

# JAMES MADISON UNIVERSITY®

**TIME SENSITIVE**

**Open Enrollment: April 27 - May 29, 2026**

**2026/2027**

## **VOLUNTARY BENEFITS ENROLLMENT**



**Plan Year**

**July 1, 2026 - June 30, 2027**

**New Hires**

**Within 30 days of hire date**

**LEARN ♦ ENROLL**

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

**800-421-3142**

arranged by



**PIERCE INSURANCE**  
Employee Benefits Specialists Since 1955





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

JMU Faculty & Staff,

We're pleased to continue to offer a top-notch Voluntary Benefits program. This program is designed to supplement your core health benefits and offer additional financial protection for you and your families.

**Open Enrollment** will take place from **April 27 to May 29, 2026**. During this time, Pierce Insurance benefits counselors will be available to answer your questions and assist you with the enrollment process.

Supplemental benefits available for the plan year July 1, 2025 through June 30, 2026 include:

 **Cancer Advocate Plus**

 **Permanent Life Insurance with long-term care benefits**

 **Legal Plan & Identity Theft Protection**

 **Pet Insurance**

 **Auto & Homeowner's Insurance**

Inside, you'll find details to help you better understand each offering. We encourage you to explore the information provided in this booklet and schedule time with a Pierce Insurance benefits counselor for a personalized review of your options and assistance with enrollment.

To learn more, visit [pierceins.com/jmu](https://pierceins.com/jmu) or call 800-421-3142.

- JMU Human Resources








# VOLUNTARY BENEFITS ENROLLMENT

**Plan Year: July 1, 2026 - June 30, 2027**

**Annual Enrollment Period: April 27 through May 29, 2026**

**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.

Voluntary Benefits Overview.....	4
Enrollment Details .....	5
MyBenefits Website & Mobile App .....	6
Why Consider Permanent Life? .....	7
Benefits That Benefit Children: UVA Children’s Hospital .....	8
 Cancer Advocate Plus.....	9
 Life Insurance with Long-Term Care .....	13
 Group Legal Plan & Identity Theft Protection.....	17
 Pet Insurance.....	21
 Auto & Homeowner’s Insurance .....	24
Continuation of Coverage After Employment .....	26
Contact Information (Questions & Claims) .....	27

## **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® Cancer Advocate Plus

- ◆ Guaranteed Issue
- ◆ 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

- ◆ Guaranteed Issue\*
- ◆ 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 your reimbursement percentage
- ◆ 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

\*Unless previously declined. Speak with a benefits counselor for underwriting guidelines.

# ENROLLMENT DETAILS

## HOW TO ASK QUESTIONS, MAKE CHANGES & ENROLL



### Life Insurance with money for Long-Term Care & 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](https://pierceins.com/jmu)
- Enroll online: [pierceins.com/jmu](https://pierceins.com/jmu)
- First Time Accessing Site? New Employee? [Click Here](#)



### Pet Insurance

- Enroll online: [benefits.petinsurance.com/jmu](https://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.

