



Pierce Insurance is committed to making smart decisions to manage our environmental impact responsibly. This is your custom-designed electronic benefit booklet. See a Benefit Counselor to obtain hard copy benefit brochures.

Town of Farmville

Voluntary Benefits

Plan Year: July 1, 2024 to June 30, 2025

arranged by Pierce 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.



Vision Plan Benefits for Town of Farmville

Co-Pays	
Exam	\$10
Materials ¹	\$15
Contact Lens Fitting (standard & specialty)	\$15

Monthly Premiums	
Emp. only	\$10.54
Emp. + spouse	\$21.09
Emp. + child(ren)	\$24.14
Emp. + family	\$37.26

Services/Frequency	
Exam	12 months
Frame	12 months
Contact Lens Fitting	12 months
Lenses	12 months
Contact Lenses	12 months

(Based on date of service)

Benefits through Superior National Network

	<u>In-Network</u>	<u>Out-of-Network</u>
Exam (Ophthalmologist)	Covered in full	Up to \$44 retail
Exam (Optometrist)	Covered in full	Up to \$39 retail
Frames	\$200 retail allowance	Up to \$80 retail
Contact Lens Fitting (standard ²)	Covered in full	Not covered
Contact Lens Fitting (specialty ²)	\$50 retail allowance	Not covered
Lenses (standard) per pair		
Single Vision	Covered in full	Up to \$26 retail
Bifocal	Covered in full	Up to \$34 retail
Trifocal	Covered in full	Up to \$50 retail
Progressive lens upgrade	See description ³	Up to \$50 retail
Contact Lenses ⁴	\$200 retail allowance	Up to \$100 retail

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements

¹ Materials co-pay applies to lenses and frames only, not contact lenses

² See your benefits materials for definitions of standard and specialty contact lens fittings

³ Covered to provider's in-office standard retail lined trifocal amount; member pays difference between progressive and standard retail lined trifocal, plus applicable co-pay

⁴ Contact lenses are in lieu of eyeglass lenses and frames benefit

Discount Features

Look for providers in the Provider Directory who accept discounts, as some do not; please verify their services and discounts (range from 10%-30%) prior to service as they vary.

Discounts on Covered Materials

Frames:	20% off amount over allowance
Lens options:	20% off retail
Progressives:	20% off amount over retail lined trifocal lens, including lens options

The following options have out-of-pocket maximums⁵ on standard (not premium, brand, or progressive) lenses.

	<u>Maximum Member Out-of-Pocket</u>	
	Single Vision	Bifocal & Trifocal
Scratch coat	\$13	\$13
Ultraviolet coat	\$15	\$15
Tints, solid or gradients	\$25	\$25
Anti-reflective coat	\$50	\$50
Polycarbonate	\$40	20% off retail
High index 1.6	\$55	20% off retail
Photochromics	\$80	20% off retail

Discounts on Non-Covered Exam and Materials

Exams, frames, and prescription lenses:	30% off retail
Lens options, contacts, other prescription materials:	20% off retail
Disposable contact lenses:	10% off retail

⁵ Discounts and maximums may vary by lens type. Please check with your provider.

SuperiorVision.com
Customer Service
800.507.3800

Refractive Surgery

Superior Vision has a nationwide network of refractive surgeons and leading LASIK networks who offer members a discount. These discounts range from 15%-50%, and are the best possible discounts available to Superior Vision.

The Plan discount features are not insurance.

All allowances are retail; the member is responsible for paying the provider directly for all non-covered items and/or any amount over the allowances, minus available discounts. These are not covered by the plan.

Discounts are subject to change without notice.

Disclaimer: All final determinations of benefits, administrative duties, and definitions are governed by the Certificate of Insurance for your vision plan. Please check with your Human Resources department if you have any questions.

North Carolina residents: Please contact our customer service department if you are unable to secure a timely (at least 30 days) appointment with your provider or need assistance finding a provider within a reasonable distance (30 miles) of your residence. Adjustments to your benefits may be available.





Accident

CHUBB®

Workplace Benefits

For employees of
Town of Farmville



Good things in life happen every day, and unfortunately, accidents happen too. When they do, we can help protect you.

