



May is Disability Income Awareness Month!

As a Hy-Vee employee, you are eligible for valuable income protection benefits in the form of Disability Insurance. If you are unexpectedly off work for a period of time, due to injury or illness, this coverage can help secure your financial wellbeing. Below is a list of options that are available to Hy-Vee employees during their new hire, Open Enrollment or Qualified Life Event special enrollment eligibility period. The coverage for which you are eligible is based on your current employment status:

FT/RT employees (enroll at hy-veebenefits.com):

- Short-term Disability
 - Covers up to 70% of your basic weekly earnings up to a maximum benefit amount of \$2,000 per week.
 - Benefits begin on the 8th day if your disability is due to an illness, and on the 1st day if your disability is due to an accidental injury. Benefits are payable for up to 13 weeks.
- Long-term Disability
 - Covers 50% of your income up to \$5,500 per month if you are not able to work for an extended period of time.
 - Benefits are payable beginning 90 days after the start of your period of disability.



PT employees (enroll via hy-veePTenroll.com):

- Short-term Disability
 - Covers up to 60% of your monthly earnings, not to exceed a \$650 monthly benefit.
 - Benefits begin on the 7th day whether your disability is due to an accident or sickness. Benefits are payable for up to 13 weeks.

Additional options for all employees:

- Additional Disability Insurance is available through the Hy-Vee Elective Benefits Advisors that visit your Hy-Vee locations. You can arrange to speak to an advisor by contacting Midwest Heritage at 800-622-0057 or csr@mhbankins.com.



How to pay insurance premiums if you are off work:

When you do not have enough worked hours to receive a paycheck, or if you are on a leave of absence, deductions for your **Elective Benefits** cannot be taken to pay your insurance premiums. If you miss premium payments due to being off work, you can contact Midwest Heritage and do one of the following:

- Make a credit/debit card payment over the phone
- Find out the amount(s) owed and to which insurance carriers checks should be made payable

You may contact Midwest Heritage at 515-343-5047 or email CSR@mhbanks.com.

Life hint #2

If you rely on your paycheck, it's smart to protect it with disability insurance.



Is your income protected?

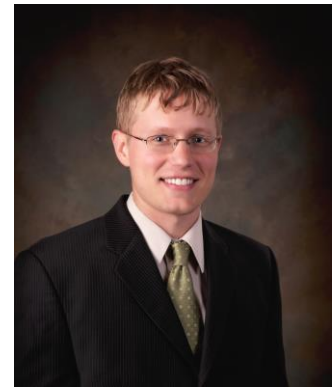
Disability Income (DI) insurance can help! You work hard to earn your paycheck, and your income is your most valuable asset. Unfortunately, most Americans are not mentally or financially prepared to handle the impacts of being off work for a short or long period of time due to a disability. Consider the following*:

- **More than 375,000 Americans become totally disabled every year.**
- 46% of all foreclosures on conventional mortgages are caused by a disability.
- If you have saved 10% of your income each year, 1 year of being totally disabled could wipe out 10 years of savings.
- Only 40% of adult Americans have separate emergency savings funds.
- Medical problems contributed to 62% of all personal bankruptcies filed in the U.S.
- **About 30 percent of Americans ages 35-65 will suffer a disability lasting at least 90 days during their working careers.**

If you aren't sure whether you have disability insurance, or if you're interested in exploring your DI insurance options, reach out to your HR Manager or your Hy-Vee Elective Benefits Advisor today! To be connected with an advisor, you may contact Midwest Heritage at 515-343-5047.

Benefit Advisor Spotlight

- **Hy-Vee Benefit Advisor Name:** Art Wing
- **Hometown:** Maquoketa, IA
- **Family:** Wife and 3 daughters
- **Hobbies:** Golf, kids' activities
- **First job:** Concrete
- **Number of years in the insurance industry:** 12
- **Number of years worked with Hy-Vee:** 10
- **Territory:** Eastern
- **Favorite part of job:** Catching up with all the people
- **Favorite lunch at Hy-Vee:** Salad bar or pizza
- **Interesting Fact:** I have 12-year-old twins. My first name is Jesse.



Hy-Vee Elective Benefits
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