



**JAMES MADISON
UNIVERSITY**

25/26 VOLUNTARY BENEFITS ENROLLMENT



PLAN YEAR:

July 1, 2025 - June 30, 2026

OPEN ENROLLMENT:

May 16-30, 2025

NEW HIRES:

Within 30 days of hire date

LEARN ♦ ENROLL

pierceins.com/jmu

800-421-3142



arranged by:



TIME SENSITIVE



Office of Human Resources
752 Ott Street - MSC 7009
Wine Price Building
Harrisonburg, VA 22807
Main Phone: 540-568-6165
Fax: 540-568-7916

JMU faculty & staff:

Welcome to your **Voluntary Benefits Enrollment!**

As we enter a new benefits plan year, it's time to make important decisions about your coverage. As a valued member of JMU's faculty and staff, we want to ensure you have access to the best benefits available.

Exciting news! We're thrilled to announce that the **Guaranteed Issue** period has been extended for this enrollment. This means you can take advantage of two incredible benefits without answering any medical questions: **new** Cancer Advocate Plus and Permanent Life Insurance with Long-term Care.

The benefits in this booklet include:



NEW! Cancer Advocate Plus



Permanent Life Insurance with money for long-term care



Legal Plan & Identity Theft Protection



Pet Insurance



Auto & Homeowner's Insurance

The **Open Enrollment** period is scheduled from **May 16-30, 2025**. Pierce Insurance benefits counselors will be on-site to answer your questions and assist with enrolling. Virtual and online options are available as well.

Visit your designated Voluntary Benefits website at pierceins.com/jmu or call 800-421-3142.

– JMU Human Resources









VOLUNTARY BENEFITS ENROLLMENT

Plan Year: July 1, 2025 - June 30, 2026

Annual Enrollment Period: May 16-30, 2025

New hires must enroll within the first 30 days of your hire date.

Eligibility: Part-time employees must work a minimum of 25 hours/week to be eligible to enroll in the life insurance, 25 hours per week to enroll in Cancer Advocate Plus, and no minimum requirement for Legal, ID Theft, Auto & Homeowner's, or Pet Insurance.

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IMPORTANT Note & Disclaimer

This is neither an insurance contract nor a summary plan description. Only your actual policy provisions will prevail. All information in this booklet, including premiums quoted, is subject to change and is for information purposes only.



VOLUNTARY BENEFITS OVERVIEW

POST-TAX BENEFITS

A post-tax deduction is money that is deducted from an employee's paycheck after all applicable taxes have been withheld.

CHUBB® NEW Cancer Advocate Plus

- ◆ First of its kind genetic cancer program
- ◆ Manage cancer risk
- ◆ Personal, precise, proactive, and confidential way to manage health
- ◆ Spouse coverage is available

CHUBB® LifeTime Benefit Term with Long-Term Care

- ◆ Permanent life insurance that provides proceeds upon passing, paid-up benefits, money for long-term care, and more
- ◆ Coverage is available for spouses and eligible dependent children



Group Legal Plan

- ◆ Covers 100% of the attorney fees for fully covered legal services.
- ◆ No waiting periods, copays, deductibles, or annual limitations



Identity Protection

- ◆ Safeguards your personal information with monitoring, alerts, ID theft insurance, and more.
- ◆ Lost wallet assistance: Helping you recover from wallet-related mishaps



Nationwide®
is on your side

Pet Insurance

- ◆ Choose 50% or 70% reimbursement with optional wellness
- ◆ Wellness option
- ◆ 24-hour Vet Helpline for expert advice



Auto & Home Insurance Program (Farmer's Group Select®)

- ◆ Automatic payment discounts, good driving rewards, loyalty discount, multi-policy discounts, and multi-vehicle savings.
- ◆ Whether it's auto or home insurance, options are tailored to fit your needs

ENROLLMENT DETAILS

HOW TO ASK QUESTIONS, MAKE CHANGES & ENROLL



Life Insurance with money for Long-Term Care & *NEW* Cancer Advocate Plus



Legal Plan & Identity Theft Protection

- Call 800-421-3142 to speak with a benefits counselor
- Schedule an appointment with a benefits counselor: pierceins.com/jmu
- Enroll online: pierceins.com/jmu
 - o First Time Accessing Site? New Employee? [Click Here](#)



Pet Insurance

- Enroll online: benefits.petinsurance.com/jmu
- Call 877-738-7874



Auto & Homeowner's



Call 877-330-6238, mention discount code DNX

WHY SPEAK WITH A LICENSED BENEFITS COUNSELOR?

Our goal is to ensure you understand your voluntary benefit options so you can select the best combination of benefits for you and your family.

IMPORTANT DETAILS

Life Insurance, Cancer, Legal, and Identity Theft Protection elections made during the enrollment period cannot be changed outside of open enrollment unless there is a family status change as defined by the Internal Revenue Code. Examples: marriage, divorce, death of a spouse, birth or adoption of a child, termination or commencement of a spouse's employment or the transition of a spouse's employment from full time to part time. Once a family status change has occurred you have 30 days from the event to make changes. The Legal Plan requires a one-year commitment and may be discontinued during the annual Open Enrollment only. Call the Pierce Insurance service center: [800-421-3142](tel:800-421-3142).

The Legal Plan may contain a pre-existing clause. Read your policy for full details.

In most instances, coverage is portable when you leave employment.

Disclaimer: This is neither an insurance contract nor a summary plan description. Only your actual policy provisions will prevail. All information in this booklet, including premiums quoted, is subject to change and is for information purposes only.

