



WHAT'S NEW FOR 2026?



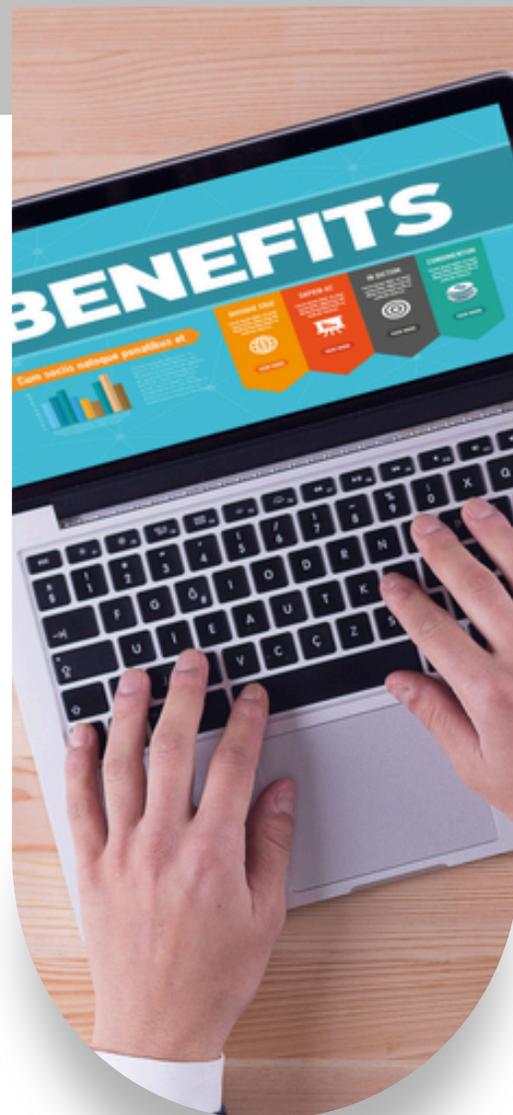
Interstate Advanced Materials is excited to announce its partnership with Colonial Life Insurance, offering you Open Enrollment Perks including higher benefits limits and waived health questions on select coverages.

Highlights Include:

- **Voluntary Accident Insurance** - Comparable pricing with improved plan features.
- **Voluntary Critical Illness**
 - Guarantee Issue up to \$35,000 (Hartford capped at \$10,000).
 - No pre-existing condition limitation during this Open Enrollment.
- **Voluntary Hospital Indemnity**
 - Pre-existing conditions waived for this year and next.
 - Pregnancies and current diagnoses are covered immediately—a major improvement over Hartford's exclusions.
- **Voluntary Term Life**
 - Guarantee Issue up to \$150,000 (grandfathering existing higher amounts).
 - True open enrollment this year - everyone can elect coverage up to \$150,000 with no health questions.



UnitedHealthcare's new fertility benefit for large-group plans expands coverage to include infertility diagnosis and treatment, IVF services (including up to three egg retrievals and unlimited embryo transfers), donor eggs or sperm, and surrogacy. It also covers fertility preservation when infertility is caused by medical treatment. Prior authorization is required for most services, and members can access support through Optum Fertility Solutions. Full coverage details can be found in your plan documents.



Have Questions?

We at Graybill Consultants are always here to help!



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