



TIME SENSITIVE

Open Enrollment: May 1 - 15, 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/town-of-farmville

800-421-3142

arranged by:



PIERCE INSURANCE

Supplemental Benefits Specialists Since 1955

Town of Farmville

Benefits

Plan Year: July 1, 2026 to June 30, 2027

arranged by Pierce Insurance

Medical	3
Flexible Spending Accounts	4
Vision	8
Hearing Discount Plan	9
LASIK Discount Plan	10
Dental	11
Accident	13
Critical Illness	17
Disability	21
Life Insurance with Long-Term Care	25
Norton LifeLock Identity Theft Protection	29

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.



BlueCross BlueShield MEDICAL PLAN

Plan Options	Employee Cost
Employee Only	\$0.00
Employee Children	\$691.12

Benefit	In-Network
Deductible	\$2,000 Ind / \$4,000 Family
Preventive	100%
Coinsurance(In & Out)	30% Employee Responsibility
OOP Max	\$4,000 Ind / \$8,000 Family
Primary Care / Specialist	\$25 / \$50
Tier 1	\$10
Tier 2	\$35
Tier 3	\$60
Tier 4	25% Max \$100
Tier 5	25% Max \$100
Telehealth	\$0
Urgent Care / Emergency Room	\$50 / \$500

Questions?

Call 910-791-2259

Email: Customer.service@laymongroup.com

Pierce Insurance Agency, Inc. does not provide the medical plan, does not make a representation of its accuracy, and is not to be held responsible for content on this page.



HealthCare FSA

The HealthCare Reimbursement Account allows you to pay for your uninsured medical expenses with pre-tax dollars. With this account, you can pay for your out-of-pocket medical expenses for yourself, your spouse and all of your tax dependents for medical services that are incurred during your Plan Year. The maximum you may place in this account for the Plan Year is \$3,300.

The HealthCare Account is a Pre-Funded Account:

This means that your full annual election is available on the first day of the Plan Year. You can submit a claim for medical expenses exceeding your current contribution amount and be reimbursed your total eligible expense up to your annual election. The funds that you are pre-funded will be recovered as deductions continue to be deposited into your account throughout the Plan Year.



Eligible HealthCare Expenses:

Allowed	Rx/Letter of Medical Necessity	Not Allowed
✓ Acupuncture/Acupressure	Rx Acne Treatment	✗ Assisted Living
✓ Antibiotic Creams	Rx Humidifiers	✗ Caffeine Pills
✓ Diabetic Supplies	Rx Gym Memberships	✗ Bug Spray
✓ Feminine Hygiene Products	Rx Multivitamins	✗ Athletic Mouth Guards
✓ Physical Therapy	Rx Baby Formula	✗ Diet Foods
✓ Chiropractic Treatments	Rx Birth Control Medications	✗ Teeth Whitening
✓ Orthodontia	Rx Weight Loss Programs	✗ Cosmetic Procedures
✓ Breast Pumps & Supplies	Rx Nutritionist	✗ Late Fees
✓ Headache & Allergy Medicines	Rx Fiber Supplements	✗ Toothbrushes
✓ Non-Cosmetic Dental Procedures	Rx Herbal Supplements	✗ Concierge Fees

HealthCare FSA Continued

Obtaining a Reimbursement from your HealthCare Account:

To obtain a reimbursement from your HealthCare Account, you must complete a Claim Form. You must attach a receipt, bill, or an Explanation of Benefits (EOB) from your service provider. Please see the Claims Sections for more information.

NOTE: To be eligible for reimbursement through the HealthCare Account, the medical expense must be incurred during the Plan Year. IRS defines "incurred" as when the medical care is provided (or date of service), not when you are formally billed, charged for, or pay for the care.

How the Flexible Benefit Plan Works

	Without FSA	With FSA
Gross Monthly Income	\$2,500.00	\$2,500.00
Eligible Pre-Tax Employer Medical Insurance	\$0.00	\$200.00
Eligible Pre-Tax Medical Expenses	\$0.00	\$100.00
Taxable Income	\$2,500.00	\$2,200.00
Federal Tax (15%)	\$375.00	\$330.00
State Tax (5.75%)	\$143.75	\$126.50
FICA Tax (7.65%)	\$191.25	\$168.30
After-Tax Employer Medical Insurance	\$200.00	\$0.00
After-Tax Medical Expenses	\$100.00	\$0.00
Monthly Spendable Income	\$1,490.00	\$1,575.20

By taking advantage of the Flexible Benefit Plan, this employee was able to increase his/her spendable income by \$85.20 every month! This means an annual tax savings of \$1,022.40. Remember, with the Flexible Benefit Plan, the better you plan, the more you save!



Dependent Care FSA

The Dependent Care Reimbursement Account allows you to pay for day care expenses for your dependents with tax-free dollars. Please see the Claims Section for more information.