No one plans on getting injured ... but just in case, we've got you covered.

You do everything you can to stay active and healthy, but accidents happen every day, including sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too. That's where Chubb Accident can help.

Chubb Accident pays cash benefits directly to you or anyone you choose regardless of any other coverage you have. And Chubb Accident pays extra benefits for injuries resulting from participating in organized sports. Let Chubb Accident help take care of your bills so you can take care of yourself and your family.

Chubb Accident Benefits always include:

First Accident

Pays you \$100 soon after you report your first claim for covered benefits! If you get injured, we can begin processing your claim right over the phone so you can get cash fast.

Sports Package

Your benefits increase 25%, up to \$1,000 per person per year, for injuries resulting from participating in organized sports! Playing sports can lead to injuries and unwelcome expenses. We'll increase your benefits to help pay those expenses

Rehabilitation Package

We pay cash benefits for Admission, Daily Confinement and Recovery! Whether you are released to a Rehabilitation Center following a hospital stay or you recover at home, we pay a daily recovery benefit to help with your transition.

Here's How Accident Benefits Work:

Chubb Accident helps pay for unexpected costs of accidental injury. If your child breaks a leg at soccer practice here's how benefits may stack up:

The Sports Package increases the total benefit payment by \$520.

First Accident	\$ 100
Ambulance	\$ 200
ER Visit	\$ 100
X-Ray	\$ 30
Fracture	\$ 900
Crutches	\$ 100
Physical Therapy	\$ 500
Follow-up Visits	\$ 150
Subtotal	\$ 2,080
PLUS Sports Package	\$ 520
Total Payment	\$ 2,600

This example is for illustrative purposes only and should not be compared to an actual claim. Whether an injury is covered depends on the circumstances of the loss. Refer to the certificate of insurance or policy for terms and conditions.

Schedule of Benefits – 24-Hour Coverage

Gold & Platinum Plans

Initial Care	GOLD	PLATINUM
Ambulance		
<i>Ground</i>	\$120	\$200
<i>Air</i>	\$1,000	\$2,000
Emergency Room	\$75	\$100
Initial Doctor's Office Visit	\$25	\$50
Urgent Care	\$50	\$75
Emergency Dental		
<i>Crown</i>	\$200	\$300
<i>Extraction</i>	\$50	\$75

Hospital and Rehabilitation	GOLD	PLATINUM
Hospital Admission	\$500	\$1,000
ICU Admission	\$1,000	\$2,000
Rehabilitation Admission	\$500	\$1,000
Hospital Confinement <i>per day, up to 365 days</i>	\$150	\$225
ICU Confinement <i>per day, up to 30 days</i>	\$300	\$450
Rehabilitation Confinement <i>per day, up to 30 days</i>	\$90	\$135
Recovery <i>per day, up to seven days</i>	\$50	\$75

Follow-up Care & Treatment	GOLD	PLATINUM
Abdominal or Thoracic Surgery	\$750	\$1,500
Appliances	\$75	\$100
Blood, Plasma, Platelets	\$200	\$300
Chiropractic Care <i>per visit, up to three visits</i>	\$25	\$25
Concussion	\$60	\$100
Follow-up Treatment <i>per visit, up to three visits</i>	\$25	\$50
Lodging <i>for treatment 100 miles or more away; per night, up to 30 nights</i>	\$100	\$125
Major Diagnostic Exam (CT, MRI, etc.)	\$100	\$150
Organ Loss	\$2,500	\$2,500
Outpatient Surgery Facility	\$25	\$25
Physical Therapy <i>per visit, up to 10 visits</i>	\$25	\$50
Prosthetics	\$500	\$1,000
Tendon, Ligament, or Rotator Cuff Surgery	\$400	\$500
Transportation <i>for treatment 100 miles or more away; per trip, up to three trips</i>	\$300	\$500
X-ray	\$20	\$30

Benefits may vary by state. Benefits are paid once per accident unless otherwise noted.

