



# Voluntary Benefits

2024 Plan Year

## Open Enrollment May 1st - 15th, 2024

Why are voluntary benefits important?

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

Pre-Tax

FSAs/HSAs 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

#### Healthcare HSA

No use-it-or-lose-it. Keep your HSA forever.

Invest your HSA tax free, like a 401k.

Must be enrolled in a HDHP.



### Cancer Insurance

Pre-Tax

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\*

\$100 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, Sudden Cardiac Arrest, etc.



### Group Accident Insurance

Pre-Tax

Guaranteed Issue\*

\$60 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/ecpsva](http://pierceins.com/ecpsva)

\*Up to plan limits

PIERCE INSURANCE  
Employee Benefits Specialists



## 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.



## Vision Insurance

**Pre-Tax**

**Eyecare that fits your lifestyle and budget.**

Plan Benefits include:

Annual routine eye exam with a \$10 copay.  
Detect and Monitor conditions like diabetes with a Retinal Screening. Only \$39 copay.

Annual \$150 flexible allowance for prescription and non-prescription eyewear.

20% Discount on glasses and 10% discount on contacts for any overages.



## Hospital Indemnity Insurance

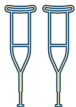
**Pre-Tax**

**Guaranteed Issue\***

**\$50 Annual Wellness Benefit**

Protect yourself from unexpected medical bills with Hospital Indemnity.

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



## Group Disability Insurance

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

**\*Up to plan limits**



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

[pierceins.com/ecpsva](http://pierceins.com/ecpsva)