

## A Resource for Those in Employment Transition GeoCare Benefits Insurance Program www.geocarebenefits.com



If you have recently had a job change or become self-employed and need new medical or other insurance coverage, AAPG's GeoCare Benefits Program is a good resource for you. The GeoCare Benefits Insurance Program is a group insurance program designed to meet the specific needs of earth science professionals.

## Medical Insurance: Call 877-739-7845

The loss of a job is considered to be a qualifying event for a Special Enrollment Period, which is time outside of the Open Enrollment Period during which you and your family have the right to sign up for guaranteed-issue coverage regardless of your health history. You qualify for a Special Enrollment Period 60 days following certain life events. These life events include the loss of a job, moving to a new state, and changes in family size (marriage, divorce, or the birth of a baby).

The GeoCare Benefits Members' Private Medical Exchange provides a marketplace where members can choose from multiple plan designs, options, and premium rates available in your state from a variety of insurance companies. This is a Private Exchange developed specifically for members of Associations participating in the GeoCare Benefits Insurance Program. It is not affiliated with the Federal Exchange or any of the Exchanges of the State governments. The Exchange employs fully licensed agents, readily available to chat with online or over the phone, to answer any questions or help walk you through the enrollment process.

Go to **geocarebenefits.com** and click on **Members' Private Medical Insurance Exchange** or call **877-739-7845** to talk to an agent.

## Disability Income and Term Life Insurance: Call 800-337-3140

If you are looking to replace or upgrade your employer-sponsored disability or term life insurance, the GeoCare Benefits Program offers similar types of coverage to eligible members on an underwritten basis. These plans offer the advantage of being portable. Once coverage is in place and if premiums continue to be paid, you can take these plans with you if/when you change employment in the future.

The GeoCare Program's Group Disability Income Plan can provide income for you when you are unable to work due to a covered illness or injury. Monthly benefits of \$300 up to \$10,000 are available with a choice of 60- or 180-day waiting periods.

The Program offers several types of Group Term Life Insurance coverage on an underwritten basis—10-Year Level Term, traditional Term, and First-to-Die Plans. Guaranteed Issue Term Life coverage, for which no medical underwriting is required, is also available to members ages 45-74.

Details about these plans, including rates and applications, can be found on the Program's website at **www.geocarebenefits.com**. For many of them, you can apply online.

## Other Coverage—Supplemental Plans and Auto/Homeowner

The Program also offers a variety of supplemental plans, including Cancer, In-Hospital, Long Term Care, and Medicare Supplement. Call **800-337-3140** or visit the Program's website at **www.geocarebenefits.com**.

Not all plans are available in all states and to all ages. For complete information, including eligibility and renewal provisions, exclusions, limitations, and rates, please visit the Program's website at **www.geocarebenefits.com**.