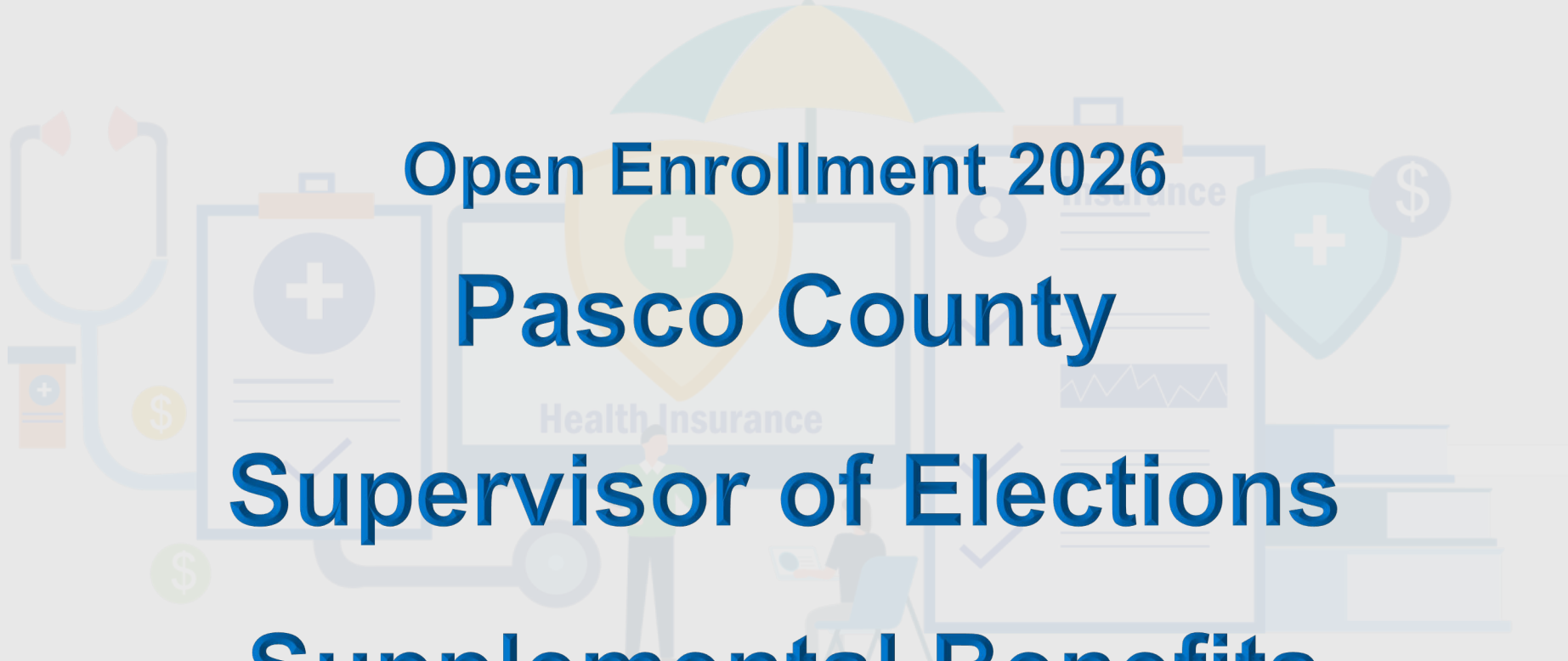




Open Enrollment 2026 Pasco County Supervisor of Elections Supplemental Benefits

Presented by ***BeneComSM***

Your Dedicated Benefit Education & Enrollment Specialists!

Government Benefits
For Government Employees





**American
Heritage Life
Insurance Company**
Protection for accidental
injuries on- and off-the-job,
24 hours a day

Accident Insurance from Allstate Benefits*

Today, active lifestyles in or out of the home may result in bumps, bruises and sometimes breaks. Getting the right treatment can be vital to recovery, but it can also be expensive. And if an accident keeps you away from work during recovery, the financial worries can grow quickly.

Most major medical insurance plans only pay a portion of the bills. Our coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses.

With Accident insurance from Allstate Benefits, you can gain the advantage of financial support, thanks to the cash benefits paid directly to you. You also gain the financial empowerment to seek the treatment needed to be on the mend.