Eligible Dependent:

- A child under 13 who qualifies as a dependent on your Federal Income Taxes
- Any other dependents, including a disabled spouse, disabled children over age 13 and elderly parents, who depend on you for financial support, qualify as dependents for tax purposes, and are incapable of self-care
- Please refer to “Rules and Regulations: Eligible Dependents” for the latest definition of a dependent, as revised under Section 152 of the Code by the Working Families Tax Relief Act of 2005 (WFTRA)



Eligible Dependent Care Expenses:

Allowed

Not Allowed

✓ Babysitters or nannies that claim the child care as income.	✗ Kindergarten and/or boarding school
✓ Licensed day care centers	✗ Days you/your spouse aren't working
✓ Private preschool	✗ Late fees
✓ Before and after school care	✗ Overnight camps and/or field trips
✓ FICA & FUTA taxes for day care provider	✗ Care provider may not be a child of yours
✓ Day camps	✗ Diapers, baby powder and baby oil
✓ Day care for an elderly or disabled dependent	✗ Transportation, books, clothing, or entertainment

The Dependent Care FSA is NOT a Pre-Funded Account!

This means that you will only be reimbursed up to your account balance at the time you submit your claim. If your claim is for more than your account balance, the unreimbursed portion of your claim will be tracked by Flexible Benefit Administrators, Inc. You will be automatically reimbursed as additional deductions are deposited into your account.

Dependent Care Continued

Obtaining a Reimbursement from your Dependent Care FSA:

To obtain a reimbursement from your Dependent Care Reimbursement Account you must complete a Claim Form. You must attach a receipt **from the service provider**. Please see the Claims Section for more information.

NOTE: Dependent care expenses can only be reimbursed after the care is provided. **This means that advance payments of dependent care expenses cannot be made.**

Annual Maximum for the Dependent Care FSA:

Must Not Exceed the Lesser of:

- \$5,000 for one or more children (\$2,500 if you are a married individual filing a separate tax return);
- Your wages or salary for the Plan Year; or
- The wages or salary of your spouse

If your spouse is either a full-time student or is incapable of taking care of himself or herself then he or she is deemed to have monthly earnings of \$250 if there is one child or dependent, and \$500 if there are two or more children or dependents.

How the Dependent Care Plan Works:

Paying for Dependent Care After-Tax

Gross Yearly Salary	\$44,000
Federal Tax (15%)	\$6,600
FICA Tax (7.76%)	\$3,366
State Tax (5.75%)	\$2,530
Taxable Income	\$31,504
After-Tax Dependent Care	\$5,000
Yearly Take-home Salary	\$26,504

Paying for Dependent Care Pre-Tax

Gross Yearly Salary	\$44,000
Eligible Pre-Tax Dependent Care	\$5,000
Taxable Income	\$39,000
Federal Tax (15%)	\$5,850
FICA Tax (7.76%)	\$3,026
State Tax (5.75%)	\$2,253
Yearly Take-home Salary	\$27,871

NOTE: The average person also spends \$10,000 per year in Day Care costs for one child. So, they could still claim the maximum \$3,000 on their tax return, since you can still claim any additional cost over what you set aside pre-tax.



Vision plan benefits for Town of Farmville

Copays		Monthly premiums		Services/frequency	
Exam	\$10	Emp. only	\$0	Exam	12 months
Materials ¹	\$15	Emp. + spouse	\$8.44	Frame	12 months
Contact lens fitting (standard & specialty)	\$15	Emp. + child(ren)	\$10.90	Contact lens fitting	12 months
		Emp. + family	\$21.37	Lenses	12 months
				Contact lenses	12 months

(based on date of service)

Benefits through Superior National network

	In-network	Out-of-network
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
Standard progressive ³	Covered in full	Up to \$34 retail
Lenticular	Covered in full	Up to \$76 retail
Standard Anti-reflective coat	Covered in full	Not covered
Polycarbonate	Covered in full	Not covered
Contact lenses ⁴	\$200 retail allowance	Up to \$100 retail
Medically necessary contact lenses	Covered in full	Up to \$210 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 Standard contact lens fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Specialty contact lens fitting applies to new contact wearers and/or a member who wear toric, gas permeable, or multi-focal lenses.

³ If premium progressive lenses are selected, members receive an allowance based on the provider's charges for standard progressive lenses

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

Discount features

Discounts on covered materials⁵

These discounts apply to the glasses and contacts that are covered under the vision benefits.

Frames:	20% off amount over allowance
Conventional contacts	20% off amount over allowance
Disposable contact	10% off amount over allowance

Discounts on non-covered exam, services and materials⁵

Exams, frames, and prescription lenses:	30% off retail
Contacts, miscellaneous options:	20% off retail
Disposable contact lenses:	10% off retail
Retinal imaging:	\$39 maximum out-of-pocket

Laser vision correction (LASIK)⁵

Laser vision correction (LASIK) is a procedure that can reduce or eliminate your dependency on glasses or contact lenses. This corrective service is available to you and your eligible dependents at a special discount (20-50%) with your Superior Vision plan. Contact QualSight LASIK at (877) 201-3602 for more information.