MyBenefits Website:

pierceins.com/jmu



 Benefit Plans

 Enroll

 Video Library

 Benefit Resources

 Questions

 Contact Information



DOWNLOAD your MyBenefits App

The Pierce Insurance MyBenefits app makes it easier for employees to stay connected in one easy step.



Pierceins.com/apps

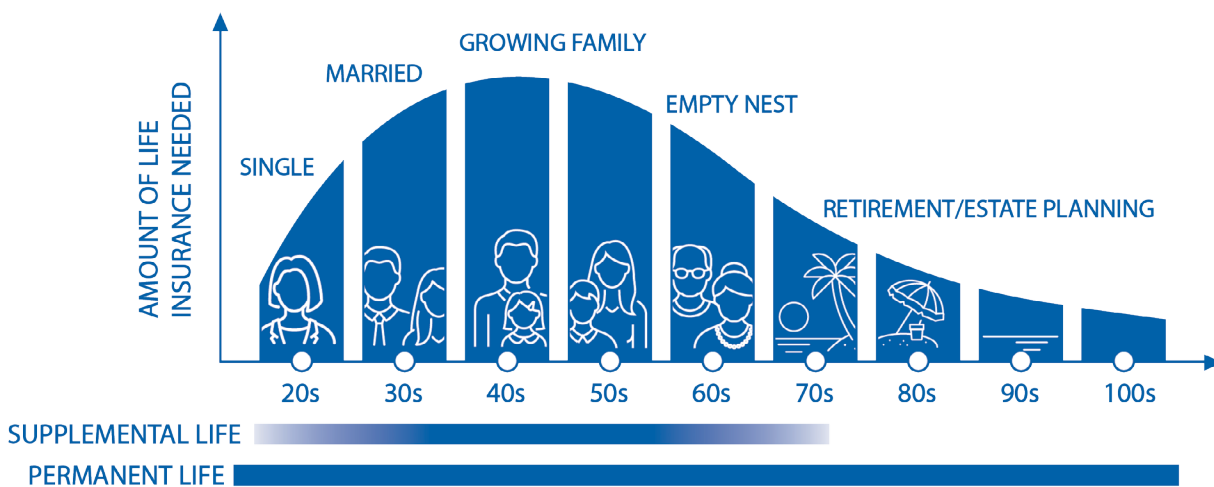
Pierceins.com | 800-421-3142

Life Insurance options for each step of your journey.



Why does your employer offer two life insurance options? It's simple—just as your life changes and evolves, so should your life insurance coverage. Let's take a closer look at your options and when they make the most sense in your journey.

Supplemental & Permanent Life Insurance



Supplemental Life

- Designed to bring you inexpensive life insurance during your working years (i.e., 1x, 2x, 3x salary)
- Rates increase every year based on your age

The downside of using Supplemental Life Insurance beyond your working years:

- Expensive conversion (moving to Universal or Whole Life) or portability (allowing one to keep the policy after employment ends)
- Many policies increase rates over 900%
- Total cost may be more than 3x a Permanent Life product

Permanent Life

- Can keep it for life
- Fully portable with no rate increase or benefit reduction
- Offered with little or no health questions
- Paid-up benefits allow you to keep the policy for life with no more premiums due

Why consider Permanent Life Insurance?



Provides guaranteed level life insurance premiums based on the age you enroll.



Guaranteed portability with the same rates and same benefits whether you leave or retire.



Permanent Life Insurance provides guaranteed paid-up benefits.

Benefits That Benefit Children: **UVA Children's**



Help Your Children's Hospital

Benefits That Benefit Children is a cause marketing program that supports children's hospitals throughout the country. It was created by National Benefit Partners (NBP), an independent employee benefits distribution organization.

Benefits That Benefit Children provides donations to Children's Hospital Foundations when you meet with a benefit counselor to review Chubb's LifeTime Benefit Term product.

Become A
"Children's Champion."



How do I become a Children's Champion?

It's easy. Simply review the benefits provided with a Benefits Counselor and either purchase or decline to purchase on the enrollment system and that will trigger a **Benefits That Benefit Children** donation which is made to your local children's hospital foundation.

Chubb's LifeTime Benefit Term with Long Term Care is a part of the Benefits That Benefit Children program. For every employee that meets with a benefits counselor during open enrollment, \$10 will be raised and donated to UVA Children's Hospital.

No purchase is necessary for the donation to be made. A donation will only be made for those employees who have not previously reviewed Chubb's LifeTime Benefit Term product and meets with a benefits counselor.



Why Children's Hospitals?



Children's Hospitals are community organizations that provide special attention and services for children's unique medical needs.

Children's Hospitals provide:

- Specialized health care for children – regardless of their ability to pay
- Ground-breaking research and treatment specifically designed for pediatrics
- An environment that allows children to be children despite their illnesses
- Special uncompensated services like: School, Library, Music Therapy, Play Areas and Special Events

Why "Benefits That Benefit Children?"

Benefits That Benefit Children is a unique cause marketing program that creates a winning combination for employees, and the health of children in the community.

- Employees receive an opportunity to learn about best-in-class voluntary benefits
- Children's Champions participation creates donations to children's hospitals that are funded by your broker, NBP and benefit providers
- Children's Champions participation creates awareness for the needs of the children's hospital and community



Benefits That Benefit
CHILDREN

www.benefitsthatbenefitchildren.com





A Personalized Approach to Cancer Management

Personal and Precise Cancer Management Based on Your DNA

CHUBB®



Benefits Designed To Help Save Lives

Chubb and healthŌme have partnered to introduce a first-of-its-kind cancer insurance with genetic benefits, designed to provide genetic information to help you proactively manage cancer risk and provide a personal, precise, proactive, and confidential way for you to manage your health.

