



Voluntary Benefits Enrollment

Navigating your insurance coverage is key to maximizing its benefits. Here's a quick guide to help you understand the fundamentals.



Scan the QR code to visit your Voluntary Benefits website.
pierceins.com/henrico



NEW

Cancer Advocate Plus

Personal and precise cancer management based on your DNA. Includes cancer screening, cancer management, and cancer recovery.



Cancer Insurance

Pays benefits for radiation, chemo, blood, plasma and experimental treatment. Provides annual maximums rather than daily caps. More coverage is provided due to the cost of treatments.



Critical Illness Insurance

Helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness such as heart attack, stroke, end-stage renal failure or a major organ transplant. Plans available with or without cancer coverage.



Legal Plan

Covers 100% of the attorney fees for fully covered services, including:

- Estate planning & wills
- Traffic violations
- Real estate and credit protection
- Family law and so much more ...



NEW

Short-Term Disability

Replaces a portion of your income if you are unable to work due to a covered illness or injury.



Hospital Indemnity Insurance

Pays cash benefits for hospital admission and confinement directly to you to help cover gaps left by major medical, with no waiting periods.



Perks at Work

Free for all employees.

Employee pricing on your favorite brands in over 26 categories to help you save money on your vacation, gyms and childcare, electronics, home appliances, movie tickets, and more.



Identity Theft Protection

All-in-one protection against threats to your identity, security, and privacy.

- Million-dollar protection package
- Identity alerts with credit monitoring
- Device security
- VPN
- Parental control



TOCO

NEW

Discount car warranty program available to employees.



Vision Insurance

Covers frames & lenses or contact lenses up to the plan maximum.



Accident Insurance

Helps pay costs that arise from covered accidents such as fractures, dislocations and lacerations. This plan provides 24-hour coverage.



Life Insurance with Long-Term Care

- Up to 3x the face value available for Long-Term Care
- Premiums do not increase due to age
- Paid-up benefits begin to accrue after 10 years
- Terminal illness benefit
- Spouse and children coverage available



Pet Insurance

- Accident & Illness Coverage
- Accident Only Coverage



Important Note & Disclaimer:

This is neither an insurance contract nor a summary plan description. Only your actual policy provisions will prevail.