Hearing discounts⁵

A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Superior Vision members discounts on services, hearing aids and accessories. These discounts should be verified prior to service.

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.

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

Lens type*	Member out-of-pocket ⁵
Scratch coat	\$15
Ultraviolet coat	\$12
Tints, solid	\$15
Tints, gradient	\$18
Blue light filtering	\$15
Digital single vision	\$30
Progressive lenses	
Premium/Ultra/Ulimate	\$110 / \$150 / \$225
Anti-reflective coating	
Premium/Ultra/Ulimate	\$70 / \$85 / \$120
Polarized lenses	\$75
Plastic photochromic lenses	\$80
High Index (1.67 / 1.74)	\$80 / \$120

* The above table highlights some of the most popular lens type and is not a complete listing. This table outlines member out-of-pocket costs⁵ and are not available for premium/upgraded options unless otherwise noted.

⁵Not all providers participate in Superior Vision Discounts, including the member out-of-pocket features. Call your provider prior to scheduling an appointment to confirm if he/she offers the discount and member out-of-pocket features. The discount and member out-of-pocket features are not insurance. Discounts and member out-of-pocket are subject to change without notice and do not apply if prohibited by the manufacturer. Lens options may not be available from all Superior Vision providers/all locations.

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.

Superior Vision Services, Inc. P.O. Box 509 Troy, NY 12181 (800) 507-3800 superiorvision.com

The Superior Vision Plan is underwritten by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, AKA The Guardian or Guardian Life





Envision a World With Better Hearing

Hearing tests are simple, painless, and widely available. This hearing health care plan is accessible to you and your family members through your eligible vision care plan.

Recognizing the Signs of Hearing Loss

The signs of hearing loss can be vague and develop slowly, or they can be obvious and begin suddenly. Regardless, struggling to hear certain sounds or syllables is a telltale symptom of hearing loss.

If you recognize any signs of hearing loss in yourself or a loved one, it's important to seek help. Get started by scheduling your free hearing exam with a Your Hearing Network Provider in your area today.

Start Your Hearing Health Journey Today

Exclusive discounts to get you started on your way to better hearing.

Hearing exam	FREE
Trial period	60-day money back guarantee
Follow-up care	1-year
Warranty	4-year service, including 1-year of loss and damage
Batteries	4-year supply included with each hearing aid purchase



Quality

Our highly skilled network of credentialed hearing care professionals provide you with quality care.



Savings

Significant savings including up to 40% off premium hearing aids.



Accessibility

Your Hearing Network is a national network with licensed hearing care providers near you.

Hearing health care services administered by 

Ready to schedule your consultation with a local hearing care professional today?

Davis Vision Members:

- Website: davisvision.yourhearing.com
- Phone: 1 (888) 809-0044

Superior Vision Members:

- Website: superiorvision.yourhearing.com
- Phone: 1 (888) 494-1272

DavisVision[®] and SuperiorVision[®]

by  VersantHealth[®]

Have You Considered a Free LASIK Consultation?

Laser vision correction (LASIK) is a procedure that can reduce or eliminate your dependence on glasses or contact lenses. This corrective service is available to you and your eligible dependents at 20 to 35% off the national average price with your Davis Vision[®] or Superior Vision[®] plan.



Is LASIK right for you?

Are you nearsighted, farsighted or have astigmatism? If so, LASIK could help you regain your vision through a single procedure.

How does LASIK work?

The FDA-approved procedure reshapes the cornea so that light entering your eye is properly focused onto the retina. Vision is usually corrected immediately following the LASIK procedure.

Special pricing for Davis Vision members: \$1,895 for Custom Bladeless with Lifetime Assurance Plan

Plus! Flexible financing options available, 12 months, 0% interest free.



Trusted Quality

Credentialed surgeons have collectively performed more than 7.5 million procedures.



Member Savings

Member discounts of 20 to 35% off the national average LASIK price.



Nationwide Access

More than 800 LASIK locations to make it convenient for you.

Interested in LASIK? Here's what you can do next.

1. Call for more information on LASIK benefits. (Davis Vision members, please call **1 (855) 502-2020** or visit **lasik.qualsight.com**. Superior Vision members, please call **1 (877) 201-3602** or visit **lasik.sv.qualsight.com**.)
2. LASIK service experts will explain the program offered and answer any remaining questions.
3. Select a local in-network LASIK specialist and set an appointment at a time that works for you!

The Davis Vision and Superior Vision networks provide you with the opportunity to access discounted laser correction services. Laser vision correction services are administered by QualSight, LLC, and may not be available in all service areas. Davis Vision and Superior Vision make no representations regarding any services provided by QualSight, LLC. Davis Vision and Superior Vision do not make any warranty or assume any legal liability or responsibility for the surgical outcomes or medical management of any laser vision correction procedures. All responsibility lies with the specific LASIK specialist and/or vision correction facility.

© 2023 Versant Health Holdco, Inc. ("Versant Health"). All rights reserved. Davis Vision[®] & Superior Vision[®] are Versant Health companies and registered trademarks of Versant Health Holdco, Inc.