Money, Advice and State-of-the-Art Genetic-Based Treatment Plans

Cancer Advocate Plus combines cash benefits and genetics-based cancer management.

healthŌme's Genetic Cancer Screening helps you understand your inherited risk for cancer and Pharmacogenomic Testing allows you to understand your response to medications based on your own DNA.

Additionally, Cancer Advocate Plus provides you with a dedicated **Oncology Nurse Advocate** to coordinate **Clinical Trial Enrollment**, **Expert Medical Review** and more.

Understand Your Risk

1 in 3 women
& **1 in 2** men
will get cancer¹

Your Cancer Risk

Genetic Screening will indicate your inherited risk and genetic counselors will provide cancer prevention strategies

Cover Your Finances

71% of those diagnosed with cancer were more likely to experience financial setbacks²

powered by
healthŌme

For employees of

James Madison University



With Cancer Advocate Plus you get lifelong access to state-of-the-art cancer management precisely customized to your DNA

Cancer Advocate Plus

powered by
healthOme

Do You Know People Who Have Been Diagnosed with Cancer?

For many, finding out people you know have cancer has become much too common. It can be overwhelming.

We see friends with extensive out-of-pocket medical expenses and crowdfunding accounts.

You may worry that with a diagnosis of cancer, health insurance may not be enough to help with the treatment related expenses, and that finding the right treatment could be challenging. You may need advice or someone to talk to.

Would Access to Experts in Precision Medicine Help?

Cancer Advocate Plus is insurance that lasts a lifetime, offering personal and precise cancer management based on your DNA.

Cancer Advocate Plus features the following:

- Proactive Cancer Screening
- Genetic Counseling & Cancer Advocacy
- Pharmacogenetic Drug Response Testing
- Clinical Trial Identification & Enrollment Assistance
- Genetic Tumor Testing
- Expert Medical Review
- Precision Treatment Recommendation Report
- Dedicated Cancer Nurse Advocates
- Cash Benefits
- Cancer Recovery Support
- Recurrence Monitoring

It takes
17 years
for new cancer insights
to reach most doctors³.
Why wait?

If You Were Diagnosed with Cancer, Would \$10,000 Help?

Upon diagnosis of cancer, we send a lump sum cash payment directly to you, followed by two more cash payments over the next 12 months to help you with recovery. You can use your cash benefit however you choose—to help with your everyday living expenses, pay your out-of-pocket medical costs or help replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

Cancer Advocate Plus Pays Cash Benefits

Payment Upon Diagnosis of Cancer	\$5,000
Recovery Payment (6 Months After Diagnosis)	\$2,500
Recovery Payment (12 Months After Diagnosis)	\$2,500
Total Cash Payment	\$10,000

Cancer diagnosis must be on or after effective date for the benefits to be payable.
This example is solely to illustrate a situation that can result in benefits payable for a claim.
It is not based on an actual claim.

*Complete remission is defined as having no symptoms and no signs that can be identified to indicate the presence of cancer.

Get to Know Cancer Advocate Plus



Your journey begins with a link to the confidential healthÖme portal, where you can order your Heritable Cancer Screening Test. All cancer services are provided by healthÖme.

Cancer Screening

healthÖme One™ Heritable Cancer Screening

A simple do-it-yourself, at-home test identifies any inherited genes that increase your risk of cancer. Results are ready in 14 days and are reviewed every three years against the latest genetic research.

Genetic Counseling

Genetic Counselors explain any elevated risks found in your screening, empower you to take control of your health, create action plans to reduce your risk of developing cancer, and catch potential cancer early.

Pharmacogenomic Testing

This indicates how you will respond to medications and identifies optimal drugs and dosages to avoid adverse reactions and medical trial and error.

Cancer Management

Oncology Nurse Advocate

Experienced cancer nurses advocate on your behalf and partner with your doctor to act on your genetic information.

Genetic Tumor Testing

Personalized medicine based on molecular testing shows the genetic causes of your cancer to determine your optimal treatment options.

Expert Medical Review

A complete review of your cancer and genetic medical information ensures you are on the right path to recovery.

Clinical Trial Enrollment

Clinical trials are an effective means to access precision cancer treatments, aligned to the genetics of your cancer. You get a comprehensive clinical trial search and enrollment support where clinically appropriate.

Precision Treatment Report

Your doctor will have a summary of test results and actionable insights to prescribe the most effective treatments, and access to the experts who developed the report.

Cancer Recovery

You want reassurance knowing that your cancer hasn't returned – and that means having access to the most advanced and sensitive tests to catch cancer early.

Genetics-Based Recurrence Monitoring

This is a breakthrough in identifying cancer early, which provides an opportunity to treat the cancer before it progresses and becomes more difficult to treat.

Monitoring is provided for up to three years following completion of active treatment, with frequency tailored to type of cancer.

Education & Resources

Leading experts in genomics and cancer deliver videos and reference materials about genetics and cancer – allowing you to make informed decisions.

Features

Valuable, Extensive Coverage

Powerful insurance protection when you need it most.

Family Coverage

You can insure yourself and your spouse.

Portable

You can keep your coverage if you change jobs or retire while the Policy is in force. Once ported, coverage cannot be canceled as long as premiums are paid as due. You may not port coverage while you are actively employed by James Madison University.

Guarantee Issue

No medical history is required for coverage to be issued.

Renewable

Coverage is automatically renewed as long as you're an eligible employee, your premiums are paid as due and the policy is in force.

No Coordination of Benefits

Payments are made in addition to any other insurance you may have.

HSA Compatible

You can have this coverage even if you have a Health Savings Account.