Here's How It Works

Our coverage pays you cash benefits that correspond with hospital and intensive care confinement. Your plan may also include coverage for a variety of occurrences, such as dismemberment, dislocation or fracture, ambulance services, physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

Meeting Your Needs

- Guaranteed issue coverage, subject to exclusions and limitations**
- Benefits are paid directly to you unless otherwise assigned
- Pays in addition to other insurance coverage
- Coverage also available for your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details

With Allstate Benefits, you can protect your finances against life's slips and falls.
Practical benefits for everyday living.®

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. **Please refer to the Exclusions and Limitations section of this brochure.
*National Safety Council, Injury Facts®, 2019 Edition

ABJ40392X

1

DID YOU KNOW ?

The number of injuries suffered by workers in one year, both on- and off-the-job, includes:*

ON-THE-JOB (in millions)

 **Work**
4.4

OFF-THE-JOB (in millions)

 **Home**
25.0

 **Non-Auto**
12.6

 **Auto**
4.3


BeneCom.

Offered to the employees of:
**Pasco County
Supervisor of Elections**

BENEFIT AMOUNTS

Benefits are paid once per accident unless otherwise noted

BASE POLICY BENEFITS		PLAN
Initial Hospital Confinement (pays once/year)		\$1,500
Daily Hospital Confinement (pays daily)		\$300
Intensive Care (pays daily)		\$600
RIDER BENEFITS		PLAN
Accident Treatment and Urgent Care Rider		
Ambulance	Ground Air	\$300 \$900
Accident Physician's Treatment		\$150
X-ray		\$300
Urgent Care		\$150
Dislocation or Fracture Rider*		\$4,000
Emergency Room Services Rider		\$250
Outpatient Physician's Benefit Rider (pays daily)		\$37.50
Accidental Death, Dismemberment* and Functional Loss* Rider		\$40,000
Common Carrier Accidental Death (fare-paying passenger)		\$100,000
BENEFIT ENHANCEMENT RIDER		PLAN
Accident Follow-Up Treatment (pays daily)		\$175
Lacerations		\$175
Burns		
	< 15% body surface	\$350
	15% or more	\$1,750
Skin Graft (% of Burns Benefit)		50%
Brain Injury Diagnosis		\$1,050
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) (pays once/year)		\$175
Paralysis (pays once)		
	Paraplegia	\$26,250
	Quadriplegia	\$52,500
Coma with Respiratory Assistance		\$35,000
Open Abdominal or Thoracic Surgery		\$3,500
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery		\$1,750 \$525
Ruptured Spinal Disc Surgery		\$1,750
Eye Surgery		\$350
General Anesthesia		\$350
Blood and Plasma		\$1,050
Appliance		\$437.50
Medical Supplies		\$17.50
Medicine		\$17.50
Prosthesis		
	1 device	\$1,750
	2 or more devices	\$3,500
Physical, Occupational or Speech Therapy (pays daily)		\$105
Rehabilitation Unit (pays daily)		\$350
Non-Local Transportation		\$875
Family Member Lodging (pays daily)		\$350
Post-Accident Transportation (pays once/year)		\$700
Broken Tooth		\$350
Residence/Vehicle Modification		\$1,750
Pain Management (Epidural Injection)		\$175
Miscellaneous Outpatient Surgery		\$350

ACCIDENT PLAN

PLAN PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Semi-Monthly	\$9.37	\$16.21	\$19.58	\$26.22

Issue ages: 18 and Over if Actively at Work

EE = Employee; EE + SP = Employee + Spouse;

EE + CH = Employee + Child(ren); F = Family

Injury Benefit Schedule is on page 5

INJURY BENEFIT SCHEDULE

Benefit amounts for coverage and one occurrence are shown below.

COMPLETE DISLOCATION	PLAN
Hip joint	\$4,000
Knee or ankle joint*, bone or bones of the foot*	\$1,600
Wrist joint	\$1,400
Elbow joint	\$1,200
Shoulder joint	\$800
Bone or bones of the hand*, collarbone	\$600
Two or more fingers or toes	\$280
One finger or toe	\$120
COMPLETE, SIMPLE OR CLOSED FRACTURE	PLAN
Hip, thigh (femur), pelvis**	\$4,000
Skull**	\$3,800
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	\$2,200
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	\$1,600
Foot**, hand or wrist**	\$1,400
Lower jaw**	\$800
Two or more ribs, fingers or toes, bones of face or nose	\$600
One rib, finger or toe, coccyx	\$280
LOSS	PLAN
Life, hearing, speech, or both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg	\$40,000
One eye, hand, arm, foot, or leg	\$20,000
One or more entire toes or fingers	\$4,000

*Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers). **Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers). Lower jaw (except alveolar process).