Delta Dental of North Carolina

Town of Farmville
Delta Dental PPO (Plus Premier)
Non-Essential Health Benefits Highlights

Coverage effective July 1, 2026

Plan Pays:

In-network		Out-of-network
Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Nonparticipating Dentist

Diagnostic & Preventive

Diagnostic & Preventive Services - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Emergency Palliative Treatment - to temporarily relieve pain	100%	100%	100%
Sealants - to prevent decay of permanent teeth	100%	100%	100%
Radiographs - X-rays	100%	100%	100%
Brush Biopsy - to detect oral cancer	100%	100%	100%

Basic Services

Minor Restorative Services - fillings and crown repairs	80%	80%	80%
Endodontic Services - root canals	80%	80%	80%
Periodontic Services - to treat gum disease	80%	80%	80%
Oral Surgery Services - extractions and dental surgery	80%	80%	80%
Relines and Repairs - to prosthetic appliances	80%	80%	80%
Other Basic Services - misc. services	80%	80%	80%

Major Services

Major Restorative Services - crowns	50%	50%	50%
Prosthodontics Services - bridges, implants, and dentures	50%	50%	50%

Orthodontics

Orthodontic Services - braces	50%	50%	50%
Orthodontic Age Limit -	through age 24	through age 24	through age 24

* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This amount may be less than what the Dentist charges or Delta Dental approves and you are responsible for that difference.13403-0019



Delta Dental of North Carolina

Maximum Payment
\$1000 per person total per benefit year on Diagnostic & Preventive, Basic Services, and Major Services. \$1000 per person total per lifetime on Orthodontics.

Deductible
\$50 deductible per person total per benefit year limited to a maximum deductible of \$100 per family per benefit year on all services except Diagnostic & Preventive and Orthodontics.

Dental Plan Rates (Monthly)

Employee cost

\$0.00

Employee + Spouse cost

\$27.50

Employee + Child Cost

\$55.03

Family Cost

\$83.39

Accident Insurance



Add Accident Insurance coverage—to your health insurance plan



Cash benefits paid in addition to any other coverage you have

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 insurance can help.

Chubb Accident insurance pays cash benefits directly to you or anyone you choose regardless of any other coverage you have. Benefits are designed to cover health plan gaps for out-of-pocket expenses like deductibles, copays, and coinsurance. Let Chubb Accident insurance help take care of your bills so you can take care of yourself and your family.

Every second,
an American
is accidentally
injured.¹

95% of workers
have annual
deductibles
ranging from
\$1,000-\$3,000.²

Nearly 45%
of people visit
the ER
each year.³

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.

When you need it most

Chubb Accident insurance provides coverage if you are accidentally injured and need treatment, whether you go to a physician's office, urgent care center or the emergency room. There are no restrictions on how the money can be used.

Accident Insurance benefits 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.

Chubb makes it easy

You receive personalized benefits at group rates with convenient payroll deduction. The simple application process with no medical questions allows your coverage to start quicker and is continuous. Complements all health plans, including high deductible coverage and is HSA compatible.

How Accident Insurance benefits work

Chubb Accident insurance 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		
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		
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>2nd/3rd Degree</i>	\$750-\$7,500	\$1,000-\$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 - <i>up to</i>	\$10,000	\$14,000
Loss of Fingers or Toes - <i>up to</i>	\$1,200	\$1,500
Additional Benefits		
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
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%
Common Carrier		
<i>Employee & Spouse</i>	\$0	\$80,000
<i>Child</i>	\$0	\$16,000
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.

Marketed by



Call: 800-421-3142

1. National Safety Council, Injury Facts 2017
2. Kaiser Family Foundation, 2018 Employer Health Benefits Survey, Oct. 2018
3. www.cdc.gov/nchs; accessed Jan. 2019

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.

www.chubbworkplacebenefits.com

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

Exclusions & Limitations

This is Accident-Only Insurance. No benefits will be paid for services rendered by a member of the Immediate Family of a Covered Person. No benefits will be payable for sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a Covered Accident.

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 or other minimal essential coverage.

This document is a brief description of Form Nos. CI4059R or 14185 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations.

If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

Initial eligibility

Employee

- Actively employed working at least 30 hours per week
- Ages 18 and up

Spouse

- Ages 18 and up, legally married. Domestic partner and civil union partner coverage available in some states.

Dependent children/grandchildren

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

Chubb. Insured.SM

Critical Illness Insurance

CHUBB®

Add Critical Illness coverage—
to your health insurance plan



Insurance protection when you need it most, in addition to what health insurance pays

Critical illnesses don't give you time to prepare. Heart attacks, cancer and strokes happen every day, and often unexpectedly. They can take a serious toll on both your physical and financial well-being.

That's where critical illness protection can help. Critical Illness insurance helps you deal with the costs associated with a critical illness so you can maintain your lifestyle and focus your energy on getting better. The plan pays a lump sum cash benefit for covered conditions, in addition to what health insurance may pay.