Initial Eligibility

Employee

- Actively employed working at least 25 hours per week
- Ages 18 and older

Spouse

- Ages 18 and older
- Includes domestic and civil union partners

Spouse Benefits

- Spouses are eligible for all of the Cancer Services and Tests
- Spouses' Cash Benefits are 100% of the example

Mode	Semi-Monthly Face Amounts			
Employee	5,000	5,000	5,000	5,000
Spouse			5,000	5,000
Attained Age	Employee Non-tobacco	Employee Tobacco	Employee+Sp Non-tobacco	Employee+Sp Tobacco
18-25	17.03	30.29	34.06	60.58
26-30	17.68	31.59	35.36	63.18
31-35	19.63	34.84	39.26	69.68
36-40	21.84	39.00	43.68	78.00
41-45	25.87	46.15	51.74	92.30
46-50	29.51	52.00	59.02	104.00
51-55	35.75	63.70	71.50	127.40
56-60	42.38	75.66	84.76	151.32
61-65	51.87	91.78	103.74	183.56
66-70	59.28	102.96	118.56	205.92
71-75	64.48	116.87	128.96	233.74
76-80	78.52	138.06	157.04	276.12
81+	85.80	152.23	171.60	304.46

Exclusions and Limitations

No benefits will be paid for cancer diagnosed before the effective date.

**Cancer Advocate Plus
Helps Save Lives!**

¹cancercenter.com/men-and-cancer; April 2022

²cancer.gov

³universityaffairs.ca/opinion/in-my-opinion/closing-17-year-gap-scientific-evidence-patient-care

This document is a brief description of certificate number C60601. Exclusions and limitations may apply. Underwritten by ACE Property & Casualty Insurance Company, a Chubb company.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. Insurance provided by the following U.S. based Chubb underwriting companies: ACE Property & Casualty Insurance Company. Cancer services are provided by healthOme Inc. healthOme Inc. is not an affiliate of Chubb, and Chubb does not make any representations or warranties and assumes no liability in connection with the content, accuracy, completeness, or timeliness of materials or content created by, or services provided by, healthOme Inc. See the certificate of insurance for details of benefits, exclusions and limitations which may vary by state..

CWB-CANADV-JamesMadison-0425

Chubb. Insured.™

LifeTime Benefit Term



Life Insurance— Valuable protection for your loved ones



You work hard to provide a good life for your family. However, what if something happened to you? Would your family be able to continue covering expenses you may have today like mortgage payments, childcare, credit card payments, college tuition and other household expenses? What about burial expenses or expenses for long term care like nursing home or assisted living care?

Many families would struggle, especially if the primary wage earner died. And few families are able to afford nursing home care without some type of financial assistance.

LifeTime Benefit Term can help.

Nearly 70%
of people turning
age 65 will need
some type of
Long Term Care.¹

\$93,075
average annual cost
for nursing home
care in 2020.²

46% of households
would face the
financial impact...
if the primary wage
earner died.³

For employees of

James Madison University

CWB-LBT-LTC-I-0523

LifeTime Benefit Term Provides You with the Protection Your Family Needs

LifeTime Benefit Term helps protect you and your family if you were no longer able to provide for them. Your family can receive cash benefits paid directly to them upon your death that they can use to help cover expenses like mortgage payments, credit card debt, childcare, college tuition and other household expenses.

Cash benefits can also be paid directly to you while you are living for long term care expenses.

You Decide How You Want to Use LifeTime Benefit Term Benefits

When you make the promise to protect your family with LifeTime Benefit Term, there are several ways it can work.

As Life Insurance

LifeTime Benefit Term protects your family with money that can be used any way they choose. It is most often used to pay for mortgage or rent, education for children and grandchildren, retirement, family debt, and final expenses.

For Long Term Care* (LTC)

If you become chronically ill, LifeTime Benefit Term will pay you 4% of your death benefit each month you receive Long Term Care. You can use this money any way you choose, and your life insurance premiums will be waived.

- Your death benefit will reduce proportionately each month as you receive benefit payments for Long Term Care. After 25 months of receiving Long Term Care Benefits, your death benefit will reduce to zero.
- With Extension of Benefits*, if you continue to need LTC after you have exhausted your Death Benefits, you can receive up to 50 more months of benefits, for a total of 75 months of LTC benefits.



How LifeTime Benefit Term Can Be Used					
Three Options	Life Situation	Death Benefit	Long Term Care	Long Term Care Extension	Total Benefits
1. Life Insurance	You lead a full life and do not need Long Term Care (LTC)	\$100,000	---	---	\$100,000
2. Long Term Care (LTC) insurance	You lead a full life and need assisted living or nursing home care	---	\$100,000	---	
3. Split your Death Benefit for LTC & life insurance	You lead a full life but also need some LTC funds (Example: 4% of \$100,000 for 12 months)	\$52,000	\$48,000	---	
Additional Coverage for Long Term Care and Death Benefits					
Extra Long Term Care for up to 50 additional months	You lead a full life and need extended benefits for assisted living or nursing home care	---	---	\$200,000	\$200,000
Option 1, 2 or 3 + Extra LTC Coverage = TOTAL COVERAGE					\$300,000

This example is for illustrative purposes for employee-only coverage.

This product is underwritten by Combined Insurance Company of America, a Chubb company.

Term Life Insurance Built for Today

Guaranteed Premiums*

Life insurance premiums will never increase and are guaranteed to age 100. Thereafter no additional premium is due while the coverage can continue to age 121.

Guaranteed Benefits During Working Years

Death Benefit is guaranteed 100% when it is needed most—during your working years when your family is relying on your income. While the policy is in force, the death benefit is 100% guaranteed for the longer of 25 years or age 70.