Injuries	GOLD	PLATINUM
Burns		
<i>Level 1</i>	\$750	\$1,000
<i>Level 2</i>	\$1,500	\$2,000
<i>Level 3</i>	\$7,500	\$10,000
Skin Graft	25% of the burn benefit	
Coma	\$7,500	\$10,000
Dislocations		
<i>Open reduction, up to ...</i>	\$3,600	\$4,400
<i>Closed reduction, up to ...</i>	\$1,800	\$2,200
Eye	\$200	\$250
Fractures		
<i>Open reduction, up to ...</i>	\$5,000	\$6,000
<i>Closed reduction, up to ...</i>	\$2,500	\$3,000
Herniated Disc	\$400	\$500
Knee Cartilage - Torn	\$400	\$500
Lacerations	\$20-\$300	\$30-\$400
Loss of Hands, Feet or Sight	\$10,000	\$14,000
Loss of Fingers or Toes	\$1,200	\$1,500

Additional Benefits	GOLD	PLATINUM
First Accident once per policy	\$100	\$100
Sports Package Benefits are 25% higher when accident is due to participation in organized sports. Up to \$1,000 per person per year.		
Accidental Death		
<i>Employee & Spouse</i>	\$20,000	\$20,000
<i>Child</i>	\$4,000	\$4,000
Common Carrier		
<i>Employee & Spouse</i>		\$80,000
<i>Child</i>		\$16,000
Catastrophic Accident		
<i>Prior to Age 70</i>		
<i>Employee & Spouse</i>	\$25,000	\$25,000
<i>Child</i>	\$12,500	\$12,500
<i>On or after Age 70</i>	50%	50%
Family Care <i>for each child in a child care center; per day, up to 30 days</i>	\$25	\$25
Wellness <i>per person, once per year 90 days waiting period</i>	\$25	\$50

Premium (48 Pay Periods)	GOLD	PLATINUM
Employee	\$ 2.50	\$ 3.46
Employee + Spouse	\$ 4.56	\$ 6.32
Employee + Child(ren)	\$ 4.74	\$ 6.68
Family	\$ 6.78	\$ 9.54



You do everything you can to keep your family safe, but accidents happen, and when they do, it's good to know Chubb has you covered.

Features

Date of Application Coverage

Coverage becomes effective as soon as your application is signed, you have authorized payment and the Initial Eligibility requirements are met.

Guaranteed Issue

No medical history is required for coverage to be issued.

Guaranteed Renewable

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

Fully Portable

You can keep your coverage even if you change jobs or retire.

HSA Compatible

Initial Eligibility

Employee

- Actively employed working at least 17.5 hours per week
- Ages 18 and up

Spouse

- Ages 18 and up

Dependent children/grandchildren

- Ages 0 to 26
- No student status required
- Coverage will continue for incapacitated dependent children regardless of age.

Accident Benefits Summary

Name: _____

Type of Coverage _____

- Employee
- Employee + Spouse
- Employee + Child(ren)
- Family

Payroll Deduction \$ _____

Exclusions & Limitations

This is Accident-Only Insurance. No benefits will be paid for an injury that is caused by, contributed to, or occurs as a result of a covered person's:

- Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction in which the accident occurred);
- Participating in an illegal activity or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto; or
- Participation in any contest using any type of motorized vehicle.

This is a supplement to health insurance and is not a substitute for major medical insurance. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

This document is a brief description of Form Nos. C14059R or 14185 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations.

Marketed by



Call: 800-421-3142

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.



Critical Illness

CHUBB®

Workplace Benefits

For employees of
Town of Farmville



If you're like most people, being diagnosed with a critical illness can be overwhelming, even scary. The last thing you want to worry about is money.

If you had a heart attack tomorrow, what would you worry about?

Critical illnesses, such as heart attack, cancer and stroke, happen every day. They can have serious consequences, both physical and financial. To maintain your lifestyle and help you recover, you may need some financial help.

Are your savings enough to pay your bills?

While you're being treated for a critical illness, your income could be affected for 3 to 6 months. Most families do not have enough savings to keep up with:

- Rent or Mortgage Payments
- Credit Card Debt
- Savings for College & Retirement
- Car Payments
- Childcare
- Household Expenses

Critical illnesses are expensive.