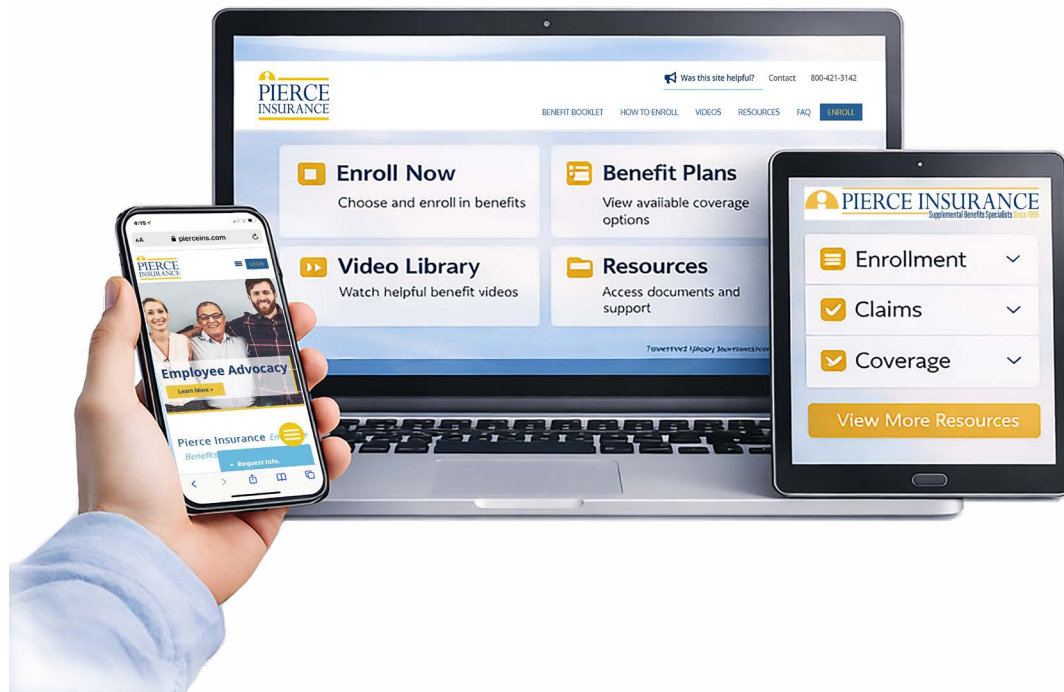
In most instances, coverage is portable when you leave employment.

*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 & App

## Access Your Benefits Anytime, Anywhere

Your personalized MyBenefits website and mobile app make it easy to review your coverage, enroll, and find the information you need - all in one place.



### What You Can Do

- View Benefit Plans
- Enroll in Coverage
- Watch Educational Videos
- Access Benefit Resources
- Find Answers to common Questions
- View your Benefits Statement
- Contact your Benefits Team

Scan to download  
your MyBenefits app



or visit:  
[Pierceins.com/apps](https://Pierceins.com/apps)

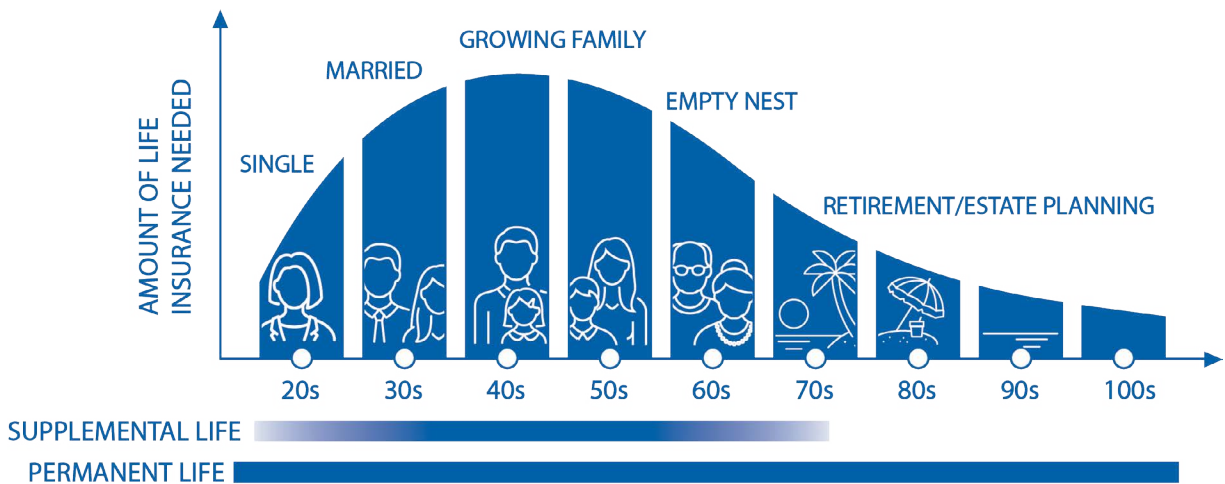
Your MyBenefits website:  
[Pierceins.com/jmu](https://Pierceins.com/jmu)

# 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.



## 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](http://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 cancer<sup>1</sup>

