

Insurance Benefits to Protect You and Your Assets

At Discounted CAP Member Rates
For a Limited Time



Hurry! Open Enrollment Ends November 15, 2023.

Visit: www.CAPphysicians.com/enroll

Between now and November 15, take advantage of significantly discounted personal insurance benefits offered through CAP Physicians Insurance Agency, Inc. (CAP Agency) in partnership with MetLife. **Now is the time to compare your current insurance plans and increase or purchase new coverage. Coverage takes effect January 1, 2024.**

Protect you and your family against unexpected life events that could threaten your financial security and well-being.

► Income Protection

Safeguard Your Income in Case of an Accident or Illness

Short-Term Disability¹ – \$1,000 weekly benefit paid in addition to state disability benefits. Supplements 90-day elimination period of Long-Term Disability policy.¹

Long-Term Disability^{1,2} – Up to a \$10,000 maximum monthly benefit available, or 60% of your income.

No Medical Exam Required!

► Personal Protection

Added Peace of Mind for Your Security

Legal Plans – Experienced attorneys can help with estate planning, home sales, tax audits, and more.

Identity and Fraud – Fraud protection, digital security, and identity theft protection, under one plan.

► Family Protection

Financial Security for You and Your Family

Life Insurance^{3,4} – New CAP members can get up to \$500,000 in coverage in their first 90 days, and current members can get \$50,000 of additional coverage without a medical exam.

► Medical Protection

When Your Health Plan Coverage Isn't Quite Enough

Dental & Vision – Multiple coverage options available with a wide range of in-network and out-of-network providers.

Accident Insurance Benefits – Scheduled benefits up to \$50,000 for unforeseen accidents or injuries.

Critical Illness Insurance⁵ – Lump sum payment up to \$30,000 when you or your covered dependents are diagnosed with a critical illness.

Hospital Indemnity Insurance – Up to \$2,000 for hospital admission and \$400/day for 15 days. No pre-existing condition exclusions.

Coverage Takes Effect January 1, 2024.

Enroll Now!

Visit: www.CAPphysicians.com/enroll

For questions or help enrolling, contact CAP Agency:

Call: 800-819-0061, Press 5 or

Email: CAPAgency@CAPphysicians.com

*To safeguard member confidentiality, the Social Security number in the system will be displayed as the last four digits of your CAP member number.

*To be eligible, you must be working in healthcare at least 17.5 hours/week and cannot be currently disabled or at the time coverage becomes effective. Other limited time pre-existing condition exclusions may apply.

¹Limited time pre-existing condition exclusions apply.

²Income from the tax year immediately prior will be used to determine benefit at time of claim.

³Members covered by CAP longer than 90 days and not previously enrolled in supplemental life coverage.

⁴No medical underwriting required if currently enrolled in supplemental life insurance benefits under the \$500,000 maximum. (Underwriting required for new policyholders.) Increase above the additional \$50,000 available with Statement of Health.

⁵Additional benefits details are available in the Resources section of the enrollment portal.