SEE BROCHURES, PLAN DOCUMENTS, AND A BENECOM REPRESENTATIVE FOR FULL PLAN DETAILS





American
Heritage Life
Insurance Company

Protection for the
treatment of cancer and
29 specified diseases

Cancer Insurance from Allstate Benefits*

Receiving a cancer diagnosis can be one of life’s most frightening events. Unfortunately, statistics show you probably know someone who has been in this situation.

With Cancer insurance from Allstate Benefits, you can rest a little easier. Our coverage pays you a cash benefit to help with the costs associated with treatments, to pay for daily living expenses, and more importantly, to empower you to seek the care you need.

Here’s How It Works

You choose the coverage that’s right for you and your family. Our Cancer insurance pays cash benefits for cancer and 29 specified diseases to help with the cost of treatments and expenses as they happen. Benefits are paid directly to you unless otherwise assigned. With the cash benefits you can receive from this coverage, you may not need to use the funds from your Health Savings Account (HSA) for cancer or specified disease treatments and expenses.

Meeting Your Needs

- Includes coverage for cancer and 29 specified diseases
- Benefits are paid directly to you unless otherwise assigned
- Coverage available for dependents
- Waiver of premium after 90 days of disability due to cancer for as long as your disability lasts (employee only)
- Coverage may be continued; refer to your certificate for details
- Additional benefits have been added to enhance your coverage

With Allstate Benefits, you can protect your finances if faced with an unexpected cancer or specified disease diagnosis. **Practical benefits for everyday living.®**

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. †Life After Cancer: Survivorship by the Numbers, American Cancer Society, 2021. ‡Cancer Treatment & Survivorship Facts & Figures, 2019-2021.

DID YOU
KNOW ?



Early detection, improved treatments
and access to care are factors that
influence cancer survival†



BENEFIT AMOUNTS

HOSPITAL CONFINEMENT AND RELATED BENEFITS	PLAN
Continuous Hospital Confinement (daily)	\$200
Extended Benefits¹ (daily)	\$200
Government or Charity Hospital (daily)	\$200
Private Duty Nursing Services¹ (daily)	\$200
Extended Care Facility¹ (daily)	\$200
At Home Nursing¹ (daily)	\$200
Hospice Care Center¹ (daily) or Hospice Care Team¹ (per visit)	\$200
RADIATION/CHEMOTHERAPY	PLAN
Radiation/Chemotherapy¹ (every 12 months)	\$10,000
Blood, Plasma, and Platelets¹ (every 12 months)	\$10,000
SURGERY AND RELATED BENEFITS	PLAN
Surgery²	
1. Inpatient	\$1,500
2. Outpatient	\$2,250
Anesthesia³ (% of surgery benefit)	25%
Bone Marrow or Stem Cell Transplant (once/year)	
1. Autologous	1. \$500
2. Non-autologous (cancer or specified disease treatment)	2. \$1,250
3. Non-autologous (Leukemia)	3. \$2,500
Ambulatory Surgical Center¹ (daily)	\$250
Second Surgical Opinion¹	\$200
TRANSPORTATION AND LODGING BENEFITS	PLAN
Ambulance¹ (per confinement)	\$100
Non-Local Transportation (coach fare or amount shown per mile⁴)	\$0.40/mi
Outpatient Lodging³ (daily; limit \$2,000/12 mo. period)	\$50
Family Member Lodging³ (daily per trip; max. 60 days) and Transportation (coach fare or amount shown per mile⁴)	\$50 \$0.40/mi
MISCELLANEOUS BENEFITS	PLAN
Inpatient Drugs and Medicine¹ (daily)	\$25
Physician's Attendance¹ (daily)	\$50
Physical or Speech Therapy¹ (daily)	\$50
New or Experimental Treatment¹ (every 12 months)	\$5,000
Prosthesis¹ (per amputation)	\$2,000
Comfort/Anti-Nausea Benefit¹	\$200
Waiver of Premium (employee only)	Yes
ADDITIONAL BENEFITS	PLAN
Cancer Initial Diagnosis (one-time benefit)	\$5,000
Intensive Care (ICU)	ICU Confinement (daily) Ambulance
	\$200 Charges
Cancer Screening	\$75

¹Pays actual charges up to amount listed. ²Pays actual charges up to amount listed in certificate Schedule of Surgical Procedures. Amount paid depends on surgery. ³Pays actual cost up to amount listed. ⁴Maximum of 700 miles.