### 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 setbacks<sup>2</sup>

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 doctors<sup>3</sup>. **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
<b>Total Cash Payment</b>	<b>\$10,000</b>

*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**

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### **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**

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### **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**

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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**

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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!**

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

<sup>2</sup>cancer.gov

<sup>3</sup>universityaffairs.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.™



## 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.

<p>Nearly <b>70%</b> of people turning age 65 will need some type of Long Term Care.<sup>1</sup></p>	<p><b>\$93,075</b> average annual cost for nursing home care in 2020.<sup>2</sup></p>	<p><b>46%</b> of households would face the financial impact... if the primary wage earner died.<sup>3</sup></p>
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For employees of

**James Madison University**

CWB-LBT-LTC-I-0523

\*Guaranteed Issue unless previously declined. Speak with a benefits counselor for underwriting guidelines.

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

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

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### **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

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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. LongTermCare.gov, Feb. 18, 2020, [acl.gov/ltc/basic-needs/how-much-care-will-you-need](http://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/](http://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.<sup>SM</sup>**

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

# Legal Plan Benefit



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

As a Legal Resources Member, you have dedicated legal support whenever you need it—saving you time, money, and stress. The Legal Plan Benefit pays 100% of attorney fees for the most common legal matters listed below.<sup>1</sup> For less common needs, including pre-existing matters, members receive an initial consultation and a 25% discount on attorney fees.<sup>2</sup>

**1** Enroll in the benefit

**2** Call the number on your member card

**3** Speak to an attorney



### General Advice and Consultation

Unlimited in-person or telephone advice and consultation for included services



### Traffic Violations

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



### Family Law

Uncontested domestic adoption  
Uncontested divorce  
Uncontested name change



### Civil Actions

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



### Elder Law

Estate advice  
Powers of attorney for members' parents



### Preparation and Review of Routine Legal Documents

Unlimited pages and occurrences



### Criminal Matters<sup>3</sup>

Defense of misdemeanor  
Misdemeanor defense of juveniles  
Included for the first offense involving alcohol or illegal drugs



### Real Estate

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



### Wills and Estate Planning

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



### Consumer and Identity Protection

Warranty and billing disputes  
Collection agency harassment  
Identity recovery assistance  
Prevention and education services

<sup>1</sup>The 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.

<sup>2</sup>Since your employer is the participating sponsor, you may not use the Plan in a dispute with your employer.

<sup>3</sup>Offenses involving illegal drugs, alcohol (except 1st offense DUI), and firearms are included at a 25% discount.

# LEGAL SUPPORT THROUGHOUT YOUR LIFE

## STAGES OF LIFE

## 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



Examples of Legal Life Events

# MINIMIZE YOUR RISK OF IDENTITY THEFT

With Legal Resources' 360° ID Protect



**ID PROTECT®**



## Manage + Protect

	Basic Essential Protection	Gold Advanced Coverage	Platinum Comprehensive Coverage
Easy to use monitoring Dashboard	✓	✓	✓
Online Data Protection Software	✓	✓	✓
Credit Freeze and Fraud Alert Assistance	✓	✓	✓
Child Credit Freeze Assistance	✓	✓	✓
Personal Cyber Protection			✓
ScamAssist®*			✓
Virtual Private Network (VPN)			✓



## Monitor + Alert

Monthly Credit Reports and Scores		1 Bureau	3 Bureaus
Advanced Credit Monitoring		1 Bureau	3 Bureaus
Telecommunication and Utility Monitoring		1 Bureau	3 Bureaus
Dark Web and Suspicious Activity Monitoring	✓	✓	✓
Comprehensive Identity Monitoring	✓	✓	✓
Personal ID Monitoring <i>i.e. SS#, Driver's License, Passport, etc.</i>	✓	✓	✓
Bank, Credit, and Investment Account Monitoring	✓	✓	✓
Social Media Account Monitoring		✓	✓
Medical Account Monitoring		✓	✓
Public Record Monitoring		✓	✓
Custom Alert Method	Email and Text	Email and Text	Email and Text