Every 40 seconds
someone has a
heart attack.¹

Every 40 seconds
someone has
a stroke.¹

4,800 new
cancer cases
are diagnosed
each day.²

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.

Critical illnesses have a significant impact on your finances

When a critical illness happens your health insurance plan may cover some of your medical and hospital costs, but not everything. You and your family need extra protection that closes the financial gap and helps you manage expenses, such as:

- Out-of-Pocket Medical Costs—deductibles, copays, coinsurance, prescriptions, and medical travel
- Everyday Costs—rent or mortgage payments, credit card debit, car payments, household necessities, and savings for college & retirement
- Recovery Costs—loss of income, rehabilitation, and childcare or parent care

Here's how a check for \$20,000 can help

Chubb Critical Illness insurance pays you cash immediately. Upon diagnosis of a covered condition¹, we send a lump 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.

How it works

When you are diagnosed with a covered condition¹, 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 are diagnosed with a covered condition and unfortunately get sick again with another covered condition, you're still covered (provided the diagnoses are at least six months apart). 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)

<i>\$20,000 Face Amount x 3 = \$60,000 Total Maximum Benefit</i>	
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.

¹ Covered condition must be diagnosed after the Certificate Effective Date.



Covered Conditions

Standard conditions

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

Valuable Benefits

With Chubb Critical Illness insurance, 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

Health Champion Resource

- 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. After coverage is in force for 30 days, this benefit pays you \$50 after you have a covered health screening test (paid once annually per covered person).

* 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.

Chubb makes it easy

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.

No Age Penalty

Your rates will never change due to your increase in 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.

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 30 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

Spouse & Child Benefits

- Spouse coverage is 50% of the selected benefit Face Amount
- Children coverage is 25% of the selected benefit Face Amount

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.

Marketed by



Call: 800-421-3142

This is a supplement to health insurance and is not a substitute for Major Medical or other minimal essential coverage.

This document is a brief description of Group Certificate Form Nos. C16670 and 16648 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations that may vary by state.

If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

1. Heart Disease and Stroke Statistics. American Heart Association, 2019.
2. Facts & Figures 2019. American Cancer Society, January 2019.

Chubb. Insured.SM

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

www.chubbworkplacebenefits.com

The importance of Worksite Disability insurance coverage



EMPLOYEE
BENEFITS

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

AUL's Group Voluntary Disability Insurance Terms and Definitions

Eligible Employees:	This benefit is available for employees who are actively at work on the effective date and working a minimum of 30 hours per week.
Flexible Choices:	Since everyone's needs are different, these plans offer flexibility for you to choose a benefit option that fits your income replacement needs and budget.
Guaranteed Issue:	If you enroll timely, you may be eligible for coverage without having to answer any health questions. If you decline insurance coverage now and decide to enroll later, you will need to provide Evidence of Insurability.
Timely Enrollment:	Enrolling timely means you have enrolled during the initial enrollment period when benefits were first offered by AUL, or as a newly hired employee within 31 days following completion of any applicable waiting period.
Evidence of Insurability:	If you do not enroll timely, you will need to submit a Statement of Insurability form for review. Based on health history, you will be approved or declined by AUL.
Portability:	Should your coverage terminate, you may be eligible to take this disability insurance with you without providing Evidence of Insurability. You must apply within 31 days from the last day you are eligible.
Elimination Period:	This is a period of calendar days of disability before benefits may become payable under the contract.
Partial Disability:	You may be paid a partial disability benefit, if because of injury or sickness, you are unable to perform every material and substantial duty of your regular occupation on a full-time basis, are performing at least one of the material and substantial duties of your regular occupation, or another occupation, on a full or part-time basis, and are earning less than 80% of your pre-disability earnings due to the same injury or sickness. Partial Disability is applicable to option 4.
Residual:	The elimination period can be satisfied by total disability, partial disability, or a combination of both. Residual is applicable to option 4.
Pre-existing Condition Limitations:	Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to the effective date of the contract. A pre-existing condition is a sickness or injury for which the employee received medical treatment, service, or incurred expenses within a timeframe specified in the contract.

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 contract may be continued in force or discontinued.

Group Voluntary Disability Insurance Coverage

About your benefit options:

- Short Term Disability (STD) benefits are illustrated monthly, but are paid on a weekly basis; Long Term Disability (LTD) benefits are illustrated and paid on a monthly basis.
- Amounts not requested timely will require Evidence of Insurability.
- Benefit amounts are based upon a percentage of covered monthly earnings. Potential benefits may be reduced by other income offsets including but not limited to Social Security benefits.
- Maximum benefit periods that are based on Social Security Full Retirement Age (SSFRA), are payable under the contract based on your age at time of disability and may vary in duration.

