



**JAMES MADISON  
UNIVERSITY**

**TIME SENSITIVE**

# **2022 VOLUNTARY BENEFITS ENROLLMENT**

**Plan Year: July 1, 2022 - June 30, 2023**



**LEARN & ENROLL**

[www.pierceins.com/jmu](http://www.pierceins.com/jmu)

  
**PIERCE  
INSURANCE**  
Employee Benefits Specialists

arranged by:



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:

Your Human Resources team is proud of your accomplishments and grateful for your commitment to the success of JMU's students. With that in mind, we strive to provide the best employee benefits at affordable rates.

We are excited to announce Open Enrollment for supplemental benefits will be held April 4 - 22, 2022. There are no qualifying health questions for life insurance with long-term care. Certain limitations apply. New hires are eligible to enroll without qualifying health questions within 30 days of their hire date. Speak with a benefits counselor for details.

We encourage you to carefully review the voluntary benefits options included in this booklet and consider how these benefits may provide financial protection and peace of mind for you and your family.



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



**Legal Plan & Identity Theft Protection**



**Pet Insurance**



**Auto & Homeowner's Insurance**

If you have questions or wish to enroll, call Pierce Insurance at 800-421-3142, ext. 177.

– JMU Human Resources



# EMPLOYEE BENEFITS BOOKLET






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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

## James Madison University

Plan Year: July 1, 2022 - June 30, 2023

Annual Enrollment Period: April 4 - 22, 2022

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

### POST-TAX BENEFITS

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

 Life Insurance (with Long-Term Care)

 Legal Plan & Identity Theft Protection

 Pet Insurance

 Auto & Homeowner's Insurance

ACCESS YOUR BENEFITS  
**ANYTIME ♦ ANYWHERE**

**pierceins.com/jmu**

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Be the first to download the **New** Pierce Insurance app for instant access to your supplemental benefits website.

Scan to  
Download on  
Google Play



or visit [Pierceins.com/JMU](https://Pierceins.com/JMU) for a direct link  
to download the Google app.



## ENROLLMENT DETAILS

### HOW TO ASK QUESTIONS, MAKE CHANGES & ENROLL



#### Life Insurance with money for Long-Term Care



#### Legal Plan & Identity Theft Protection

- Call 800-421-3142, ext. 177 to speak with a benefits counselor
- Schedule an appointment with a benefits counselor: [www.pierceins.com/jmu](http://www.pierceins.com/jmu)
- Enroll online: [www.pierceins.com/jmu](http://www.pierceins.com/jmu)



#### Pet Insurance

- Enroll online: [benefits.petinsurance.com/jmu](http://benefits.petinsurance.com/jmu)
- Call 877-738-7874



#### Auto & Homeowner's



Schedule an appointment: [www.pierceins.com/jmu](http://www.pierceins.com/jmu)



Call 844-657-8022



Get A Quote and Enroll: [www.libertymutual.com/jmu](http://www.libertymutual.com/jmu)

### WHY SPEAK WITH A LICENSED BENEFITS COUNSELOR?

- For complete details on guarantee issue life insurance
- Help raise money for UVA's Children's Hospital

### IMPORTANT DETAILS

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. Call Pierce Insurance service center: [800-421-3142](tel:800-421-3142).

An employee taking a leave of absence, other than under the Family & Medical Leave Act, may not be eligible to re-enter the program until the next Plan Year.

Some policies may contain pre-existing clause. Read your policy for full details.

Coverage in most instances 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.*



Meet with a Benefits Counselor to learn about valuable voluntary benefits including Chubb's LifeTime Benefit Term\* and \$10 per person\*\* seen for the first time will be donated to UVA Children's Hospital.

No Purchase is Necessary for a Donation.



## Helping Children's Hospitals Help More Children

\* The LifeTime Benefit Term Product is underwritten and issued by Combined Insurance Company of America, a Chubb company.

\*\* \$10.00 donation will apply to employees who review Chubb's LifeTime Benefit Term product with a Benefits Counselor during open enrollment for the first time.

# 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**

[info@benefitsthatbenefitchildren.com](mailto:info@benefitsthatbenefitchildren.com)  
[www.benefitsthatbenefitchildren.com](http://www.benefitsthatbenefitchildren.com)



## 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.

52% of people  
turning age 65 will  
need some type of  
Long Term Care.<sup>1</sup>

\$85,775  
median annual  
nursing home cost,  
semi-private room  
in 2017.<sup>1</sup>

35% of households  
would feel the  
financial impact...  
if the primary wage  
earner died.<sup>2</sup>

For employees of

**James Madison University**

CWB-LBT-LTC-1-0921



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

## Term Life Insurance Built for Today

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### 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

After age 70, when income is less relied upon, the benefit is guaranteed to never be less than 50% of the original death benefit.