## Resolve + Restore

Certified ID Theft Resolution Experts 24/7/365	✓	✓	✓
Full-Service, Resolution and Restoration Services	✓	✓	✓
Cyber Restoration Services			✓
Identity Theft Affidavit Assistance and Submission	✓	✓	✓
Multi-Lingual Support and Translation Services	✓	✓	✓
Lost Wallet Assistance	✓	✓	✓
Emergency Cash Advance	✓	✓	✓
Emergency Travel Arrangements	✓	✓	✓
Identity Theft Restoration and Fraud Insurance**	\$1 million	\$2 million	\$2 million


\*The service provider is not responsible or liable for the availability, safety, accuracy or effectiveness of the techniques, products, tools or resources used by the service provider in its ScamAssist® service and your access and use of ScamAssist® is entirely at your own risk.

\*\*Plans include up to \$1 Million and up to \$2 Million in Identity Fraud Expense Reimbursement for covered expenses, Home Title Fraud, and Cyber Extortion, and up to \$1 Million in Cash Recovery for unauthorized electronic fund transfers from Checking & Savings Accounts or Investment/Health Savings Accounts.



 <b>LEGAL RESOURCES®</b>	<b>LEGAL RESOURCES' LEGAL PLAN BENEFIT</b>	
	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.

 <b>ID PROTECT®</b>	<b>ID PROTECT BENEFIT (IDP)</b>	
	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 26.

**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



# Pet insurance



Pet-loving employees can fetch the best health coverage for their pets with My Pet Protection Choice<sup>SM</sup>, available only through workplace benefit programs.

Nationwide offers two ready-made employee plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.<sup>1</sup>

## Pet protection when it matters most

Nationwide’s pet insurance plans cover:

- Accidents and injuries
- Common illnesses
- Serious illnesses
- Chronic illnesses
- Hereditary conditions
- Testing and diagnostics
- Procedures
- Holistic and alternative care
- And more!

Coverage includes emergency care and specialists. No networks, no pre-approval, no problem.

## Easy to use, easy to understand

Using a Nationwide pet insurance plan is easy:

- Visit any vet, anywhere
- Submit a claim from any device
- Get reimbursed for eligible expenses once the deductible is met

## What’s the difference between accident, illness and wellness coverage?



### Accident coverage

Support for unexpected injuries



### Illness coverage

Support for when pets get sick



### Wellness coverage





Support for proactive care



Did you know? Nationwide is the industry’s first provider of coverage for birds and exotic pets.

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

# Introducing: My Pet Protection Choice<sup>SM</sup>

My Pet Protection Choice <sup>SM</sup>	Accident & Illness	Accident, Illness & Wellness	Customizable
Annual deductible options	\$250	\$250	\$100 to \$500
Reimbursement level	80%	80%	50%, 70% or 80%
 <b>Accident coverage</b>	✓	✓	✓
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Broken bones, animal attack, hit by car, poisoning, heatstroke, and more	✓	✓	✓
 <b>Illness coverage</b>	✓	✓	Optional
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Ear infections, diabetes, vomiting, allergies, cancer, and more	✓	✓	✓
 <b>Hereditary &amp; congenital coverage</b>	✓	✓	Optional when purchased with illness coverage
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Hip dysplasia, cherry eye, elbow dysplasia, umbilical hernia, brachycephalic syndrome, and more	✓	✓	✓
 <b>Wellness coverage (for dogs &amp; cats)</b>		✓	Optional
Annual maximum		\$450	\$450 or \$800
Vaccination or titer, fecal test, deworming, microchip, health certificate, heartworm or FeLV/FIV test, flea control or heartworm prevention, and more		✓	✓
Spay/neuter or dental <sup>2</sup> and one additional test <sup>3</sup>			✓

Every My Pet Protection Choice<sup>SM</sup> policy includes guaranteed issuance<sup>4</sup> and these additional benefits to support pet families:

- Emergency boarding and kenneling fees
- Lost pet due to theft or straying
- Lost pet advertising and reward
- Mortality benefit



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

[1] Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and any annual limits that may apply. Plans may not be available in all states. Policy eligibility may vary. [2] Coverage for spay/neuter or dental starts 90 days after the original policy term effective date. [3] One additional test of the following: health screen (blood test), radiograph (X-ray), electrocardiogram (EKG) [4] Guaranteed issuance means any new pets enrolling into a My Pet Protection Choice plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply.