Employee Options (Class 1)

	Benefit Percentage	Maximum Covered Monthly Earnings	Maximum Monthly Benefit	Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period
Option 1 - STD	30%	\$20,000.00	\$6,000	15 days	24 weeks	3/12
Option 2 - STD	60%	\$10,000.00	\$6,000	15 days	24 weeks	3/12
Option 3 - LTD	30%	\$20,000.00	\$6,000	180 days	5 years/SSFRA -(see schedule)	3/12
Option 4 - LTD	60%	\$10,000.00	\$6,000	180 days	5 years/SSFRA -(see schedule)	3/12

To Determine Your Estimated Monthly Benefit:

1. Enter the LESSER of your Monthly Salary or the Maximum Covered Monthly Earnings from the Plan Options above: _____
2. Multiply Step 1 by 30%: _____. This is your Estimated Monthly Benefit.

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 contract may be continued in force or discontinued.

Group Voluntary Disability Insurance Coverage for Eligible Employees Payroll Deduction Illustration

Steps to Calculate 4 X's a month Deduction (Class 1)

<u>*Example</u>	Opt 1	Opt 2	Opt 3	Opt 4
	<u>STD</u>	<u>STD</u>	<u>LTD</u>	<u>LTD</u>

Note: Please use the following formula to calculate the cost for this benefit. You can only elect one STD plan option and/or one LTD option.

1A: Enter your Monthly Salary	<u>\$2,083</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
1B: Maximum Covered Monthly Earnings	<u>\$20,000</u>	<u>\$20,000</u>	<u>\$10,000</u>	<u>\$20,000</u>	<u>\$10,000</u>
1C: Enter the lesser amount of 1A or 1B	<u>\$2,083</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
2. Divide Step 1C by 100	<u>\$20.83</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
3. Enter Rate from chart below	<u>X \$0.60</u>	<u>X</u>	<u>X</u>	<u>X</u>	<u>X</u>
4. Multiply Step 2 by Step 3 (Mo Prem)	<u>= \$12.50</u>	<u>=</u>	<u>=</u>	<u>=</u>	<u>=</u>
5. Multiply Step 4 by 12 and divide by 48	<u>= \$3.12</u>	<u>=</u>	<u>=</u>	<u>=</u>	<u>=</u>

to get 4 X's a month Deduction Amount

*Example: Based on an Employee Age 36 with an annual salary of \$25,000 choosing Opt 1

Monthly Premium Rates per \$100 of Covered Monthly Earnings (Based on Age as of 7/1)

Age Brackets:	Opt 1 <u>STD</u>	Opt 2 <u>STD</u>	Opt 3 <u>LTD</u>	Opt 4 <u>LTD</u>
0 - 19	\$.600	\$.720	\$.060	\$.100
20 - 24	\$.600	\$.720	\$.060	\$.100
25 - 29	\$.600	\$.720	\$.060	\$.100
30 - 34	\$.630	\$.760	\$.120	\$.190
35 - 39	\$.600	\$.720	\$.190	\$.300
40 - 44	\$.700	\$.840	\$.280	\$.450
45 - 49	\$.860	\$ 1.030	\$.410	\$.670
50 - 54	\$ 1.080	\$ 1.300	\$.640	\$ 1.090
55 - 59	\$ 1.410	\$ 1.690	\$.860	\$ 1.490
60 - 64	\$ 1.700	\$ 2.040	\$ 1.350	\$ 2.250
65 - 69	\$ 1.700	\$ 2.040	\$ 1.350	\$ 2.250
70 - 74	\$ 1.700	\$ 2.040	\$ 1.350	\$ 2.250
75 +	\$ 1.700	\$ 2.040	\$ 1.350	\$ 2.250

About Premiums: The premiums shown above may vary slightly due to rounding; actual premiums will be calculated by American United Life Insurance Company® (AUL), and may increase upon reaching certain age brackets, according to contract terms, and are subject to change.

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 contract may be continued in force or discontinued.

Products and financial services provided by American United Life Insurance Company®
a ONEAMERICA® company. Visit us at www.oneamerica.com for more information.

LifeTime Benefit Term

Life Insurance— Valuable protection for your loved ones



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

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

LifeTime Benefit Term can help.

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

\$85,775
median annual
nursing home cost,
semi-private room
in 2017.¹

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

Combined Insurance
Company of America,
a Chubb company

For employees of
Town of Farmville

LifeTime Benefit Term Provides You with the Protection Your Family Needs

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

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

You Decide How You Want to Use LifeTime Benefit Term Benefits

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

As Life Insurance

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

For Long Term Care* (LTC)

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

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



How LifeTime Benefit Term Can Be Used

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

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

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)*

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.

Long Term Care (LTC)*

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

Extension of Benefits*

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

Terminal Illness

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



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

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

LifeTime Benefit Term Features

Reasonably Priced Financial Security

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

Dependable Guarantees

Guaranteed life insurance premium and death benefits last a lifetime.

Highly Competitive Rates

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

Fully Portable and Guaranteed Renewable for Life

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

Family Coverage

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

LifeTime Benefit Term Exclusions

If the insured commits suicide, while sane or insane, within two years 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, except for acts of terrorism; or 3) treatment of the Insured's alcohol, drug or other chemical dependence, except if the drug dependency was sustained or acquired at the hands of a Physician, or except while under treatment for an injury or sickness; or 4) the Insured's participation in a riot or insurrection, or the commission of, or attempt to commit, a felony.