Simply put, critical illnesses cost money. Even with medical insurance, out-of-pocket expenses like these can pile up quickly:

- Medical Deductibles and Co-Pays
- Prescriptions
- Nursing Care
- Out-Of-Network Specialists
- Rehabilitation
- Medical Travel

Would a check for \$20,000 help?		Expenses to Consider
<p>Chubb Critical Illness pays you cash immediately. Upon diagnosis of a covered illness, we send a lump sum check directly to you. You can use your cash benefit however you choose—to help with your everyday living expenses, pay your out-of-pocket medical costs or replace lost income. Your benefit is paid in full regardless of any other insurance you may have.</p>		<p>Basic Necessities</p> <ul style="list-style-type: none"> • Mortgage/Rent • Groceries • Utilities • Childcare • Tuition Payments • Car Payments
How much would you need?		<p>Medical Expenses</p> <ul style="list-style-type: none"> • Deductibles • Coinsurance • Prescriptions • Experimental Treatment • Medical Travel <p>Savings Plans</p> <ul style="list-style-type: none"> • College • Retirement <p>Activities for Kids</p> <ul style="list-style-type: none"> • Pre-school • Camp • Dance Lessons • Band • Gymnastics • Soccer <p>Loss of Income</p> <p>Parent Care</p>
\$ _____	Mortgage/Rent	
\$ _____	Car Payments/Repairs/Gas	
\$ _____	Credit Card Payment	
\$ _____	Groceries/Household Expenses	
\$ _____	Kids – Childcare/Activities	
\$ _____	Other	
\$ _____	Dollars of Protection YOU need per month for recovery	
\$ _____	\$ _____	Plus Medical Out of Pocket
\$ _____	\$ _____	
\$ _____	\$ _____	TOTAL YOU NEED



Here's How it Works

When you are diagnosed with a covered condition, submit your claim and we'll quickly send you a check. It's that simple. You can use your money however you choose.

Triple Benefit

If you get sick again with another covered condition, you're still covered. With Triple Benefit, you can receive up to 3 times the Face Amount for each person you choose to cover. That means if you choose a \$20,000 Face Amount you can receive as much as \$60,000 in cash.

Recurrence Benefit

If we have paid a critical illness benefit for Benign Brain Tumor, Cancer, Coma, Heart Attack or Stroke, and there is a recurrence, you can receive up to 25% of your Face Amount, as long as you were back to work and treatment-free for at least 6 months. The Recurrence Benefit can be paid up to 2 times.

Triple Benefit in Action (example)

$\$20,000 \text{ Face Amount} \times 3 = \$60,000 \text{ Total Maximum Benefit}$

Heart Attack Diagnosis	\$	20,000
Stroke Diagnosis (<i>first</i>)	\$	20,000
Stroke Recurrence	\$	5,000
Remaining Coverage:	\$	15,000

The Critical Illness Benefit can be paid once per covered condition up to the Maximum Benefit Amount. Covered conditions must be diagnosed at least six months apart.

This example is hypothetical and is solely to illustrate a situation that can result in benefits payable for a claim. It is not based on an actual claim and should not be compared to an actual claim.

Additional Benefits

With Chubb Critical Illness, you get even more than a substantial lump sum cash benefit. To help you avoid financial hardship and ease your recovery, you get these innovative benefits too:

Mortgage and Rent Helper

If you miss work due to a critical illness, you may need some extra help making mortgage or rent payments. Mortgage and Rent Helper pays you an extra \$250 each month if you miss 5 or more days of work, for up to 6 months.

Kids Are No Additional Cost!

Dealing with a childhood illness can be overwhelming. Chubb Critical Illness covers any children you may have now or in the future, at no additional charge. It pays 25% of the Face Amount for any of the Standard Conditions.

Advocacy Benefits

Personal and confidential assistance from professionals.

Best Doctors®

- "Find Best Docs" Physician Referrals
- "Ask the Expert" Hotline
- Diagnosis & Treatment Advice

ComPsych®

- Help understanding your insurance
- Financial Advice
- Medical Travel Assistance

Wellness Benefit†

Health screening tests can help diagnose a condition early or prevent an illness altogether. This benefit pays you \$50 after you go for an annual health screening test (after coverage is in force for 30 days).

