style="list-style-type: none"> • Online Coaching Program (minimum of 5 weeks) • Telephonic Coaching Program (between 9 - 12 weeks) • Physical or Other Program Preventive Screening
	January	Make your appointments. (Coaching program can take the place of a physical or screening.)	Biometric Lab work, Physical or Preventive Screenings
	February	Appointments completed (100).	Review and compare your health information and discuss any health concerns or changes with your doctor.
	February	Your spouse or partner appointments completed (100).	Your spouse or partner reviews and compares health information and discusses any health concerns or changes with their doctor.
	March	Register and begin Coaching Program (100).	Staying Healthy Alternative to Preventive Screening Actions
	April	Complete your Health Assessment (100).	It takes approximately 15 minutes. Points display immediately!
	April	Your spouse or partner completes Health Assessment (100).	It takes approximately 15 minutes. Points display immediately!
	May	Track your points on myuhc.com or through Health4Me.	Keep in mind that it can take up to 90 days for your points to display.

We are here to help if you have any questions or concerns. For more information, or if you have further questions, please visit: www.palmbeachschools.org/riskmgmt/Wellness2.

I AM, I DO, I GET

Do This = You Save Each Year!

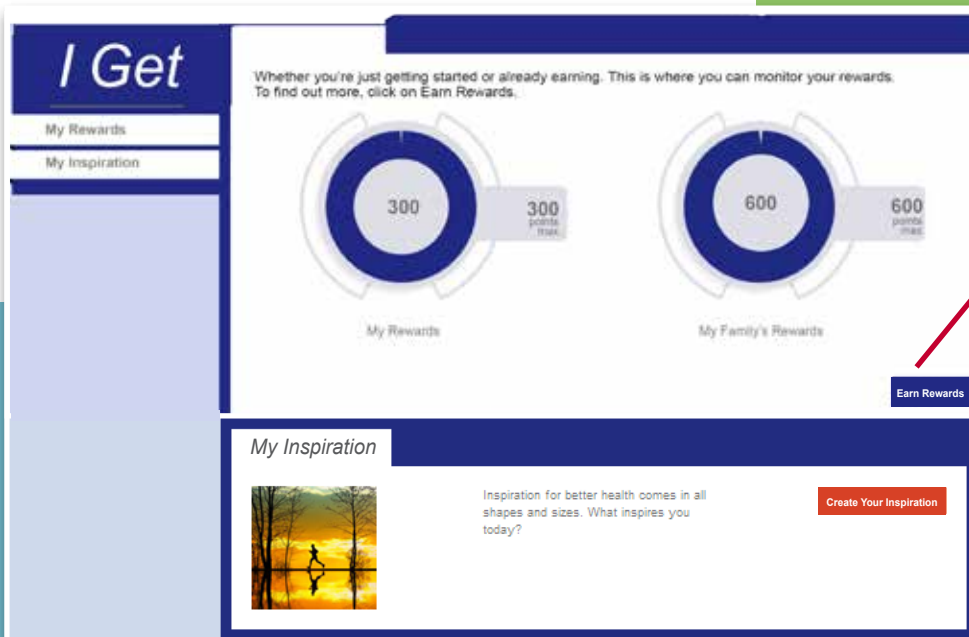
I AM makes staying organized easy!



I DO Steps to improve your health is easy!



I GET Helps me check my points!



2014 Your Steps

For Your Points (300 Max):

- Enroll in www.myUHC.com
- Go to your "Health & Wellness"
- Take your "Health Assessment" (100 points)
- Have a Biometric Screening (100 points) (LabCorp)
- Earn 100 more points through Preventive screenings, or Online or Telephonic Coaching

For Your Spouse/Partner Points (300 Max):

- Enroll in www.myUHC.com
- Go to your "Health & Wellness"
- Take your "Health Assessment" (100 points)
- Have a Biometric Screening (100 points) (LabCorp)
- Earn 100 more points through Preventive screenings, or Online or Telephonic Coaching

Full Wellness Rewards Credit (Optimal Yield)

January 1, 2014 – July 31, 2014

All Wellness Rewards steps completed between January 1, 2014 and July 31, 2014 will receive the discount beginning with the first payroll deduction on or after **January 1, 2015**.

Partial Wellness Rewards Credit

January 1, 2014 – December 31, 2014

All Wellness Rewards steps completed by December 31, 2014 will receive the discount beginning with the first payroll deduction on or after **June 1, 2015**.

Click on "Earn Rewards" to review what points you've accumulated

Tracking your Wellness Rewards on myuhc.com

Healthy Tip, Know Your Numbers!

Biometric Health Screenings

One of the first steps toward better health is to know your key measures. Biometric screenings include: BMI (Body Mass Index or Height/Weight), fasting total, HDL and LDL cholesterol, fasting blood sugar/glucose, and blood pressure. By knowing your key numbers you can assess your current health status and determine if you are at risk for health problems like heart disease and diabetes. Reviewing results with your doctor can provide personalized follow-up with recommended treatment and wellness tools to improve your health. Please keep in mind that your doctor may request other tests be done. These tests will be subject to plan level co-pays and deductibles.