PLAN PREMIUMS

MODE	EE	F
Semi-Monthly	\$11.64	\$19.96

EE = Employee; F = Family

Issue Ages: 18 and over if Actively at Work



American Heritage Life Insurance Company

Protection for hospital stays when a sickness or injury occurs

Supplemental Health Insurance from Allstate Benefits¹

Life is unpredictable. Without any warning, an illness or injury can lead to a hospital confinement and medical procedures and/or visits, which may mean costly out-of-pocket expenses.

Expenses associated with a hospital stay can be financially difficult if money is tight and you are not prepared. But having the right coverage in place before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it is needed most. We offer a solution to help you protect your income and empower you to seek treatment.

Here's How It Works

Our Supplemental Health Options insurance pays a cash benefit for hospital confinements. This benefit is payable directly to you and can help keep you from withdrawing money from your personal bank account or your Health Savings Account (HSA) for hospital-related expenses. Protecting your finances if faced with an unexpected illness is extremely important, as is seeking the necessary treatment when you need it. Up to 65% of all bankruptcies in the United States are attributed to medical expenses², making it increasingly important to not only protect your finances if faced with an unexpected illness, but also to empower yourself to seek the necessary treatment.

Meeting Your Needs

- Includes benefits for hospitalization, surgery, outpatient, nursing, transportation, plus additional benefits can be added to enhance your coverage
- Coverage available for spouse and child(ren)
- Benefits paid directly to you unless assigned elsewhere, and paid regardless of any other coverage you may have

With Allstate Benefits, you can feel assured that you have the protection you need if faced with a hospitalization. **Practical benefits for everyday living.[®]**

¹Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.

²<http://www.healthsystemtracker.org/brief/what-drives-health-spending-in-the-u-s-compared-to-other-countries/>

³<https://www.debt.org/medical/hospital-surgery-costs/>

⁴<http://newsroom.heart.org/news/poll-surprise-medical-bills-pose-significant-financial-burden>

DID YOU KNOW?



Americans pay nearly **60% more** for hospital stays than patients in Europe or Canada.¹

\$11,700
per hospital stay



HOSPITAL PLAN – “SHOP”



BENEFIT AMOUNTS

HOSPITALIZATION BENEFITS*	PLAN
Initial Hospital Confinement (daily, once per year)	\$830
Daily Hospital Confinement (daily)	\$330
Hospital Intensive Care (daily)	\$330
SURGERY BENEFITS*	PLAN
Surgery (according to schedule)	\$33 - \$825
Anesthesia (% of Surgery)	25%
Inpatient Physician's Treatment (daily)	\$41
OUTPATIENT BENEFITS*	PLAN
Outpatient Emergency Accident (daily)	\$415
Outpatient Physician's Treatment (daily)	\$41
At Home Nursing (daily)	\$83
Ambulance (daily)	Ground Air \$249 \$498
Non-Local Transportation (daily)	\$249

*Policy benefit dollar amounts increase by 5% after the first coverage year and each coverage year thereafter, for the next 5 years. The benefit dollar amounts in coverage years 6 and later are 125% of the initial benefit amounts stated here.

PLAN SEMI-MONTHLY PREMIUMS

AGES	EE	EE + SP	EE + CH	F
18-35	\$15.98	\$30.15	\$25.81	\$39.43
36-49	\$18.72	\$35.46	\$29.81	\$45.97
50-59	\$23.31	\$45.63	\$34.15	\$55.83
60-64	\$31.14	\$62.28	\$41.22	\$71.61
65+	\$41.72	\$83.43	\$51.84	\$92.67

EE = Employee; EE + SP = Employee + Spouse;
EE + CH = Employee + Child(ren); F = Family

Issue Ages: 18 and over if Actively at Work



Critical Illness Insurance

Protection when faced with a critical illness diagnosis

THINK ABOUT THIS

 Every 40 seconds, an American will suffer a heart attack[†]

 Every 40 seconds, someone in the U.S. has a stroke[†]

If you're diagnosed with a critical illness and it keeps you out of work, the impact Critical Illness Insurance from Allstate Benefits can help ease your mind so you can focus on getting better.