Guaranteed Benefits After Age 70

Even after age 70, the full death benefit is designed to last through age 99 for non-tobacco users and age 95 for tobacco users based on the current interest rate and mortality assumptions. Regardless of interest rates, the death benefit after age 70 is guaranteed to always be at least 50% of the initial benefit and will likely be more given the current interest rate.

Paid-up Benefits

After 10 years, paid-up benefits begin to accrue. At any point thereafter, if you stop paying the premium, a reduced paid-up benefit is issued and can never lapse. That means when you retire, you can stop paying the premium and have a death benefit for the rest of your life—guaranteed.

Additional Benefit Options *(additional premiums required)*

Child Term

Death Benefits available up to \$25,000. Guaranteed conversion to individual coverage at age 26—up to 5 times the benefit amount.

Waiver of Premium

Waives premium if you become totally disabled.

Payor Waiver of Premium

Waives premium of your spouse, if you become totally disabled.

Long Term Care (LTC)*

If you need LTC, you can access your death benefit while you are living for home health care, assisted living, adult day care and nursing home care. You get 4% of your death benefit per month while you are living for up to 25 months to help pay for LTC. Insurance premiums are waived while this benefit is being paid.

Extension of Benefits*

Extends the monthly Long Term Care benefit for up to an additional 50 months, after 100% of the base death benefit has been used for LTC.

Terminal Illness

After your coverage has been in force for two years, you can receive 50% of your death benefit, up to \$100,000, if you are diagnosed as terminally ill.



Good things happen every day, and unfortunately hardship happens too. Let us help you protect everything you value.

LifeTime Benefit Term Sample Rates \$25,000 Face Amount (Non-Smoker)

Age at Purchase	Semi-Monthly
30	\$7.76
40	\$12.48
50	\$22.70

* LTC and Extension of Benefits premiums may be adjusted based upon the experience of the group or other group characteristics that may affect results. Premiums will not be increased solely because of an independent claim. New premiums will be based on the insured's age and premium class on the rider's coverage date.

LifeTime Benefit Term Features

Budget Friendly Financial Security

Lifelong protection with premiums beginning as low as \$3 per week.

Dependable Guarantees

Guaranteed life insurance premium and death benefits last a lifetime.

Highly Competitive Rates

For the same premium, LifeTime Benefit Term provides higher benefits than permanent life insurance and lasts to age 121.

Fully Portable and Guaranteed Renewable for Life

Your coverage cannot be cancelled as long as premiums are paid as due.

Family Coverage

Coverage is available for your spouse, children and dependent grandchildren.

LifeTime Benefit Term Exclusions

If the insured commits suicide, while sane or insane, within two years (one year in some states) from the Date of Issue, and while this Coverage is in force, We will pay in one sum to the Beneficiary, the amount of premiums paid for this Coverage.

Long Term Care Exclusions

We will not pay Long Term Care benefits for care that is received or loss incurred as a result of: 1) an intentionally self-inflicted injury, or attempted suicide; or 2) war or any act of war, declared or undeclared, or service in the armed forces of any country; or 3) treatment of the Insured's alcohol, drug or other chemical dependence, except if the drug dependency was sustained or acquired at the hands of a Physician, or except while under treatment for an injury or sickness; or 4) the Insured's participation in a riot or insurrection, or the commission of, or attempt to commit, a felony.

We will not pay Long Term Care benefits if the Confinement, Home Health Care services, or Adult Day Care service: 1) is received outside the United States and its territories; or 2) is provided by ineligible providers; or 3) is rendered by members of the Certificateholder's or the Insured's Immediate Family.

If you have questions about this product contact (855) 241-9891.

This document is a brief description of Form Nos. C34544 and P34544 (or applicable state version) and riders: Dependent Child=34546, Waiver of Premium=34551, Payor Waiver of Premium=34549, Accelerated Death Benefit for Terminal Illness=34550, Long Term Care=34553 and Extension of Benefits=34554. Refer to your policy for specific details about benefits, exclusions and limitations.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

1. LongTermCare.gov, Feb. 18, 2020, acl.gov/ltc/basic-needs/how-much-care-will-you-need
2. Statista; March 17, 2021; www.statista.com/statistics/310446/annual-median-rate-of-long-term-care-services-in-the-us/
3. The 2021 Insurance Barometer Study, LIMRA and Life Happens, Oct. 14, 2021

Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.

CWB-LBT-LTC75-JamesMadison-1223



James Madison University

Protect Yourself and Your Family For Only \$16.50 Per Month!

Few employee benefits offer so much for so little. As a Legal Resources Member, you'll have immediate and ongoing access to **comprehensive legal coverage, services, and expertise** that will easily save you money — and could save you a whole lot more.

Don't let this opportunity get away!

FULLY COVERED SERVICES

LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL



General Advice and Consultation

- Unlimited in-person or telephone advice and consultation for fully covered services



Wills and Estate Planning

- Will preparation and periodic updates
- Advance medical directive
- Financial powers of attorney
- Contingent trust for minor children



Preparation and Review of Routine Legal Documents

- Unlimited pages and occurrences



Family Law

- Uncontested domestic adoption
- Uncontested divorce
- Uncontested name change



Traffic Violations

- Traffic infractions and misdemeanors
- Speeding
- Reckless driving
- Driving under the influence
1st Offense



Real Estate

- Purchase, sale, or refinance of primary residence
- Deed preparation
- Tenant-Landlord matters
- Landlord-Tenant consultation



Elder Law

- Estate advice
- Powers of attorney for members' parents



Consumer Relations and Credit Protection

- Warranty disputes
- Billing disputes
- Collection agency harassment



Criminal Matters²

- Defense of misdemeanor
 - Misdemeanor defense of juveniles
- Fully covered for first offense involving alcohol or illegal drugs



Civil Actions

- Representation as defendant
- Representation as plaintiff
- Insurance matters
- Initial administrative hearing
- Small Claims Court advice



Identity Theft

- Prevention assistance
- Education services
- Identity recovery assistance

This **SUMMARY OF COVERAGE** is intended to provide a broad general overview of plan coverage and is not a contract. Coverage may vary by organization. For specific coverage questions, please call 800-421-3142. Member is responsible for all non-attorney costs such as filing fees, court costs, fines, etc.

