

# Solutions for Education Professionals

## Enhanced Benefits to Help Cover Your Specific Needs

Having served educational institutions for more than 40 years, we appreciate your profession and understand the unique challenges you face when selecting group employee benefits.

Currently, we administer employee benefit programs for nearly 1,000 school districts, school boards and charter schools throughout the country. We also provide tailored insurance solutions for many well-known universities as well as smaller liberal arts and junior colleges.

We have designed features specifically for education professionals and have embedded them into our standard insurance products at no additional cost.

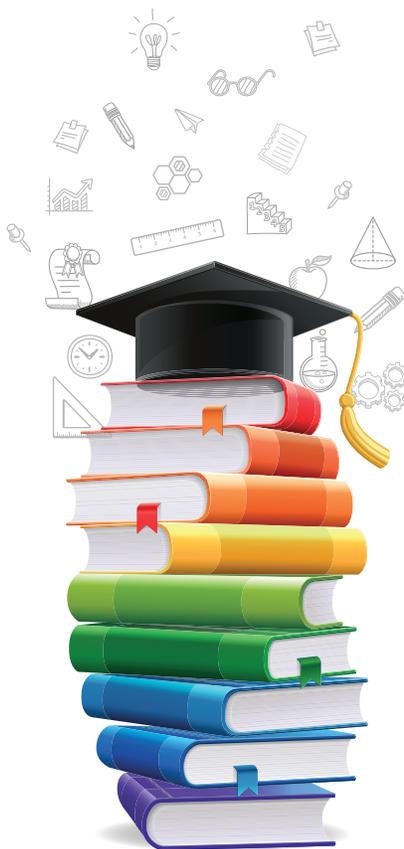
### Enhanced Benefits for:

#### K-12 School Employees

- ✓ Campus Violence Benefit
- ✓ College Assistance Plan
- ✓ Disability Coverage During School Breaks
- ✓ Office Depot® Discount Program

#### College & University Employees

- ✓ Campus Violence Benefit
- ✓ Disability Coverage During School Breaks
- ✓ J-1/H-1 Visa Exchange Protection



It's our way of thanking you for the important work you do.

Why? Because we care.

Contact your Dearborn National sales executive for more information. Learn more at [dearbornnational.com/education](http://dearbornnational.com/education).

### Campus Violence Benefit (K-12 & Higher Ed)

Due to the growing concern of school violence, we offer a Campus Violence Benefit as part of our Accidental Death & Dismemberment (AD&D) coverage.\*

When a tragedy strikes, the emotional and financial costs of an injury or loss can be overwhelming. This benefit can help offset some of the financial strain an employee might face because of a violent campus event.

During the 2013-14 school year,

**65%**

of public schools recorded that one or more violent incidents had taken place, amounting to an estimated **757,000 incidents**.<sup>1</sup>



### College Assistance Plan (K-12)

Figuring out how to pay for college can be overwhelming.

To help alleviate this concern, Dearborn National provides access to the College Assistance Plan (CAP), an online resource dedicated to helping people plan for, pay for, and reduce the cost of college. This secure online portal includes checklists, a negotiation toolkit, pricing calculators, a college search function, and funding and financial aid information. This program is available to employees of the school district, as well as students and their parents/guardians in the school district, and it is only offered to school districts that include high school (9th-12th grade).

Nearly **50%**

of parents say they need more information on how to invest their college savings.<sup>2</sup>



### Disability Coverage During School Breaks (K-12 & Higher Ed)

Since injuries can happen at any time, we include specific contract language designed for educators and staff that treats all disabilities the same, regardless of whether they occur while school is in session or not.

This eliminates any confusion an employee may have about his or her coverage while school is not in session. This language is standard on all Short-Term Disability and Long-Term Disability contracts for education-related groups.

ER visits spike

**15-27%**

during the summer months.<sup>3</sup>



### J-1/H-1 Visa Exchange Protection (Higher Ed)

When hiring J-1 or H-1 Exchange Visitors (professors, researchers and scholars with a J-1 or H-1 visa), colleges and universities are required by the United States to provide minimum coverage amounts for Medical Evacuation and Repatriation for each Exchange Visitor.

We can assist colleges and universities who need help in obtaining this coverage by providing a program that meets these requirements as a part of the Travel Resource Services™ program.



Approximately

**300,000**

**J-1 Exchange Visitors** from 200 countries and territories come to the U.S. each year.<sup>4</sup>

### Office Depot® Discount Program (K-12)

Due to budgetary constraints, many teachers reach into their own pockets to pay for the supplies and tools they need to provide a quality education. This is a great sacrifice that many teachers make for their students.

To help alleviate this financial strain, Office Depot offers a 10% discount on most of their office supplies. This discount is available online through a special website and in stores.\*\*

On average,

**TEACHERS SPEND \$500**

of their own money each year to pay for school supplies.<sup>5</sup>



\*Not available in all states. In select states, a Stand-Alone AD&D contract may be required. \*\*Exclusions and restrictions apply.

<sup>1</sup>"Indicators of School Crime and Safety: 2016." National Center for Education Statistics, U.S. Department of Education, U.S. Department of Education, U.S. Department of Justice, Office of Justice Programs. <https://nces.ed.gov/programs/crimeindicators/>. Published May 2017. Accessed September 7, 2017. <sup>2</sup>10th Annual College Savings Indicator Study." Fidelity Investments. [www.fidelity.com/bin-public/060\\_www\\_fidelity.com/documents/press-release/csi-exec-natl.pdf](http://www.fidelity.com/bin-public/060_www_fidelity.com/documents/press-release/csi-exec-natl.pdf). Published August 25, 2016. Accessed October 24, 2017. <sup>3</sup>Baker, Dr. James. "ER Visits Peak during the Summer Months." Kaiser Permanente. <https://share.kaiserpermanente.org/article/er-visits-peak-during-the-summer-months/>. Published July 2, 2014. Accessed September 7, 2017. <sup>4</sup>J-1 Visa Exchange Visitor Program. J-1 Visa Basics – Facts and Figures. <https://j1visa.state.gov/basics/facts-and-figures/>. Accessed September 7, 2017. <sup>5</sup>White, Martha C. "Here's How Much Your Kid's Teacher Is Shelling Out for School Supplies." Money.com <http://time.com/money/4392319/teachers-buying-school-supplies/>. Published August 3, 2016. Accessed September 7, 2017.