**Employee Email**

**NEW THIS YEAR  
Voluntary Accident & Illness Benefits**

Do your medical and disability insurance plans have you and your family safely covered? They might. But when an unexpected illness or accident happens, you may find yourself in financial difficulty due to out-of-pocket expenses like insurance deductibles, co-pays, travel expenses, and child care.

CBIA Health Connections Voluntary Accident & Illness Benefits help you pay for those out-of-pocket expenses to ease your financial burden.

* **Critical Illness Insurance**

Critical Illness insurance gives you a cash payment when a covered illness like a heart attack or stroke is diagnosed.

* **Accident Insurance**

Accidents like fractures, concussions, and cuts are common and you should prepare for unplanned expenses related to them. Accident insurance gives you a cash payment for a covered injury and related services.

* **Hospital Indemnity Insurance**

Even if you have one of the best medical plans out there, it’s unlikely your plan will cover all the costs of a hospital stay. Hospital Indemnity insurance pays you cash in the event of an unexpected hospital stay for a covered illness and/or injury.

**Learn More**

* [Read more about these benefits here](https://www2.cbia.com/ieb/ag/Voluntary/AccidentIllness/zPDF/BenefitDescriptions/HC_AccidentIllness_EE.PDF).
* [Prefer video? Watch this.](https://hgv.jellyvision-conversation.com/?i=f83c39110c34fd02597c902f&preview=1)
* How much will this cost? This [cost calculator](https://www.thehartfordtools.com/gbd/costcalculator/?employerID=F3E7374C&src=MYT&enrollmentURL=?_ga=GA1.2.245602291.1494958840) gives you a ballpark estimate.