YOUR LEGAL NEEDS WILL BE COVERED!

Don't see your legal need listed?

The Legal Resources Plan covers pre-existing legal matters as well as ANY less commonly needed legal service at a **25% discount**.³

Please visit LegalResources.com for more information.

¹ Member is responsible for all non-attorney costs such as filing fees, fines, court costs etc. The Plan covers the individual, spouse and qualifying dependents. 12 month commitment required. Courtroom representation, when necessary, is fully covered through General District Court for claims in excess of \$400. The definition of General District Court may vary by state.

² Offenses involving illegal drugs, alcohol (except 1st offense DUI) and firearms are covered at a 25% discount.

³ Since your employer is the participating sponsor, you may not use the Plan in a dispute with your employer.

AGE

LEGAL LIFE EVENTS

20s

Renting an apartment
Traffic violations
Courtroom representation
Auto purchase agreement
Advice and consultation



30s

Getting married
Buying a home
Preparing a will
Power of attorney for spouse
Contractor disputes



40s

Teenage drivers
Home refinance
Power of attorney for parents
Elder Law advice
Property disputes



50s

Estate planning
Family issues
Landlord disputes
Insurance claims
HOA hearings



60s

Revision or review of will
Advance medical directive
Estate advice
Home sale or purchase
Warranty disputes



MINIMIZE YOUR RISK OF IDENTITY THEFT

With Legal Resources' 360° Identity Theft Protection



www.LegalResources.com

PLAN OPTIONS

BASIC

ESSENTIAL
PROTECTION

GOLD

TRUSTED
VALUE

PLATINUM

COMPREHENSIVE
COVERAGE



MONITOR AND ALERT

STANDARD MONITORING
WITH ACCESS TO
RECOVERY SERVICES

ADVANCED COVERAGE AT A
COMPETITIVE PRICE

MAXIMUM PROTECTION FOR
UNRIVALED CONFIDENCE

Change of Address Monitoring			
Instant Credit Report Monitoring		1 Bureau	3 Bureaus
Advanced Identity Monitoring			
Suspicious Activity Alerts			
Social Security Number Monitoring			
Medical Insurance Account Monitoring			
Passport Number Monitoring			
Driver's License Number Monitoring			
Online Banking Password Reset Alert			
Bank Account Number Monitoring			
Credit Card Number Monitoring			
Payday Loan Monitoring			
Telecom Account Monitoring			



CONTROL

Credit Reports and Scores		1 Bureau	3 Bureaus
Credit Report and Score Frequency		Monthly	Monthly
Credit Score Tracker		Monthly	Monthly
Identity Risk Level			
Junk Mail Opt-Out			
Online Data Protection Tools			



RESOLVE

Certified Identity Restoration Specialists 24/7			
Identity Theft Insurance	\$1 Million	\$1 Million	\$1 Million
Lost Wallet Assistance			
Emergency Cash and Travel Arrangements			



Legal Resources' Legal Plan Benefit & Identity Protection Benefit



	LEGAL RESOURCES' LEGAL PLAN BENEFIT	
	PLAN TYPE	RATE
	LEGAL PLAN	\$8.25/pay period

Who is Covered: Employee, spouse, and dependent children up to the age of 26 and living at home or a full time student.

	IDENTITY PROTECTION BENEFIT (IDP)	
	PLAN TYPE	RATE (per pay period) (Individual/Family)
	BASIC IDP PLAN	\$2.50/\$5.50
	GOLD IDP PLAN	\$3.75/\$8.00
	PLATINUM IDP PLAN	\$7.00/\$14.00

Who is Covered: Individual Plan: Employee only. Family Plan: Employee, spouse and unlimited dependent children up to age 25.

Thank you for choosing us! | 800.728.5768

We look forward to serving you and your employees.

LegalResources.com

Nationwide
800.728.5768

Virginia Beach, VA
757.498.1220

Richmond, VA
804.897.1700

Bethesda, MD
301.654.9490

**LEGAL
RESOURCES**

Relax... you're covered.



Pet insurance

from Nationwide®

Fetch the best health coverage for your pet through your voluntary benefits package. With two budget-friendly plans plus a \$500 wellness benefit option¹, there's never been a better time to sign up for My Pet Protection®, available only through your workplace benefits program.

- ✓ Get cash back on eligible vet bills: Choose 50% or 70% reimbursement²
- ✓ Easy to use: Base plans have a \$250 annual deductible and \$7,500 in annual benefits
- ✓ Just for employees: Preferred pricing offered only through your company
- ✓ Use any vet, anywhere: No networks, no pre-approvals

Did you know? Nationwide is the first provider with coverage plans for birds and exotic pets.



How to use your pet insurance plan

- 1 Visit any vet, anywhere.
- 2 Submit claim.
- 3 Get reimbursed for eligible expenses.

<https://benefits.petinsurance.com/jmu> | 877-738-7874

[1] Starting on 9/1/23 new members can select the My Pet Protection® Wellness500 coverage option, with the earliest effective date of 10/1/23 and forward. Existing members can add My Pet Protection® Wellness500 during their respective renewal period only.