Here's How It Works

- Select a benefit and premium amount to meet your needs
- Premiums will be deducted each pay period
- If you're diagnosed with a critical illness, file a claim and you may receive a lump-sum cash benefit**

Protecting Your Finances

You've worked hard for your savings – don't let a critical illness wipe them out.

- Protect your checking and savings
- Don't dip into your HSA or 401(k)

 **Protecting Insureds for over 60 years**

Meeting Your Needs

- Guaranteed Issue coverage with a Pre-Existing Condition Limitation**
- Coverage can include your dependents
- Benefits paid regardless of any other medical or disability plan coverage
- Coverage may be continued; refer to your certificate for details



CRITICAL ILLNESS PLAN



Critical Illness Insurance (GVCIP2)

from Allstate Benefits

BENEFIT AMOUNTS

†Covered dependents receive 50% of your benefit amount

INITIAL CRITICAL ILLNESS BENEFITS†	PLAN 1
Heart Attack (100%)	\$20,000
Stroke (100%)	\$20,000
Major Organ Transplant (100%)	\$20,000
End Stage Renal Failure (100%)	\$20,000
Coronary Artery Bypass Surgery (25%)	\$5,000
Waiver of Premium (employee only)	Yes
SECOND EVENT BENEFITS†	PLAN 1
Second Event Initial Critical Illness (same amount as Initial Critical Illness)	Yes
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS II†	PLAN 1
Advanced Alzheimer's Disease (25%)	\$5,000
Advanced Parkinson's Disease (25%)	\$5,000
Benign Brain Tumor (100%)	\$20,000
Coma (100%)	\$20,000
Complete Blindness (100%)	\$20,000
Complete Loss of Hearing (100%)	\$20,000
Paralysis (100%)	\$20,000
OPTIONAL/ADDITIONAL BENEFIT	PLAN 1
Wellness Benefit (per year)	\$75

PLAN 1 - SEMI-MONTHLY PREMIUMS

\$20,000 Basic Benefit Amount

AGE	EE, EE + CH	EE + SP, F
	Non-Tobacco	
18-24	\$2.78	\$4.23
25-29	\$2.96	\$4.59
30-35	\$3.71	\$5.71
36-39	\$4.61	\$7.17
40-44	\$5.82	\$8.98
45-50	\$7.76	\$11.84
51-54	\$10.25	\$15.52
55-60	\$13.45	\$20.29
61-70	\$18.01	\$26.98
71+	\$29.00	\$43.38
AGE	Tobacco	
18-24	\$3.34	\$5.05
25-29	\$3.52	\$5.41
30-35	\$4.57	\$6.99
36-39	\$6.22	\$9.53
40-44	\$8.12	\$12.41
45-50	\$11.31	\$17.10
51-54	\$15.03	\$22.56
55-60	\$20.75	\$31.10
61-70	\$26.22	\$39.17
71+	\$39.65	\$60.08

EE=Employee; EE + SP = Employee + Spouse;
EE + CH = Employee + Child(ren); F = Family

[†]Heart Disease and Stroke Statistics—2023 Update: A Report From the American Heart Association. ^{**}Please refer to the Exclusions and Limitations section of this brochure.

SEE BROCHURES, PLAN DOCUMENTS, AND A BENECOM REPRESENTATIVE FOR FULL PLAN DETAILS

***SEE BENECOM REP FOR OPTIONS**



Group Term to Age 100 Life Insurance

Financial protection for those you love most

THINK ABOUT THIS



44% of people would feel a financial impact within six months of losing their household's primary wage earner. 28% said they would be affected within just one month¹

More than 40% of Americans with life insurance coverage wish they had purchased their policies at a younger age²



Dealing with an unexpected death is difficult enough – you don't want to leave behind overwhelming financial obligations as well. With Group Term Life Insurance coverage from Allstate Benefits, your family can still realize all the goals and dreams you shared together.

Here's How It Works

- Select the coverage that's right for you and your family
- Then if you pass away, your beneficiary files a claim
- A lump-sum cash benefit payable by direct deposit or check can be used however they wish*

Protecting Your Finances

With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specifics



Protecting insureds for over 60 years

Meeting Your Needs

- Guaranteed minimum death benefit is level for 5 years
- Premiums are affordable and remain level to age 100 unless you make changes to your coverage

¹2020 Insurance Barometer Study, LIMRA. ²U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, Ibid. *Please refer to the Exclusions and Limitations section of this brochure. ³Current non-guaranteed death benefit is projected to remain level to age 100.

