



Open Enrollment

Voluntary Benefits
2024

Open Enrollment May 1st - 15th, 2024



These plans pay benefits **directly to you** when you need it most!



Most plans are **fully portable** at the **same rate**.



Lock-in lower rates!



Flexible Spending Accounts



FSAs allow you to save and pay for your and your family's healthcare expenses with pre-tax dollars. The Dependent Care FSA is used for expenses paid to care for qualified dependents which allows you to work.

Healthcare FSA

Access annual contribution amounts on day one.

Dependent Care FSA

Use for Daycare, Nannies, Day camps and Before & after school care

Must re-enroll each year.



Cancer Insurance



Guaranteed Issue*

\$100 Annual Cancer Screening Benefit

Cancer Insurance can help provide extra protection in the event of a cancer diagnosis.

This plan pays you as long as you are being treated with no lifetime maximum on most benefits.



Group Critical Illness

Guaranteed Issue*

\$50 Annual Wellness Benefit

Ease the financial stress of surviving a Critical Illness with the Critical Illness plan.

You receive cash benefits directly, giving you flexibility to help pay bills related to treatment or to help with everyday living expenses.

Plan pays lump-sum benefits for covered critical illnesses such as Heart Attack, Stroke, Major Organ Transplant, etc.



Group Hospital Indemnity



Guaranteed Issue*

\$50 Annual Wellness Benefit

Hospital Indemnity pays cash benefits directly to you to help cover gaps left by major medical.



Group Accident Insurance



Guaranteed Issue*

\$50 Annual Wellness Benefit

Just because an accident can change your health, doesn't mean it should change your lifestyle too. Protect yourself from the unexpected with Accident Insurance. Benefits are **paid directly to you**, regardless of any other medical insurance!

Learn More: pierceins.com/fallschurchva

***Up to plan limits**





Life Insurance with Long Term Care

Guaranteed Issue for New Hires

LifeTime Benefit Term is a powerful supplemental two-in-one insurance benefit that offers permanent life insurance for family needs plus Long Term Care benefits. This innovative life insurance plan provides both life insurance and long term care coverage at low group rates.

Your family can receive cash benefits paid directly to them upon your death that they can use to help cover expenses. Cash benefits can also be paid directly to you while you are living for long- term care expenses.

Rates are highly competitive. Life premiums do not increase as you age.



Legal Plan

A legal plan protects you from the high cost of attorney fees by providing legal services and courtroom representation that will cover you and your family for:

- Estate Planning & Wills
- Auto & Traffic
- Home, Financial & Consumer
- Family and more...

Low monthly premium!

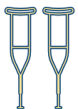


Identity Theft Protection

Detect - Alert - Recover

Help protect your identity and devices with Norton LifeLock.

Protect devices, including malware and ransomware. VPN provides online privacy. Monitor for fraudulent use of personal information and receive alerts. Monitor child's activity online.



Group Disability Insurance

Guaranteed Issue*

Disability insurance helps protect your most valuable asset, your ability to earn an income. This helps provide peace of mind and financial security when needed most.

Plan Details:

- Sickness and accident coverage
- Short waiting period based on the plan selected
- Partial disability to help transition back to work



Pet Insurance

Pet insurance protects you from the high cost of veterinary care for your furry loved ones.

Accident & Illness Coverage and Accident Coverage only available.

Whether it's surgeries or medications, pet insurance ensures your beloved companion gets the care they need without breaking the bank.



Learn more about your voluntary benefits and download the Pierce Insurance app to **stay connected!**

pierceins.com/fallschurchva

***Up to plan limits**