[2] Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2023 Nationwide. 23GRP9316F



Nationwide® My Pet Protection® PLAN SUMMARY



Nationwide pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible—without worrying about the cost.

My Pet Protection coverage highlights

My Pet Protection is available in two reimbursement options (50% and 70%) with an optional \$500 wellness benefit so you can find coverage that fits your budget.¹ Base plans have a \$250 annual deductible and \$7,500 annual benefit.

Coverage includes²:

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Behavioral treatments
- Rx therapeutic diets and supplements
- Wellness¹ and more

My Pet Protection includes these additional benefits for cats and dogs:

- Lost pet advertising and reward expense
- Emergency boarding
- Loss due to theft
- Mortality benefit

What makes My Pet Protection different?

My Pet Protection is available through your employer's voluntary benefit plan, which includes preferred pricing and is guaranteed issuance.³ It also includes additional benefits like lost pet advertising, emergency boarding and more.

It's no surprise that My Pet Protection is the most paw-pular coverage plan from America's #1 pet insurer.⁴



Did you know? Nationwide is the first provider with coverage plans for birds and exotic pets.

Nationwide offers more than great coverage

vethelpline®

- 24/7 access to veterinary experts
- Available via phone, chat and email
- Unlimited help for everything from general pet questions to identifying urgent care needs

Nationwide
PetRxExpress™

- Save time and money by filling pet prescriptions at participating in-store retail pharmacies across the U.S.
- Pharmacy submits claims directly to Nationwide
- More than 4,700 pharmacy locations

<https://benefits.petinsurance.com/jmu> | 877-738-7874

[1] Starting on 9/1/23 new members can select the My Pet Protection® Wellness500 coverage option, with the earliest effective date of 10/1/23 and forward. Existing members can add My Pet Protection® Wellness500 during their respective renewal period only. [2] These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions. [3] Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply. [4] State of the Industry Report 2022, North American Pet Health Insurance Association.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, **vet**helpline® and Nationwide **PetRxExpress**™ are service marks of Nationwide Mutual Insurance Company. ©2023 Nationwide. 23GRP9316D



Nationwide® is the first provider with coverage plans for birds and exotic pets



Owners of birds, reptiles and exotic pets can get 50% or 70% reimbursement on eligible veterinary expenses with pet health coverage from Nationwide.¹

- Includes veterinary exams, surgeries, diagnostic testing, prescriptions, wellness² and more
- Base plans have a low \$250 annual deductible, not per-incident
- Use any vet, anywhere

Coverage available for:

- Amphibians
- Birds
- Chameleons
- Chinchillas
- Ferrets
- Geckos
- Gerbils
- Guinea pigs
- Hamsters
- Iguanas
- Lizards
- Mice
- Rats
- Rabbits
- Snakes
- Tortoises
- Turtles
- And more



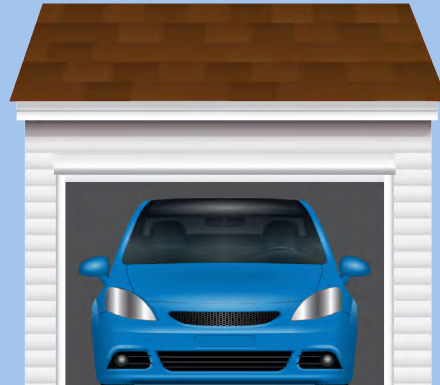
Call 877-738-7874 to learn about avian and exotic pet coverage from Nationwide.

Product availability may vary by state.



Nationwide®

CHOOSE AUTO AND HOME INSURANCE TO FIT YOUR NEEDS.



Take advantage of special Farmers GroupSelect savings.

Program Description:

As a James Madison University employee you have access to auto and home insurance from Farmers GroupSelect. This program provides you with special savings, outstanding customer service, and a full suite of products. In addition to auto and homeowners insurance, we offer a variety of other policies and endorsements, including:

- Condo
- Renter's
- Personal excess liability
- Boat
- Motorcycle
- RV

Program Discounts and Features:

Take advantage of special Farmers GroupSelect discounts and benefits that could save you hundreds.

- Automatic payment discount
- Good driving rewards
- A loyalty discount for your years of service
- Multi-policy discounts
- Multi-vehicle savings
- 24/7 claim reporting

Switch & Save Today!

You may apply for auto and home insurance through this program for eligible group members at any time. Take advantage of these savings today and call 877-330-6238 and mention your discount code DNX.

Call 877-330-6238

Advertisement produced on behalf of the following specific insurers seeking to obtain business for insurance underwritten by Farmers Property and Casualty Insurance and certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. The Farmers GroupSelect program is not available in CA. Coverage outside this program, without certain discounts may still be available for qualified CA applicants from Farmers Ins. Exchange, Fire Ins. Exchange, & Truck Ins. Exchange, with offices in Woodland Hills, CA. List of licenses at farmers.com. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. 4925104.1.



GROUP AUTO AND HOME INSURANCE PROGRAM

An insurance program that goes the extra mile

Insurance for the unexpected with policies you can customize to fit the way you live.



A range of products to suit your needs

Everyone has different needs at different stages of life, and your insurance needs are unique, too. That's why we offer a wide range of products and services — so you can choose the right fit. Our policies include:

- Auto
- Flood¹
- Condo
- Bundled packages
- Home
- Boat
- Personal excess liability
- and more*
- RV
- Motorcycle
- Landlord's rental dwelling
- Renter's
- Trailer

Savings advantages of workplace voluntary benefits

- ✓ Group discounts
- ✓ Payroll deduction discounts²
- ✓ Multi-policy discounts
- ✓ Long-term employment discount²

Value-added extras

We offer value-added programs that can help you keep moving forward — at no additional cost.