Why Group Term to Age 100 Life Insurance might be right for you

Have you ever experienced a life-changing event and worried that you would not have the finances in place to handle it if you lost your spouse? It may have crossed your mind, but you put it off because you did not want to think about the unthinkable. However, if you have a spouse, children, or even grandchildren, that is reason enough to think about planning for their future today. Here are some additional reasons to consider:

- You can't predict when you'll die, whether from a disease, accidental injury or natural causes. Upon your death, our coverage can provide a lump-sum cash benefit directly to your designated beneficiary
- You live on a budget, and purchasing traditional permanent life insurance would be costly. Our coverage is affordably priced
- You want a Term Life policy that offers coverage for more than 5, 10 or 20 years. This coverage can be with you until age 100
- You want affordable coverage that goes with you should you leave your employer. You can take the coverage with you; see your Certificate of Insurance for details
- Your family may need additional money to help with health care related bills after you die. Our coverage provides a lump-sum death benefit that can be used to help cover these expenses
- You're the primary wage earner and your family would have difficulty living without your income. If you die before age 100, our coverage offers your designated beneficiary a lump-sum death benefit that is guaranteed for the first five years of coverage and is priced to remain level under current experience factors
- You have recurring monthly debts such as a mortgage, car payment or credit cards. Our coverage provides a lump-sum death benefit that can be used to help cover monthly expenses
- You have children under 18, and they require money for daily living expenses such as food, clothing, school sports and college education. Our coverage provides a lump-sum death benefit that can be used to help with daily living expenses

Benefits

GROUP TERM TO AGE 100 LIFE INSURANCE PROVIDES:

Term Life Insurance Death Benefit - a lump-sum death benefit is payable to your designated beneficiary when you die before the certificate anniversary on or after you reach age 100

OPTIONAL/ADDITIONAL RIDER BENEFITS

Accelerated Death Benefit for Terminal Illness - a lump-sum advance of 75% of the death benefit amount (not to exceed \$100,000) when diagnosed terminally ill by a physician. The benefit payable is discounted using the current discount rate. Premiums are waived after the payment of the benefit

The rider has exclusions and limitations, may vary in availability by issue or termination age, and may not be available to all covered dependents or in all states. Additional premiums may be required for the rider added to the coverage.



protecting individuals & families

We have been in the business of protecting families for over 60 years

Beneficial insurance coverage to help you and your family enjoy greater financial peace of mind when the unexpected happens.

When you choose

ALLSTATE BENEFITS,

we can help give you and your family financial peace of mind.

We are the Good Hands® people

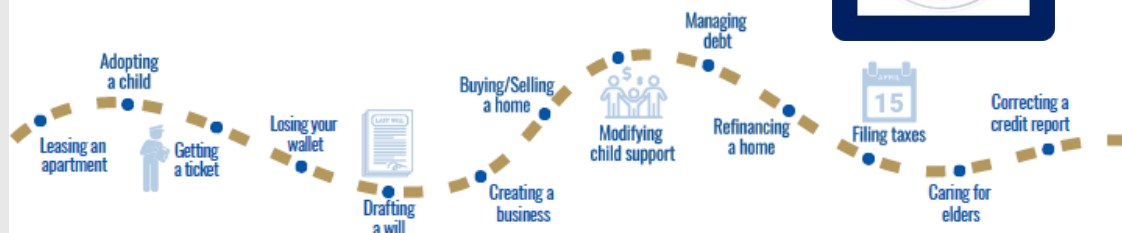
We're the name you know and trust, protecting America's families for over 50 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily – and get benefits deposited directly into your bank account (authorization required).



Services for All Life's Highs and Lows

All employees experience milestones where legal, identity and financial guidance would be a huge relief, both in good times and bad.



Family Defender®

Civil Law

- Plaintiff or Defendant
- Administrative Hearings
- Small Claims
- Name Change
- Landlord/Tenant as Tenant

Consumer-Seller Protection

- Consumer Protection
- Personal Property Protection

Contingency Matters**

- Personal Injury
- Medical Malpractice

Criminal Law

- Misdemeanor Defense
- Juvenile Defense
- Habeas Corpus

33.3% Discounted Rate

- Pre-existing & Non-covered (except Excluded Matters)

Document Preparation & Review

- Demand Letters
- Quit Claim Deeds
- Personal Affidavit
- Promissory Note
- Bill of Sale
- Personal Contract
- Lessee Agreement