Blood Pressure (BP)

High blood pressure readings indicate that your heart could be working harder than it should. People who have high blood pressure typically do not have symptoms and are often unaware of the problem until they have their blood pressure measured.

Reading Blood Pressure Numbers

Category	Systolic (Top number)		Diastolic (Bottom number)
Normal	Less than 120	And	Less than 80
Pre hypertensive	120 – 139	Or	80 – 89
High BP (Stage 1)	140 – 159	Or	90 – 99
High BP (Stage 2)	160 or higher	Or	100 or higher

Body Mass Index (BMI)

Body mass index is a measurement for relating a person's body weight to his or her height.

BMI	Classification
≤ 18.5	Underweight
18.5 – 24.9	Normal
25 – 29.9	Overweight
30 – 39.9	Obese
≥ 40	Extremely obese

Keep a Good Thing Going! Make a Healthy Change

For general information on understanding the results of your biometric screenings or to find additional support in making health changes, please call HealthyLiving-Lessons for Life NurseLine at 1-888-229-9322 or visit www.myuhc.com.

Small investments in supporting a healthier lifestyle can make a tremendous difference!

Glucose

An abnormally high glucose level may be an indication of the presence of diabetes.

Fasting Glucose	Normal	Less than 100 mg/dL
	Borderline Risk/Pre-Diabetes	100 – 125 mg/dL
	High Risk/Diabetic Range	126 mg/dL or higher

Non-Fasting Glucose	Normal	Less than 140 mg/dL
	Abnormal/High	Greater than 180 mg/dL 1–2 hours after eating
	Possibly abnormal	Needs follow-up testing 140 mg/dLs or higher

Cholesterol

At any given time, a combination of factors may affect your blood cholesterol values: your diet, your weight, whether you smoke, how much alcohol you drink, how much exercise you get, your general health, and medications you may be taking.

CHOL – Total cholesterol

Desirable	Less than 200 mg/dL
Borderline high	200 – 239 mg/dL
High	Greater than 240 mg/dL

HDL – HDL cholesterol

Health Risk	Females	Males
Optimal/Desirable range	≥ 60 mg/dL	
Acceptable range	> 50 mg/dL	> 40 mg/dL
Abnormal range/High risk	< 40 mg/dL	

LDL – LDL cholesterol

Optimal*	Less than 100 mg/dL
Near optimal / Above optimal	100 – 129 mg/dL
Borderline high	130 – 159 mg/dL
High	160 – 189 mg/dL
Very high	190 mg/dL and above

*People with diagnosed heart disease may have a lower LDL goal.

HEALTH REWARDS 2015! (Coming soon)

2015 New Program Preview!

Outcome-Based Program

As in the past, the Wellness Rewards Program will continue to be a voluntary program available to all employees and their covered spouses/domestic partners who are enrolled in the District's medical plan. By completing a series of health actions and earning points, you receive an incentive that reduces your medical contribution costs.

Many of the program features of Wellness Rewards may remain the same such as:

1. Completing an online Health Assessment on www.myuhc.com.
2. Biometric Screenings for Total Cholesterol, HDL/LDL and Fasting Glucose
3. Completing one "Staying Healthy" action, which can be an age/gender appropriate preventive screening (e.g., mammogram, colonoscopy, well women exam) or an online/telephonic coaching course.

Wellness Rewards has been a participatory based program that allowed you to become informed and engaged in your personal health. After four years of a successful program, it will now mature and grow into "Health Rewards," an outcomes based program beginning in 2015.

What does outcome-based mean?

Outcome-based programs have pre-established health values for important health tests that prevent health risks like heart disease, stroke, diabetes, cancer and other health conditions. This is just another step in making us all accountable for our health and health care decisions. It is intended to identify past, current and potential medical problems. Understanding your health values from the past few years of participating in Wellness Rewards will help you see if your numbers will fall within the desired ranges. Utilize your increased awareness and take advantage of the wellness resources to improve your numbers.

Health Rewards will include two additional biometric screenings:

1. Blood Pressure
2. Body Mass Index (BMI)

The **Health Rewards** program will include acceptable targeted ranges for each marker based on National Health Guidelines and the American Medical Association (Total Cholesterol, LDL, Fasting Glucose, Blood Pressure, and Body Mass Index).

Meet 4 of 5 targeted markers in the following categories to earn 100 points for the Biometric program requirement.

Biometric Screening	Measurement to Achieve	Points Earned
Total Cholesterol	Less than 200 mg/dl	25 points
Blood Pressure	Less than or equal to 130/80	25 points
Body Mass Index (BMI)	Less than or equal to 27.5	25 points
LDL Cholesterol Value	Less than 130 mg/dl	25 points
Fasting Glucose (Blood Sugar)	Less than 100 mg/dl	25 points

For those who meet 4 of 5 markers, 100 points will be awarded to you. You are done with your Biometrics. Keep up the great work!

