

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

Why are voluntary benefits important?

These plans pay benefits *directly to you* when you need it most!



Most plans are *fully portable* at the *same rate*.



Lock-in lower rates!



### Flexible Spending Accounts

Pre-Tax

FSAs/HSAs allow you to save and pay for your and your family's healthcare expenses with pre-tax dollars.

The Dependent Care FSA is used for expenses paid to care for qualified dependents which allows you to work.

**Healthcare FSA**

Access annual contribution amounts on day one.

**Dependent Care FSA**

Use for Daycare, Nannies, Day camps and Before & after school care



### Cancer Insurance

Pre-Tax

Guaranteed Issue\*

\$100 Annual Cancer Screening Benefit

Cancer Insurance can help provide extra protection in the event of a cancer diagnosis.

This plan pays you as long as you are being treated with no lifetime maximum on most benefits.



### Group Critical Illness

Pre-Tax

Guaranteed Issue\*

\$150 Annual Wellness Benefit

Ease the financial stress of surviving a Critical Illness with the Critical Illness plan. You receive cash benefits directly, giving you flexibility to help pay bills related to treatment or to help with everyday living expenses.

Plan pays lump-sum benefits for covered critical illnesses such as Cancer, Heart Attack, Stroke, Benign Brain Tumor, etc.

Includes Childhood Conditions Rider which covers things such as Down Syndrome, Spina Bifida, Type 1 Diabetes and Autism Spectrum Disorder etc.



### Group Hospital Indemnity

Pre-Tax

Guaranteed Issue\*

\$50 Annual Wellness Benefit

Hospital Indemnity pays cash benefits directly to you to help cover gaps left by major medical. This plan includes benefits for:

- Hospital Confinement
- Hospital Admission
- Hospital Intensive Care ... and more



### Group Accident Insurance

Pre-Tax

Guaranteed Issue

\$60 Annual Wellness Benefit

Just because an accident can change your health, doesn't mean it should change your lifestyle too. Protect yourself from the unexpected with Accident Insurance. Benefits are **paid directly to you**, regardless of any other medical insurance!



## Life Insurance with Long Term Care

**Guaranteed Issue for New Hires \***

LifeTime Benefit Term is a powerful supplemental two-in-one insurance benefit that offers permanent life insurance for family needs plus Long Term Care benefits. This innovative life insurance plan provides both life insurance and long term care coverage at low group rates.

Your family can receive cash benefits paid directly to them upon your death that they can use to help cover expenses. Cash benefits can also be paid directly to you while you are living for long- term care expenses.

Rates are highly competitive. Life premiums do not increase as you age.



## Legal Plan

A legal plan protects you from the high cost of attorney fees by providing legal services and courtroom representation that will cover you and your family for:

- Estate Planning & Wills
- Auto & Traffic
- Home, Financial & Consumer
- Family and more...

**Low monthly premium!**

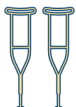


## Identity Theft Protection

### Monitor and Alert - Control - Resolve

Help protect your identity with Advanced Identity Monitoring, Suspicious Activity Alerts, Bank Account Number Monitoring... and more!

Receive monthly credit reports and have access to certified identity restoration specialist 24/7!



## Group Disability Insurance

Disability insurance helps protect your most valuable asset, your ability to earn an income. This helps provide peace of mind and financial security when needed most.

Plan Details:

- Sickness and accident coverage
- Short waiting period based on the plan selected
- Partial disability to help transition back to work



## Pet Insurance



Pet insurance protects you from the high cost of veterinary care for your furry loved ones.

Medically necessary supplies and treatment, including emergency care and prescription medications for accidents and illnesses, if elected.

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



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