### Paid-up Benefits

After 10 years, paid up benefits begin to accrue. At any point thereafter, if you stop paying the premiums, 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)*

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#### 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.

\* 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

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### Affordable 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

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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

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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.

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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. Long-Term Support and Services Fact Sheet. AARP Public Policy Institute, March 2017, [www.aarp.org](http://www.aarp.org)
2. The 2018 Insurance Barometer Study. Life Happens, LIMRA

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.

Chubb. Insured.<sup>SM</sup>

CWB-LBT-LTC75-JamesMadison-0421



# 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 Matters<sup>2</sup>

- 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**.<sup>3</sup>

Please visit [LegalResources.com](http://LegalResources.com) for more information.

<sup>1</sup> 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.

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

<sup>3</sup> 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 RESOURCES' LEGAL PLAN BENEFIT	
	PLAN TYPE	RATE
	LEGAL PLAN	<b>\$8.25/pay period</b>

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

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

**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](http://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®

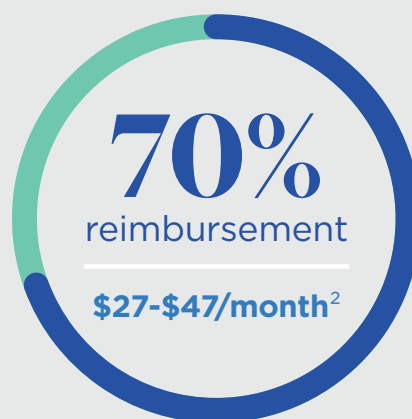
With two budget-friendly options, there's never been a better time to protect your pet.



## Our popular My Pet Protection® pet insurance plans now feature more choices and more flexibility

- ✓ **Get cash back on eligible vet bills:** Choose your reimbursement level of 50% or 70%<sup>1</sup>
- ✓ **Available exclusively for employees:** Plans with preferred pricing only offered through your company
- ✓ **Use any vet, anywhere:** No networks, no pre-approvals

### Choose your level of coverage with My Pet Protection®



#### How to use your pet insurance plan

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



Get a fast, no-obligation quote today at [benefits.petinsurance.com/jmu](https://benefits.petinsurance.com/jmu)

<sup>1</sup>Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Reimbursement options may not be available in all states.

<sup>2</sup>Starting prices indicated. Final cost varies according to plan, species and ZIP code.

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, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2021 Nationwide. 21GRP8274C



**Nationwide®**



# Nationwide® pet insurance

## 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. Simply pay for coverage through a convenient after-tax payroll deduction.



### My Pet Protection coverage highlights

We offer a choice of reimbursement options so you can find coverage that fits your budget. All plans have a \$250 annual deductible and \$7,500 maximum annual benefit. Coverage includes\*:

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets and supplements
- And more

Plus, every My Pet Protection policy includes these additional benefits to maximize your value:

- Advertising and reward expenses
- Emergency boarding
- Loss due to theft
- Mortality benefit



### Included with every policy



- 24/7 access to veterinary experts (\$150 value)
- Available via phone, chat and email
- Unlimited help for everything from general pet questions to identifying urgent care needs



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



### Additional highlights

- Exclusive product for employer groups only
- Preferred pricing for employees
- Multiple-pet discounts
- Guaranteed issuance
- No waiting period for hereditary condition coverage

Get a fast, no-obligation quote today.

[benefits.petinsurance.com/jmu](https://benefits.petinsurance.com/jmu) • 877-738-7874

\*Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. 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, **vethelpline**, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2021 Nationwide. 21PMC8302E\_GRP



**Nationwide®**



# Avian & Exotic Pet Plan

Available only from Nationwide®



## Affordable medical coverage for your bird or exotic pet.

Choose 50% or 70% reimbursement. Coverage includes medical treatments and surgeries for accidents, illnesses and diseases, including cancer.

### This plan covers:

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



For more information or to enroll, **call 877-738-7874**

<sup>1</sup> Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Plans may not be available in all states. Policy eligibility may vary. Some species of avian and exotic pets are not eligible for coverage. Plans feature a \$250 annual deductible and have a maximum annual benefit of \$7,500.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, an A.M. Best A+ rated company (2020); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2020). 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. ©2021 Nationwide. 21GRP7971\_EMP



**Nationwide®**  
is on your side





Switch to  
customized  
insurance.

At Liberty Mutual Insurance, we customize your insurance so you only pay for what you need. In addition, as an employee of James Madison University you're also eligible for special savings and may qualify for our Multi Car and Multi Policy discounts.<sup>1</sup>

Schedule an appointment: [pierceins.com/jmu](https://www.pierceins.com/jmu)  
Get A Quote/Enroll: Call 844-657-8022  
Visit [www.libertymutual.com/jmu](https://www.libertymutual.com/jmu)

Client # 136852



## Benefits your customers love.



### Accident Forgiveness<sup>2</sup>

Your price won't go up due to your first accident.