Automatic Benefit Increase

Your face amount will increase each year for 5 years to help you keep up with increasing needs. Each year the weekly premium will increase by \$1 and your face amount will increase accordingly. You can cancel the increases at any time.

† Not available in DC.

Covered Conditions

Standard Conditions

Benign Brain Tumor	Coronary Artery Obstruction*	Skin Cancer (\$250)
Cancer	End Stage Renal Failure	Stroke
Carcinoma In Situ*	Heart Attack	
Coma	Major Organ Failure	

* Benefit payment is 25% of face amount.



Critical illnesses change life in an instant. Let Chubb Critical Illness help protect you from financial hardship while you recover.

Critical Illness Features

Affordable, Extensive Coverage

Powerful protection at an affordable price.

Family Coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included at no additional cost.

No Age Penalty

Your rates will never change due to your age.

Full Portability

You can keep your coverage even if you change jobs or retire.

Guaranteed Renewable

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

Exclusions & Limitations

Exclusions

No benefits will be paid for losses resulting from any intentionally self-inflicted injury.

Limitations

A Pre-existing Condition is not covered unless the date of diagnosis for such condition is at least 12 months after the certificate effective date. A pre-existing condition means a condition for which a covered person received medical advice or treatment within the 12 months preceding the certificate effective date.

No Benefit Reduction

Benefits never decrease due to age.

Convenient Payroll Deduction

No bills to watch for or checks to mail. Premiums are paid automatically.

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.

Benefits Paid Based on Diagnosis

You are not required to be hospitalized or get treatment to receive benefits.

Initial Eligibility

- Active employees age 18 and up, working at least 17.5 hours per week
- Spouses age 18 and up, legally married. Domestic partner and civil union partner coverage available in some states.
- Children ages 0 through 26, no student status required

Critical Illness Benefits Summary

Name: _____

My Face Amount _____

- Spouse (50% of My Face Amount)
- Children (25% of My Face Amount)

Payroll Deduction \$ _____

This is a supplement to health insurance and is not a substitute for major medical insurance. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

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The importance of Worksite Disability insurance coverage



EMPLOYEE
BENEFITS

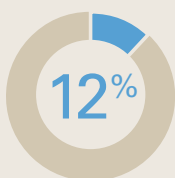
[LEARN MORE ABOUT WORKSITE DISABILITY INSURANCE COVERAGE](#)

The importance of Worksite Disability insurance coverage

We know how important it is for you to have a steady income stream but have you considered what would happen if your income was disrupted due to a disabling illness or accident? How would you continue to pay your bills and basic living expenses? Without an income, you would likely have to tap into any savings you may have been able to put away for such things as a vacation, education, a new car, emergency fund, and retirement to pay for food, gas, and other necessities. If you are like 48% of U.S. families who do not save any of their annual income¹, how would you weather the financial storm without your usual paycheck?

Disability statistics

Disability is already a widespread problem and is growing at an alarming rate.²



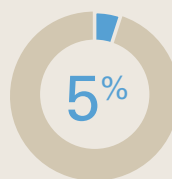
Percentage of the U.S. population classified as disabled (more than 37 million Americans).³



More than 1 in 4 of today's 20 year-olds that will become disabled before they retire.⁵



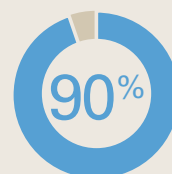
Percentage of disabled Americans in their working years, from 18-64.³



Percentage of disabling accidents and illnesses that are work related. The other **95% are not**, meaning Workers' Compensation doesn't cover them.⁶



Approximate rate that a working-age American suffers a disabling injury or illness that will last for at least one month.⁴



Percentage of disabilities caused by illnesses rather than accidents.⁷

A possible solution

Because your employer values you and wants to help protect you from the unthinkable, they are offering you the opportunity to purchase Worksite Disability Insurance from American United Life Insurance Company® (AUL), a OneAmerica® company. This insurance has been designed to provide you with benefits to help cover lost income should you experience a disabling illness or accident.

Take advantage of the benefit package your employer is offering you and enroll in AUL's Worksite Disability insurance to help protect your income and financial future.