No matter what your health status is, everyone can earn Health Rewards points (300 for an Employee, 300 for covered Spouse/Domestic Partner if applicable). However it will become increasingly important to have your Biometric Screening as early as possible (recommended by March). The sooner you know if you meet the established markers or not will allow you more time to enroll in a telephonic coaching course to earn your points.

If your biometric measurements do not fall within the established ranges, you can still earn rewards by simply participating in a telephonic coaching course of your choosing to earn the 100 points required for Biometrics.

Beginning in 2015 you will no longer have to wait 90 days to see your points for completing your biometric screening. Instead, the required biometric values will be gathered by a network health care professional and submitted on a form that will need to be faxed directly to UnitedHealthcare. ***This change will shorten the time from 90 days to approximately 30 days*** for your points to be recorded to meet the program-established biometric values.

The School District is committed to investing in the health of its employees and family members. This program is designed for those who are already healthy and who want to maintain their good level of health. It is also designed for those who want to get healthier and know their biometric numbers to aid in their health and wellness journey. It's time in 2015 to become more personally engaged in investing in your health and our health as a District by digging deeper to harvest the Health Rewards.

Looking Ahead to 2015

Although the final details and requirements are still being finalized - Don't wait! Take a closer look at what you can do now to improve you overall health. Start now to make small changes such as increasing the time you spend exercising and staying active. Eat more fruits and vegetables and be mindful of portion sizes. In general, make smart lifestyle choices.

Summary 2015

- ✓ Meet 4 of 5 pre-established Biometric markers - 100 pts (complete telephonic coach program if markers are missed)
- ✓ Complete one Staying Healthy Action - 100 pts.
- ✓ Complete online Health Assessment - 100 pts.

Stay informed through the year as we finalize the requirements for Health Rewards.

Insurance Benefits Designed for Financial Wellness



Trustmark Universal LifeEvents is designed to match your needs throughout your lifetime.

- LifeEvents pays a **higher death benefit** during your working years when expenses are high and families need maximum protection. At age 70, when you may no longer rely on a paycheck and have fewer bills, the death benefit reduces to one-third of its value.¹
- **Living Benefits never reduce.** They continue at their original level throughout retirement, so you have them when you are most likely to need them.

¹ Death benefit reduces to one-third at the latter of: age 70 or the 15th certificate anniversary. Issue age is 18-64.

Optional Benefits

- Accidental Death Benefit
- Waiver of Premium
- Children's Term Life Insurance
- EZ Value automatic increases

Trustmark Universal LifeEvents® with Long-Term Care Insurance Rider

With Trustmark Universal LifeEvents, your benefits can be paid as a **Death Benefit**, as **Living Benefits** or as a combination of both.

1. **Death Benefit.** This is the cash amount paid to your beneficiary when you die.
2. **Living Benefits for Long-Term Care (LTC).** Living benefits make it easy to advance part of your death benefit before you die to help pay for LTC if you ever need it.

How does Universal Life with Living Benefits for LTC work?

Example: \$100,000 Death Benefit

Universal Life is flexible. You can adjust the death benefit, cash value and premiums as your financial needs change.

Long-Term Care Benefit (LTC)	Maximum Benefit Amount
After 90 days of confinement or services, pays a monthly benefit equal to 4 percent of your death benefit for up to 25 months. The LTC benefit accelerates the death benefit and proportionately reduces it.	\$100,000
Benefit Restoration	
Restores the death benefit that is reduced to pay for LTC.	\$100,000
Total Maximum Benefit	
Living Benefits can double the value of your life insurance.	\$200,000

Plan Form UL.205 is underwritten by Trustmark Insurance Company, Lake Forest, Illinois. The Plan has limitations and exclusions, please see your insurance agent for complete details of coverage.



Health Screening Benefit Helps You Stay Well

Pays the cost of one immunization or screening test per calendar year (\$50 or \$100 maximum) for each insured. The rider covers many items, including:

- Low dose mammography
- Colonoscopy
- Serum cholesterol
- Bone marrow
- Stress test

Trustmark Critical Illness with optional Health Screening Benefit

What is Critical Illness insurance?

Critical Illness insurance pays a lump sum payment upon the first diagnosis of a covered critical illness. You can use the money to help pay:

- Rent or mortgage
- College tuition
- Medical insurance deductibles
- Childcare/housekeeping
- Family income replacement

Built-in Features:

- Single cash benefit paid directly to you
- Level premiums don't increase with age
- Family coverage

Optional Benefits:

- Health screening benefit
- Waiver of premium
- EZ Value automatic increases

Participate in the benefits education session to "Develop Your Path to a Healthier You."
Make your appointment today at
www.myenrollmentschedule.com/palmbeach or by calling 1-866-998-2915.