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

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

This document is a brief description of Form Nos. C34544 and P34544 (or applicable state version) and riders: Dependent Child=34546, Accidental Death Benefit=34545, 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). 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.

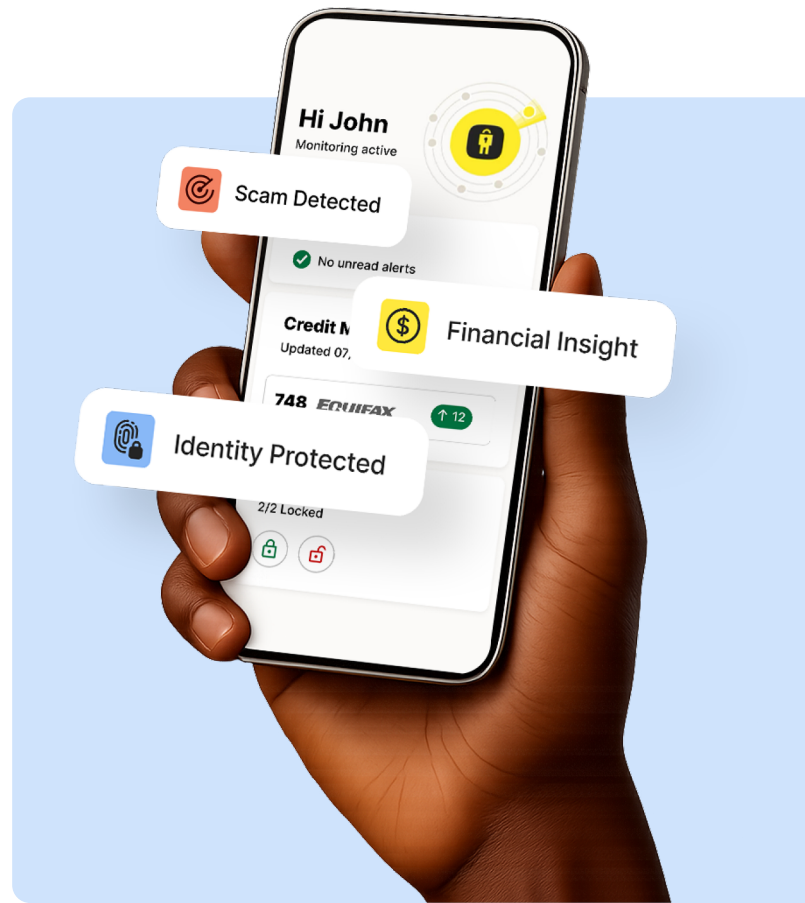
1. Long-Term Support and Services Fact Sheet. AARP Public Policy Institute, March 2017, www.aarp.org
2. The 2018 Insurance Barometer Study. Life Happens, LIMRA

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

Take Back Control of Your Identity

Your personal data is everywhere—from doctor's offices to mobile apps. Norton LifeLock Benefit Plans help prevent fraud, block scams, monitor activity, and strengthen your financial wellbeing.

Get Protection Now



Protect Your Well-Being from Every Angle



Fraud Detection

Monitor identity and finances to detect identity fraud early.



Identity Restoration

Get peace of mind with expert help if your identity is compromised.



Threat Prevention

Block scams and cyberthreats to protect your data and devices.



Enhanced Privacy

Remove your personal details from data broker sites and enjoy a safer, more private internet experience.



Financial Insights

Gain financial insights into your credit, spending, and income.

Available this Winter



Scam Detection

Built-in AI assistant helps you navigate suspicious websites and SMS messages, and offers advice if you think you're being scammed.

Already a member?

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

* Feature availability subject to change.

No one can prevent all cybercrime or prevent all identity theft. We do not monitor all transactions at all businesses.

Copyright © 2025 Gen Digital Inc. All rights reserved. Norton LifeLock Benefit Solutions is part of Gen—a global company dedicated to powering Digital Freedom through its trusted consumer brands including Norton, Avast, LifeLock, MoneyLion and more.



Pricing Only Employees Get Enroll Today!



Find Out More

Benefit Plans are 60% less
than the retail equivalent.

[Norton.com/BenefitPlans](https://norton.com/benefitplans)

Essential

\$6.99

Employee Only

\$13.98

Employee + Family

Premier

\$20.99

Employee Only

\$41.98

Employee + Family

Pricing displayed is

Monthly

You get this (and so much more)

Essential

Premier



Identity & Credit Monitoring¹

We monitor for new accounts being opened in your name and for key changes to your credit file at one or all three of the leading credit bureaus and alert you to potential fraud.



1B²



3B³



Identity Restoration Support

If your identity is compromised, a US-based Identity Restoration Specialist will personally handle your case and help restore your identity.



Device Security w/ Secure VPN

Protects your mobile devices, tablets, and computers from hackers and vulnerable websites in addition to keeping your browsing private.