Estate Planning

- Wills & Testamentary Trusts for Minors
- Codicils
- Powers of Attorney
- Living Will
- Estate Administration

Financial Matters

- Debt Collection
- Garnishment Defense
- Ch. 7 & 13 Bankruptcy
- Foreclosure

Family Law

(Contested*/Uncontested)

- Divorce/Annulments
- Spousal Support
- Paternity Action
- Child Support/Custody
- Post-Decree Enforcement
- Post-Decree Modification
- Equitable Distribution of Marital Assets

Family Law (Other)

- Pre/Postnuptial Agreements
- Domestic Adoption
- Domestic Violence

Legal Matters

- Uncontested Guardianship or Conservatorship
- Elder Law for Parents
- Insurance Law
- Standard Business Incorporation

Immigration Matters

- Visa Extension
- Naturalization
- Deportation (Removal)

Real Estate Transactions

- Purchase/Sale of Residence including review/preparation of Purchase Agreement, Mortgage and Deed, & attorney attendance at closing
- Primary & Secondary
- Refinancing of Residence

Traffic Violations

- Moving Traffic Violations
- First Offense DUI
- License Revocation & Suspension

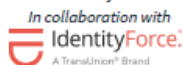
*Contested: subject to 12-hour limitation.

**First \$1,000 exempt from fee.

Identity Defender®

Monitoring (Dark Web)

- Compromised Credentials
- Account Takeover
- Address
- Bank Account Number
- Credit/Debit Card Account
- Driver's License
- eMail
- Medical Insurance ID
- Passport Number
- Phone Number
- Social Security Number



Social Media

- Inappropriate Activity
- Hacked Account
- Impersonation Accounts
- Scams, Malware & Phishing

Fraud

- Fraud Alert Reminders
- Identity Threat Alerts
- Medical ID Fraud Protection
- Change of Address Monitoring
- Court Records Monitoring
- Smart SSN Tracker

Credit

- Instant Credit Inquiry Alerts
- 1 Bureau Credit Report
- Monitoring
- 1 Bureau Quarterly Credit Report & Score
- Credit Score Simulator
- Monthly Credit Score Tracker

Mobile App

- Two-Factor Authentication
- Apple and Android
- Mobile Attack Control
- Mobile VPN

Recover

- Lost Wallet Protection
- Fully Managed Identity Restoration
- Restoration for Pre-Existing
- Manage Credit Freeze
- Ransomware Resolution & \$25K Reimbursement
- \$1M Identity Theft Insurance

Support

- 24/7 U.S. Customer Support
- Online Resources (Forms, Calculators, and Other Tools)
- Junk Mail and Call Opt Out

LEGAL & ID THEFT PLAN



U.S. Legal Services

Monthly Member Rates

Family Defender: \$18.75

Identity Defender: \$12.95

Family & Identity Defender: \$28.70



Coverage extends to the employee, employee's spouse, and unlimited eligible dependent children up to age 26.

Total Wellness Suite

The comprehensive Wellness Suite includes the below services without extra cost to amplify the legal benefits offered by the Family Defender plan.

Legal Document Library & DIY Legal Forms For All Employees

Continuous online access to an extensive, state-specific legal document resource library offering over 10,000 articles and documents across various legal subjects. These resources assist individuals and their families in preparing DIY legal documents, such as wills, powers of attorney, bills of sale, and more. Available to all employees, no enrollment required.

Financial Wellness Suite powered by Best Money Moves®

Continuous access to a comprehensive financial wellness platform that provides customized solutions and insights into your specific financial circumstances. State-of-the-art algorithms create tailored content and suggestions based on your dashboard activity. A private 3-to-5-minute financial evaluation pinpoints financial areas of interest. After completing the evaluation, you can arrange appointments with certified financial experts specializing in diverse fields.

Tax Coaching & Preparation powered by Best Money Moves®

As part of our financial wellness initiative, members can utilize telephone consultations to address tax-related concerns. Additionally, they can opt to have their personal income tax returns prepared by a Tax Professional at a reduced rate of \$195, along with a complimentary review of the previous year's return.