### Violation Free Discount<sup>1</sup>

Customers can earn a discount for 3 years of violation-free driving. Get an even larger discount when you reach 5 years.



### 24-Hour Roadside Assistance<sup>3</sup>

If your car breaks down, we won't leave you stranded. From a jump-start to a tow, our optional 24-Hour Roadside Assistance will get you moving again.



### Preferred Contractor Network<sup>4</sup>

If your home incurs a covered loss, we'll connect you with reliable local contractors who can fix your problem quickly and at a competitive price. We'll even guarantee the contractor's work for three years.



### Personal Property Replacement Cost Coverage<sup>5</sup>

In the event of a covered loss, we'll pay the actual cash value for items at the time of loss, then up to the full amount of the cost in today's market.

## How do Liberty Mutual's rates compare?

As an employee of James Madison University you may qualify for special savings<sup>6</sup> on your auto and home insurance. A Sales Representative will help ensure you get all the discounts you're eligible for.

## What are my payment options?

We offer several convenient options. Plus, you get special savings for paying your bill in full or choosing automatic payments, such as Electronic Funds Transfer. You can opt to:

- Have your payments deducted automatically from your checking/savings account.
- Pay monthly, quarterly, or in one lump sum.
- Simplify your life by having your monthly premium payment automatically deducted from your paycheck.

## How do I know which coverages and deductibles are right for me?

We'll take the time to go over all your options and customize a policy just for you so you only pay for what you need.

## Why choose us.

You'll work with a dedicated insurance agent who's an advocate in your corner.

You'll get all the coverage you need—and nothing you don't.

We've been helping people like you protect what they love for more than 100 years.

We're a Fortune 100 company that's rated "A" (Excellent) by A.M. Best Company.<sup>6</sup>

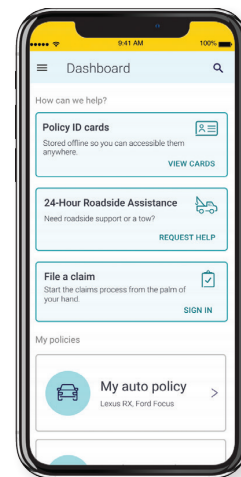
## Always there for you.

When you have a claim, we take care of it. It's that simple. You can call us or go online 24/7.

And our mobile app makes things even easier:

- Pay your bill
- Update your policy
- Report, track, and manage your claims

Find us at:



AUTO | HOME | RENTERS | UMBRELLA | MOTORCYCLE | CONDO | WATERCRAFT

Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA 02116.

<sup>1</sup>Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. <sup>2</sup>ACCIDENT FORGIVENESS NOT AVAILABLE IN CA. Terms and conditions apply. <sup>3</sup>Coverage is provided on the optional Towing & Labor Coverage endorsement. May vary by state. Applies to mechanical breakdowns and disablements only, and may be subject to limits. <sup>4</sup>Availability of Preferred Contractor Network may vary by state. <sup>5</sup>Optional coverage. Subject to a deductible. May vary by state. <sup>6</sup>A.M. Best Rating Services, 2020. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. ©2021 Liberty Mutual Insurance 14378707

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→ YES! I WOULD LIKE TO KEEP MY COVERAGE. ←

***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
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	Call Nationwide at 877-738-7874
Liberty Mutual Auto & Homeowner's Insurance	Direct Bill	Call Liberty Mutual at 800-699-4378.

# CONTACT INFORMATION FOR QUESTIONS AND CLAIMS

## JAMES MADISON UNIVERSITY - JMU

**Human Resources**  
**Wine-Price Building**  
**MSC 7009**  
**759 Ott Street**  
**Harrisonburg, VA 22807**  
**Phone: 540-568-3593**  
**Email: [benefits@jmu.edu](mailto:benefits@jmu.edu)**  
**<https://www.jmu.edu/humanresources/benefits/index.shtml>**

## PIERCE INSURANCE AGENCY, INC.

**3766 South Main Street,**  
**P.O. Box 727, Farmville, NC 27828**  
**Customer Service: 800-421-3142**  
**[pierceins.com/jmu](http://pierceins.com/jmu)**

## CHUBB - LIFETIME BENEFIT TERM

**Customer Service 855-241-9891, claims option 2, customer service option 3**  
**Customer Service & Claims Fax 603-352-1179**  
**Customer Service & Claims Email [CSMail@selmanco.com](mailto:CSMail@selmanco.com)**

## LEGAL RESOURCES - LEGAL & IDENTITY THEFT PROTECTION

**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>**

## LIBERTY MUTUAL - AUTO & HOMEOWNER'S INSURANCE

**Customer Service 800-290-8711**  
**<https://www.libertymutual.com/jmu>**



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