1. U.S. Federal Reserve Board, *Survey of Consumer Finances, 2010*. **2.** Council for Disability Awareness, *Causes of Disability; Why People Become Disabled*, DisabilityCanHappen.org, Accessed May 21, 2014. **3.** U.S. Census Bureau, *American Community Survey, 2011*. **4.** America's Disability Counter, DisabilityCounter.org, Accessed May 21, 2014. **5.** U.S. Social Security Administration, *Fact Sheet, February 7, 2013*. **6.** Council for Disability Awareness, *Long-Term Disability Claims Review, 2013*. **7.** Council for Disability Awareness, *Disability Statistics, July, 2013*.

Four key features of Worksite Disability insurance to take advantage of:

1

GROUP PRICING

Take advantage of group rates to fit your budget which may be more affordable than those available outside your workplace.

2

GUARANTEED ISSUE

If you sign up during your group enrollment meeting, you do not have to answer questions about your health.

3

CONVENIENCE

The premium for Worksite Disability insurance can be paid through the convenience of payroll deduction.

4

PORTABILITY

Even though Worksite Disability insurance is purchased at your workplace, you can take it with you if you separate from your employer.

Note: This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions,

limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, an AUL representative can be contacted at www.oneamerica.com.

About AUL Employee Benefits

American United Life Insurance Company® (AUL) is the founding member of OneAmerica® and offers a strong portfolio of products for employee benefit plans, including group life and disability insurance, as well as access to employee and travel assistance programs through other providers. AUL provides value beyond today through financial strength, mutual insurance holding company values, innovative group voluntary insurance products and tools, and quality service from local representatives, service professionals and claims specialists.

About OneAmerica

OneAmerica Financial Partners, Inc., headquartered in Indianapolis, Ind., has companies that can trace

their solid foundations back more than 135 years in the financial services marketplace.

OneAmerica's nationwide network of companies offers a variety of products to serve the financial needs of their policyholders and other customers. These products include retirement plan products and services, individual life insurance, annuities, long-term care solutions, and employee benefit plan products. The goal of OneAmerica is to blend the strengths of each company to achieve greater collective results.

The products of the OneAmerica companies are distributed through a nationwide network of employees, agents, brokers, and other distribution sources that are committed to increasing value to policyholders by helping them prepare to meet their financial goals.



*American United Life Insurance Company®
a ONEAMERICA® company
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www.oneamerica.com*

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LifeTime Benefit Term

CHUBB®

Workplace Benefits



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

Life Insurance—Valuable protection for your loved ones

You work hard to provide a good life for your family. However, what if something happens to you? Chubb Lifetime Benefit Term provides the help you and your family needs to help pay for:

- Mortgage and Rent
- College and Education
- Retirement
- Household Expenses
- Long Term Care
- Childcare
- Family Debt
- Burial

LifeTime Benefit Term provides money to your family at death, and while you are living too, if you need home health care, assisted living or nursing care. For about the same premium, Lifetime Benefit Term provides higher benefits than permanent life insurance and lasts to age 121.

Creative Solutions for Term Life Insurance

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, when income is less relied upon, the benefit is guaranteed to never be less than 50% of the original death benefit. And based on current interest rates the full death benefit is designed to last a lifetime.

Paid-up Benefits

After 10 years, paid up benefits begin to accrue. At any point thereafter, if premiums stop, a reduced paid up benefit is guaranteed. Flexibility is perfect for retirement.

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 Benefit

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.

LifeTime Benefit Term Can Help

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.

For 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.



LifeTime Benefit Term Features

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.

Here's How LifeTime Benefit Term Works

Once you make the promise to protect your family with LifeTime Benefit term, there are several ways it can work for you. You don't have to make any decisions on how you use your benefits until you actually need them.

Here is an example how LifeTime Benefit Term provides for you and your family.

SCENARIO 1:

Maximize Death Benefit

You lead a full life and don't need any long term care.

Total Death Benefits
\$100,000

Scenario 2: Split Your Benefits

You lead a full life and need some home health care.

Death Benefits \$48,000 LTC Benefits \$52,000

Total Death and LTC Benefits
\$100,000

SCENARIO 3: Maximize Your Benefit

You lead a full life and need an assisted living lifestyle and/or nursing home care.