3 devices
family gets 6



5 devices
family gets 10



Genie Scam Detection

AI-powered alerts help detect and navigate suspicious texts, emails, and calls in real time. Offers advice if you think you're being scammed.



Financial + Credit Insights

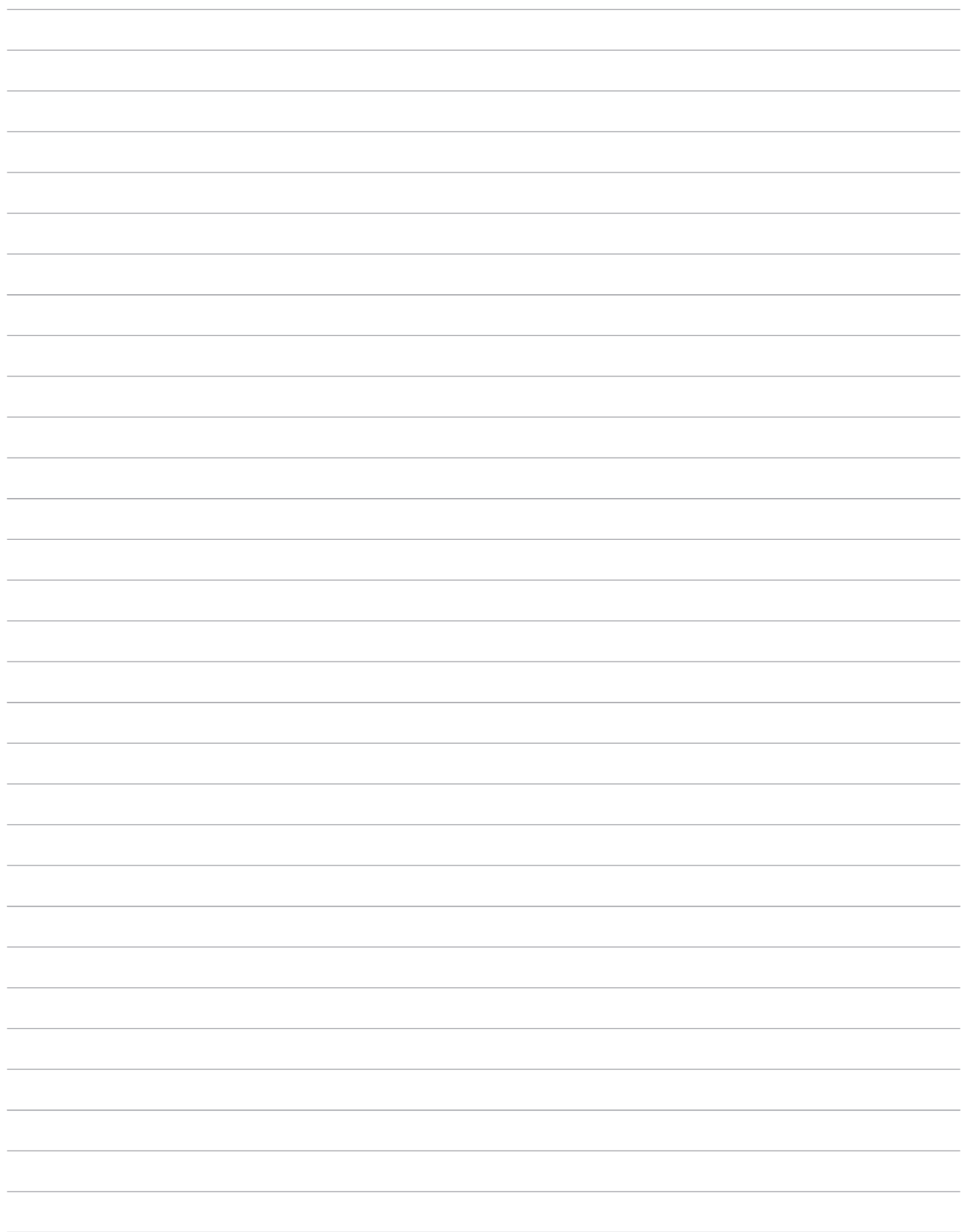
Empowers you with valuable insights into your finances, guiding you on the path to greater, more insightful, financial well-being.



¹-Credit features require setup, identity verification and sufficient credit history by TransUnion and/or Equifax. Credit monitoring features may take several days to activate after enrollment.

²-The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

³-The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.





FARMVILLE NC

2026/2027

BENEFITS AVAILABLE



Medical



Flexible Spending Accounts



Vision



Hearing Discount Plan



LASIK Discount Plan



Dental



Group Accident Insurance



Group Critical Illness Insurance



Disability



Life (with Long-Term Care)



Identity Theft Protection

.....
ACCESS YOUR BENEFITS
ANYTIME ♦ ANYWHERE

pierceins.com/town-of-farmville
800-421-3142



arranged by:



PIERCE INSURANCE
Supplemental Benefits Specialists Since 1955