All plans require accident coverage; additional coverage for illness, hereditary & congenital, and wellness is optional. Optional coverage for behavior, prescription food and prescription supplements may also be available. Optional cruciate coverage may be added after the first year of coverage; not available in all states. Pre-existing conditions are not covered.

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, Nationwide is on your side, and My Pet Protection are service marks of Nationwide Mutual Insurance Company. ©2025 Nationwide. 24GRP10277A.

# 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.<sup>1</sup>

- Includes veterinary exams, surgeries, diagnostic testing, prescriptions, wellness<sup>2</sup> 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



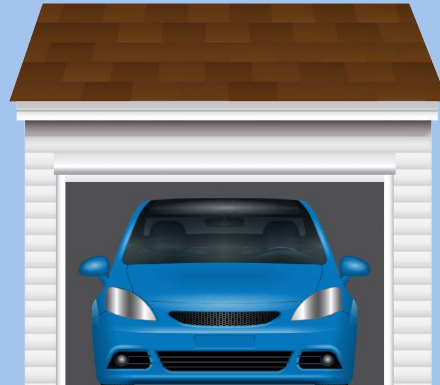
Call 877-738-7874 to learn about avian and exotic pet coverage from Nationwide.

*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.  
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# 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
- Home
- RV
- Renter's
- Flood<sup>1</sup>
- Boat
- Motorcycle
- Trailer
- Condo
- Personal excess liability
- Landlord's rental dwelling
- Bundled packages and more\*

### Savings advantages of workplace voluntary benefits

- ✓ Group discounts
- ✓ Payroll deduction discounts<sup>2</sup>
- ✓ Multi-policy discounts
- ✓ Long-term employment discount<sup>2</sup>

### 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 Program<sup>3</sup>

**Farmers Concierge Auto Repair Experience<sup>SM</sup> (Farmers CARE<sup>SM</sup>)** 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 Services<sup>4</sup>

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 Coverage<sup>5</sup>** - Repair or replacement of new vehicles – no deduction or depreciation
- **Replacement Cost for Special Parts<sup>6</sup>** - Repair or replacement of certain parts, regardless of their wear and tear at the time of the accident
- **Replacement Cost Coverage on Home<sup>7</sup>** - Rebuild home at today's rebuilding cost, even if that takes it over the policy's limit
- **Deductible Savings Benefit<sup>SM</sup>/Diminishing Deductible<sup>8</sup>** - 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

<sup>1</sup>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.

<sup>2</sup>Not available in MA and select other states.

<sup>3</sup>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.

<sup>4</sup>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.

<sup>5</sup>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.

<sup>6</sup>Not available in NC. See policy for restrictions. Deductible applies.

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

<sup>8</sup>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®



→ 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
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](mailto: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](mailto:serviceVA@pierceins.com)
- 🌐 [pierceins.com/jmu](http://pierceins.com/jmu)

## CHUBB - CANCER ADVOCATE PLUS

- 🌐 Self-Service Portal: [chubb.com/WorkplaceBenefitsClaims](http://chubb.com/WorkplaceBenefitsClaims)
- ☎ Customer Service and Claims: 833-542-2013
- 📠 Fax: 32-351-7120
- ✉ Email: [cwbclaimsteam@chubb.com](mailto: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](mailto: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

## 2026/2027 BENEFITS AVAILABLE



Cancer Advocate Plus



Permanent Life Insurance with money for long-term care



Legal Plan & Identity Theft Protection



Pet Insurance



Auto & Homeowner's Insurance

.....  
**ACCESS YOUR BENEFITS**  
**ANYTIME ANYWHERE**

[pierceins.com/jmu](https://pierceins.com/jmu)  
800-421-3142



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Employee Benefits Specialists Since 1956