

Voluntary Benefits Frequently Asked Questions

I don't understand insurance. How do I determine what I need for coverage?

EBM's trained Benefit Counselors will consult with you to help you determine which plans are the best value for you, based on a number of factors such as, your family status, your employer's benefits, your income and any other insurance you might have. Call them toll-free at 888-269-2744.

How do I pay for these benefits?

All premiums for Voluntary Benefits are paid through convenient deductions from your paycheck so you won't have to worry about another bill to send in each month. Short-Term Disability, Critical Illness and Accident insurance premiums are deducted post-tax.

Who do I contact if I have questions about my voluntary benefits?

EBM Customer Service staff will gladly help you with any questions or concerns you might have, including making changes to your plan or coverage amount, or filing a claim. Their toll-free phone number is 888-269-2744

Do I need disability insurance?

If you count on your paycheck to pay your household bills you need to protect yourself from a sudden loss of that paycheck due to an unexpected accident or illness. 50 million Americans are disabled every year; 90% of disabling injuries and illnesses are not work related. Ask yourself this question "If my paycheck stopped today due to an accident or illness, could I pay the bills?". That is what disability insurance does.

What is Critical Illness Insurance?

Critical Illness Insurance pays a lump-sum benefit upon the first occurrence of a covered critical illness such as, cancer, heart attack, organ transplant, kidney failure, stroke, serious burns and others. You decide how much coverage to buy (\$10,000-\$50,000) and if you are diagnosed with one of the covered illnesses you will receive a check in the amount specified in the Schedule of Benefits. You can use the money for whatever you choose, including paying your out-of-pocket medical and non-medical bills.

I'm on my employer's health insurance plan. Why would I need Accident Insurance?

Accident Insurance is intended to supplement your health insurance, not to take the place of it. Many people find they couldn't afford to pay their health insurance deductibles and co-pays if they were suddenly faced with a large medical bill such as a hospitalization. Accident Insurance can help pay some or all of the out-of-pocket medical expenses associated with an unexpected accidental injury.

What if I change my mind and want to cancel my coverage?

The Short-Term Disability, Critical Illness and Accident plan allow you to cancel at any time, with no explanation required. Simply contact EBM for assistance.

CONTACT EBM – 888-269-2744