Contractor Services

We work with **Crawford Contractor Connection**, the largest independent national network of general and specialty contractors, with 20+ years of experience, prescreened contractors, and industry-leading 2-year workmanship guarantee.

Repair Program³

Farmers Concierge Auto Repair ExperienceSM (Farmers CARESM) provides customers access to quality auto repair shops that provide service guarantees for as long as the customer owns his/her vehicle. Choice of repair shop is always up to the insured.

Identity Protection Services⁴

Identity theft is a real threat. We provide assistance with notifying credit bureaus, government agencies, and law enforcement of identity theft, as well as a full year of proactive follow-up calls and status checks.

Industry-leading coverage that gives you confidence

Sometimes, things go wrong. Our product advantages can help make things right for you:

- **Bundled Packages** - Discounts when both auto and home insurance are with Farmers GroupSelect
- **Replacement Cost Coverage⁵** - Repair or replacement of new vehicles – no deduction or depreciation
- **Replacement Cost for Special Parts⁶** - Repair or replacement of certain parts, regardless of their wear and tear at the time of the accident
- **Replacement Cost Coverage on Home⁷** - Rebuild home at today's rebuilding cost, even if that takes it over the policy's limit
- **Deductible Savings BenefitSM/Diminishing Deductible⁸** - Rewards policyholders with \$50 – \$100 for every year of claim-free driving for up to five years. And policyholders can use the reward to pay for their deductibles

¹ Flood insurance is underwritten by Farmers GroupSelect as a "Write Your Own" carrier participating in the National Flood Insurance Program (NFIP), a program administered and 100% re-insured by the federal government. There is no group deviation for flood insurance.

² Not available in MA and select other states.

³ Under our guaranteed repair program, repairs necessitated by a covered loss, if performed at one of the thousands of shops in our nationwide program, are guaranteed coast to coast for as long as the insured owns his or her vehicle. Participation in our repair program is voluntary; insureds may elect any repair shop, but only repairs done in network are guaranteed.

⁴ Identity protection services are not available to auto customers in NC or NH nor with all policy forms. Identity protection services are available in NC homeowners' policies with the optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium.

⁵ Replacement cost for total loss: Applies within the first 12 months, or, depending on policy form, within the first 15,000 miles of ownership, whichever comes first.

⁶ Not available in NC. See policy for restrictions. Deductible applies.

⁷ Capped in FL to 120% of coverage amount. Deductible applies. See policy for restrictions.

⁸ Not available in all states. NY drivers must pay a state-required minimum deductible before using this benefit. Benefit can be earned for up to 5 years.

Depending on your policy form, the benefit could be up to \$250 or \$500.

Farmers GroupSelect's program is presented by Farmers Property and Casualty Insurance Company and certain of its affiliates, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features are available in most states to those who qualify. 5236805.1 © 2024 Farmers Insurance®



When coverage is lost due to termination of employment or other losses of eligibility, employees and covered dependents may continue certain benefits. The following chart lists the continuation options.

Coverage	Option	Remarks
Chubb: LifeTime Benefit Term Insurance	Direct Bill	Call Pierce Insurance Agency 800-421-3142
Chubb: Cancer Advocate Plus	Direct Bill	Call Pierce Insurance Agency 800-421-3142
Legal Resources: Legal &/or Identity Theft	Direct Bill	Call customer service at 800-728-5768 and request a letter of continuation. The letter will provide payment options.
Nationwide: Pet Insurance	Direct Bill	No change. Already on direct pay.
Farmer's Insurance: Auto & Homeowner's Insurance	Direct Bill	Call 877-330-6238

QUESTIONS AND CLAIMS

JAMES MADISON UNIVERSITY

Wine-Price Building

- 📍 MSC 7009
759 Ott Street
Harrisonburg, VA 22807
- 📞 Phone: 540-568-3593
- ✉ Email: benefits@jmu.edu
- 🌐 <https://www.jmu.edu/humanresources/benefits/index.shtml>

PIERCE INSURANCE AGENCY

- 📍 3766 South Main Street
P.O. Box 727, Farmville, NC 27828
- 📞 Customer Service: 800-421-3142
- ✉ Email: serviceVA@pierceins.com
- 🌐 pierceins.com/jmu

CHUBB - CANCER ADVOCATE PLUS

- 🌐 Self-Service Portal: chubb.com/WorkplaceBenefitsClaims
- 📞 Customer Service and Claims: 833-542-2013
- 📠 Fax: 312-351-7120
- ✉ Email: cwbclaimsteam@chubb.com

CHUBB - LIFETIME BENEFIT TERM

- 📞 Customer Service: 855-241-9891
- 📠 Customer Service & Claims Fax: 603-352-1179
- ✉ Customer Service & Claims Email: csmail@selmanco.com

LEGAL RESOURCES

- 📞 Member Services: 800-728-5768
- 🌐 <https://legalresources.com>

NATIONWIDE - PET INSURANCE

- 📞 Customer Service: 888-899-4874
- 🌐 <https://my.petinsurance.com/login>
- 🌐 <https://petinsurance.custhelp.com/app/ask>

FARMER'S INSURANCE - AUTO & HOMEOWNER'S INSURANCE

- 📞 Customer Service: 877-330-6238





**JAMES MADISON
UNIVERSITY**



BENEFITS AVAILABLE



New! Cancer Advocate Plus



**Permanent Life Insurance with money
for long-term care**



Legal Plan & Identity Theft Protection



Pet Insurance



Auto & Homeowner's Insurance

arranged by:



ACCESS YOUR BENEFITS

ANYTIME ♦ ANYWHERE

pierceins.com/jmu 800-421-3142