Accelerated LTC Benefit

Extended LTC Benefit

Total LTC Benefits

25 Months
\$100,000

50 Months
\$200,000

75 Months
\$300,000

* 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.

Flexible and Customizable

Every plan starts with guaranteed death benefits and accelerated benefits for Long Term Care.

Benefit Summary

Benefit Options	Employee	Spouse	Employee Name:	Death Benefit	Deduction Amount
Long Term Care (LTC)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	\$ _____
Extension of Benefits	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Spouse: _____	\$ _____	\$ _____
Accidental Death	<input type="checkbox"/>	<input type="checkbox"/>	Children/Grandchildren: _____	\$ _____	\$ _____
Child Term	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	\$ _____
Waiver of Premium	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	\$ _____
Payor Waiver of Premium	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	\$ _____
Premium Deduction Mode: _____				\$ _____	\$ _____
					Total Payroll Deduction

Additional Benefit Options

Accidental Death

Doubles the death benefit if death results from an accident.

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.

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 Certificate Form No. C34544NC. Refer to your certificate of insurance for specific details about benefits, exclusions and limitations.

For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company.

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

Marketed by



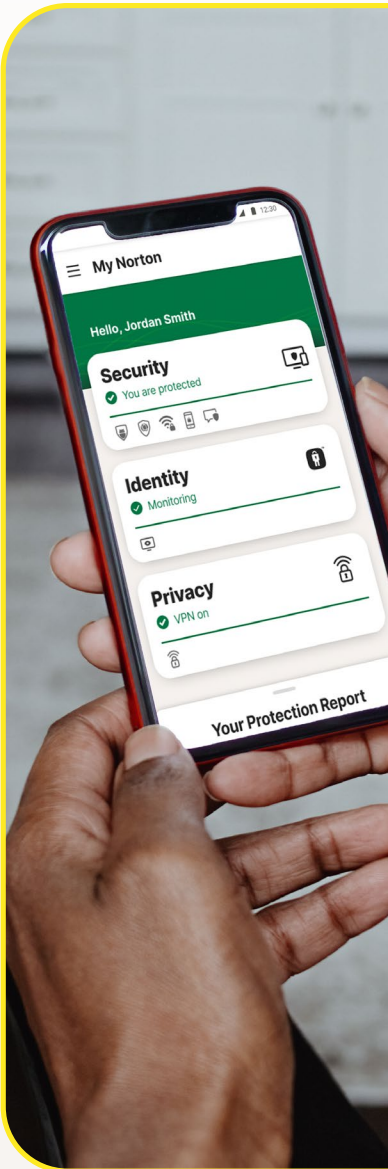
Call: 800-421-3142

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-Farmville-NC -1017

Your digital health matters, too.

Protecting it is easier than you think.



Identity theft protection and more - for the whole family.

You and your family share all kinds of personal, private, and sensitive information online everyday. Your information is valuable to you — and it's also valuable to cybercriminals

Consider your own digital habits:

- How do you protect personal information on your mobile devices?
- Do you ever connect to public, unsecured Wi-Fi?
- Are you using the same password on multiple accounts?
- How does your family engage online?
- Have you been a victim of identity theft before?
- How do you identify phishing texts or emails, and compromised websites?

Identity theft can happen easily. We make protection easy too.



We believe people have the right to feel safe online.

Millions of people trust us to keep them safe online, and so can you. Norton LifeLock Benefit Plans can help safeguard multiple devices, keep your online activity private, and help protect your identity. It's never been easier.



Protect your digital health and your peace of mind.

While you're relaxing, we are scanning. Norton LifeLock Benefit Plans provide an all-in-one solution to help protect you and your information from falling victim to identity theft. Get alerts to possible identity threats, the ability to proactively lock accounts, and if your identity is stolen, we work to fix it.

Did you know that you can take protective measures to help protect you and your family online? Trust us to help you protect your digital health.

PRICING:

	BENEFIT ESSENTIAL	BENEFIT PREMIER
 Employee Only (18+ Years Old)		
 Employee + Family ^A		

ENROLL NOW







Benefit Plans are
60% less than the
retail equivalent.