Perks Program powered by BenefitHub™

Enjoy perks, rewards, and discounts on 1,000s of brands you love in a variety of categories:

- Travel
- Electronics
- Local Deals
- Entertainment
- Health & Wellness
- Tickets
- Auto
- Apparel
- Education
- Restaurants
- Beauty & Spa
- Home Office

Identity Theft Restoration Program powered by IdentityForce®

To assist our members in combating the financial and emotional toll of identity theft, we provide confidential, full-service restoration services conducted by Certified Fraud Examiners. These restoration services encompass:

- Creditor/Bureau Notification
- Case File Maintenance
- Preparation of All Legal Documents
- Fraud Alerts to Credit Bureaus
- Review of Credit Files
- Assistance by Certified Specialists

SEE BROCHURES, PLAN DOCUMENTS, AND A BENECOM REPRESENTATIVE FOR FULL PLAN DETAILS

AFLAC PLANS
DENTAL, VISION, DISABILITY
SEE BENECOM REP FOR OPTIONS

AFLAC DENTAL INSURANCE - SUPPLEMENTAL PLAN

Policy Series A82000
This brochure accompanies Schedule of Dental Procedures A82ES75SCHR1FLR.

DE^E

Smile.

The best way to maintain or improve your smile is to brush and floss your teeth daily, visit your dentist, and apply for an Aflac Dental-Supplemental Plan.

Aflac Dental-Supplemental Plan provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns, and much more. It's your smile and your policy; Aflac Dental-Supplemental Plan gives you control.

- You choose your dentist.** Because Aflac Dental-Supplemental Plan doesn't use a network of dentists, you can go to any dentist you choose.
- You and your dentist choose the best treatment for you.** Aflac Dental-Supplemental Plan doesn't have precertification requirements. If the treatment is covered by your policy, you don't need Aflac's permission to receive it.*

Aflac Dental-Supplemental Plan is different from many other dental plans you may have seen.

- You know what you're getting with Aflac Dental-Supplemental Plan.** The plan spells out the benefits for both wellness and other diagnostic/treatment services. There are no gray areas. Each covered procedure has a specific benefit amount.
- Aflac Dental-Supplemental Plan doesn't have an annual deductible.** Other dental plans may require you to meet an annual deductible before benefits are payable.
- Aflac Dental-Supplemental Plan pays benefits regardless of any other plan.** Even if you have other coverage, you'll receive your full Aflac benefit amount.†

With Aflac Dental-Supplemental Plan's **Annual Maximum Building Benefit**, you can receive even more benefits. Aflac will increase each covered person's policy year maximum by \$150 after each 12 consecutive months the policy is in force up to a maximum of \$750 per covered person.

*Subject to applicable waiting periods.
†If the applicant retains existing dental coverage with another company, only the Essential plan can be offered.

Aflac Dental-Supplemental Plan pays benefits for seven categories of dental treatments and hundreds of procedures. The benefit amounts within each category vary based on the procedure received and are subject to a policy year maximum. Benefit amounts and the policy year maximum are per covered person.

BENEFIT CATEGORIES	WAITING PERIOD	BENEFIT AMOUNTS
Preventive (Wellness and X-Ray)	None	\$25-\$45
Fillings and Basic Services	3 Months	\$25-\$300
Pain Management and Adjunctive Services	3 Months	\$45-\$215
Other Preventive Services	6 Months	\$30-\$175
Oral Surgery, Gum Treatments, and Prosthetic Repair	6 Months	\$40-\$1,300
Crowns and Major Services	12 Months	\$30-\$605
Major Prosthetic Services	24 Months	\$75-\$780
POLICY YEAR MAXIMUM		\$2,100

THIS BROCHURE IS FOR ILLUSTRATIVE PURPOSES ONLY.
REFER TO THE POLICY FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS AND EXCLUSIONS.
FOR MORE INFORMATION ABOUT THE BENEFITS AVAILABLE, PLEASE SEE THE SCHEDULE OF DENTAL PROCEDURES.
AFLAC HEREIN MEANS AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS.

Aflac

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VISION INSURANCE - SUPPLEMENTAL PLAN

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But our vision plan helps make the path
to getting there a little clearer.





Aflac

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Disability
Insurance

We've been dedicated to helping provide
peace of mind and financial security
for more than 60 years.







SEE BROCHURES, PLAN DOCUMENTS, AND A BENECOM REPRESENTATIVE FOR FULL PLAN DETAILS

Have Questions? *Want to enroll?*



We are here to help!

SPEAK WITH A BENECOM REPRESENTATIVE TODAY:

info@mybenecom.com

Web: www.benecom.com/pcsoe

BeneCom Office: 844-645-7411

**SCAN
ME!**