^A The Norton Benefit Junior plan is for minors under the age of 18. LifeLock enrollment is limited to employees and their eligible dependents. Eligible dependents must live within the employee's household, or be financially dependent on employee. LifeLock services will only be provided after receipt and applicable verification of certain information about you and each family member. Please refer to employer group for the required information under your plan. In the event you do not complete the enrollment process for any family member, those individuals will not receive LifeLock services, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify your plan at your employer's next open enrollment period, which may be annually. Please note that we will NOT refund or credit you for any period of time during which we are unable to provide LifeLock services to any family member on your plan after your benefit effective date due to your failure to submit the information necessary to complete enrollment. If you do not complete the enrollment process for each family member, you may continue to pay more for LifeLock services than you otherwise would if you had selected a lower tier plan.

Already a member? Don't forget to cancel your existing membership just prior to your benefit effective date by calling 800-607-9174.

Norton LifeLock Benefit Plans help protect your identity, online privacy and personal devices.

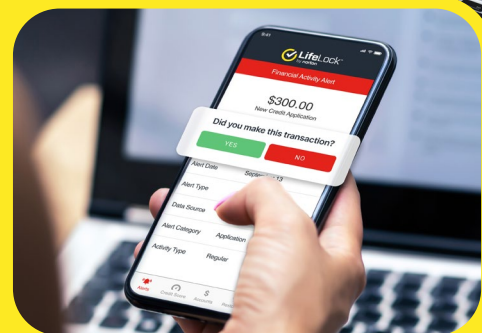
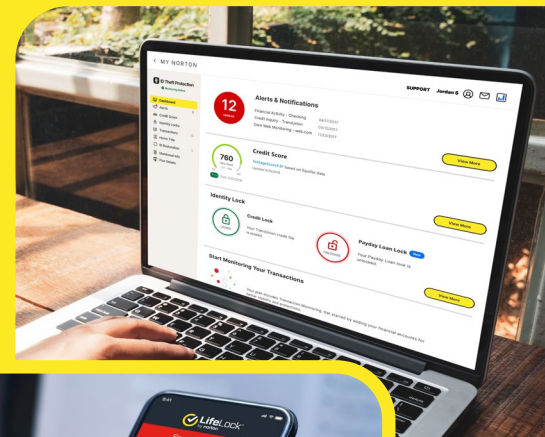
Comprehensive protection features to help you feel safer in your digital life.

-  **Device Security** protects your mobile devices, tablets, and computers from hackers, viruses, malware, vulnerable websites, and other online threats.
-  **Identity Alerts with Credit monitoring¹** alerts you if there is fraudulent or suspicious activity surrounding any of your personal information, including new account opening, credit card usage, and data breaches.
-  **Social Media Monitoring*** notifies you of any suspicious links, account takeover attempts, or inappropriate content.
-  **Norton™ Secure VPN**** Our Virtual Private Network (VPN) helps protect your **Online Privacy** so your sensitive information, browsing history, online activities and webcam are more secure.
-  **Parental Control[∇]** makes it easy to monitor your child's online activities and view their search history so they stay safe.
-  **Million Dollar Protection™ Package^{†††}** to reimburse stolen funds, personal expenses, and provide coverage for lawyers and experts up to \$1 million each.

Many additional features included!
For more details on the plan offering, visit: www.Norton.com/BenefitPlans.

Easily view your protection from any device.

Our dashboard was designed to give members a simple interface to manage their account and alerts. We also pride ourselves on our easy-to-use app so members can manage alerts and notifications on the go.



4.7 stars

66.3K reviews (iOS)

4.7 stars

1.6M reviews (Android)

As of February 1, 2022

No one can prevent all identity theft or all cybercrime.

† We do not monitor all transactions at all businesses.

* Does not include monitoring of chats or direct messages.

** These features are not enabled upon enrollment. Member must take action to activate this protection.

∇ Norton Family and Norton Parental Control can only be installed and used on a child's Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device – Windows PC, Mac, iOS and Android – via our mobile apps, or by signing into their account at my.Norton.com and selecting Parental Control via any browser.

1 If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment.

††† Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential and LifeLock with Norton Benefit Premier. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at NortonLifeLock.com/legal.