

Open Enrollment 2025

Hernando County Supplemental Benefits

BeneCom_{SM}

Your Dedicated Benefit Education & Enrollment Specialists!

Government Benefits
For Government Employees





Allstate
BENEFITS

Customer Focused,
Value Driven

For Hernando County Employees!

Presentation

2025



Group Accident Plan, 2

Guarantee Issue



Group Accident 2

Pays Cash Benefits Directly to you!

Accident coverage gives financial protection with cash benefits paid directly to you.

Benefits

- | | | |
|---|---|---|
| • Accidental Death | Up to \$70,000 - or \$175,000 if common carrier | |
| • Dismemberment | Up to \$70,000 | |
| • Dislocation or Fracture | Up to \$8,000 (\$24,000 for open reduction) | |
| • Hospital Confinement | \$400/day per person up to 365 days | |
| • Intensive Care | \$800/day per person up to 180 days | |
| • Initial Hospital Confinement | \$2,000 pays once per covered person per year | |
| • Ambulance | \$400 ground, \$1,200 air | |
| • Accident Treatment | \$200 Physician
\$200 Urgent Care
\$200 Emergency Room | } *plus any additional benefits applicable |
| • Follow up Treatment | \$150/day x6 per person per accident | |
| • Outpatient Physician Treatment | \$50/day – 2/person/yr, 4/EE+dependents/yr max
(\$100/year or \$200/year) | |
| • “dr visit” for accident or preventative | | |

Group Accident 2 - continued



Benefits

- | | | | |
|--|-----------------------------|--|---------------------------|
| • Lacerations per accident | \$150 | • Ruptured Disc Surgery | \$1500 |
| • Burns ≤15% or ≥15% | \$300 or \$1500 | • Misc. Surgery | \$300 |
| • Skin Graft pays % of burn benefit | 50% | • Eye Surgery | \$300 |
| • Brain Injury Diagnosis | \$900 | • Broken Tooth | \$300 excludes chew/bite |
| • Paralysis | \$22.5k para \$45k quad | • Open Abdomin/Thoracic SX | \$3000 |
| • Coma w Respiratory Assist | \$30,000 | • Medical Supplies | \$15 otc supplies |
| • Blood and Plasma | \$900 per person/accident | • Prosthesis 1 or 2 devices | \$1500/\$3000 |
| • General Anesthesia | \$300 | • Rehabilitation Unit (60 day max yr) | \$300/day 30 days |
| • Epidural, Pain management | \$150 per person/accident | • Family Member Lodging | \$300 day 100 + miles |
| • Appliance (crutch/walker/wheelchair) | \$375 per person/accident | • Post-Accident Transportation | \$600 carrier 250 + miles |
| • Medicine | \$15 otc or RX | • Post 3+ day confinement | |
| • Physical Therapy | \$90/visit x6 visits | • Tendon, Ligament, Rotator Cuff, Knee Cart. Surgery surgery/exploratory | \$1500/\$450 |
| • Includes Chiropractic! | *per person per accident | • C.T. Scan or MRI | \$300 per person/year |
| • Non-Local Transport | \$750 x3 trips per accident | | |
| • Home/Vehicle Mod's | \$1500 per person/accident | | |



Allstate
BENEFITS

Protection for hospital
stays when a sickness
or injury occurs

Group Supplemental Health Insurance “SHOP” Policy

from Allstate Benefits

UNDERWRITING MAY BE REQUIRED

© Allstate Benefits – Customer Focused, Value Driven

BeneCom_{sm}

Marketing and Communications



Group SHOP

Pays Cash Benefits to You!

Supplemental coverage with cash benefits to help pay for out-of-pocket hospital expenses!



Benefits

- Initial Hospital Confinement 24 hrs admitted \$830 per person / per year
- Daily Hospital Confinement \$330/day (per person up to 6 months per incident)
- Intensive Care \$330/day (per person up to 6 months per incident)
- Outpatient Emergency Room (Accident) \$415 per visit (2 per year / per person)
- Inpatient Physician's Treatment \$41 daily (matches same number of days in the hospital)
- Non-Local Transportation \$249 per trip (beyond 100 miles) 3 max
- Ambulance Services \$249 per trip (3 trips per person/ per year)
- Surgery & Anesthesia (in or outpatient) up to \$825/surgery +25% for anesthesia
- At Home Nursing \$83 day / 30 visits

- Outpatient Physician Treatment \$41/day (EE 5 visits, EE/spouse or children 10 visits, Family 15 visits)
 - "Dr office visit" \$205, \$410, or \$615 annually!

Benefits increase by 5% after the first coverage year & each coverage year thereafter for the next 5 years



Allstate
BENEFITS

Protection for
out-of-pocket
expenses upon a
positive diagnosis

Critical Illness Insurance

from Allstate Benefits

GUARANTEED ISSUE!

BeneCom_{SM}



Group Critical Illness Pays Cash Benefits to You!



Critical Illness coverage provides a lump-sum cash benefit to give financial support when needed the most.

Dependents receive 50% of your benefit.

Benefits

• Heart Attack	\$15,000
• Stroke	\$15,000
• End Stage Renal Failure	\$15,000
• Major Organ Transplant	\$15,000
• Coronary Artery Bypass	\$ 3,750
• Second Event Benefit	Included
• Waiver of Premium *	employee only

– Advanced Alzheimer's	\$ 3,750
– Advanced Parkinson's	\$ 3,750
– Benign Brain Tumor	\$15,000
– Coma	\$15,000
– Complete Loss of Hearing	\$15,000
– Complete Blindness	\$15,000
– Paralysis	\$15,000
– Cancer <u>included!</u> Skin & Internal	
– Invasive Internal	\$15,000

***More benefits included in brochure!**

See Benecom Representative & Brochures for full benefit details.



Critical Illness



Benefits

Wellness benefit of \$100 per covered person per year

***MANY EXAMS QUALIFY, see your BeneCom representative or Allstate brochure for details!**





Allstate
BENEFITS

Protection for the
treatment of cancer and
29 specified diseases

Cancer Insurance & 29 specified diseases

from Allstate Benefits

UNDERWRITING MAY BE REQUIRED

BeneCom_{sm}



Group Cancer Insurance



In addition to Cancer, this plan covers all of the following specified diseases to help with the cost of treatments and expenses:

- Muscular Dystrophy, Amyotrophic Lateral Sclerosis (Lou Gehrig's), Poliomyelitis, Multiple Sclerosis, Encephalitis, Rabies, Tetanus, Tuberculosis, Osteomyelitis, Diphtheria, Scarlet Fever, Cerebrospinal Meningitis (bacterial), Brucellosis, Sickle Cell Anemia, Thalassemia, Rocky Mountain Spotted Fever, Legionnaire's Disease (confirmed by culture or sputum), Addison's Disease, Hansen's Disease, Tularemia, Hepatitis (Chronic B or C with liver failure or Hepatoma), Typhoid Fever, Myasthenia Gravis, Reye's Syndrome, Primary Sclerosing Cholangitis (Walter Payton's Liver Disease), Lyme Disease, Systemic Lupus Erythematosus, Cystic Fibrosis, Primary Biliary Cirrhosis.

29 additional diseases covered
UNDERWRITING MAY BE REQUIRED
Pre X covered after 12 months*

*See BeneCom representative for details on waiting periods if you have current Aflac cancer coverage



Group Cancer Insurance



Cancer coverage pays you a cash benefit to help with the costs associated with treatments – and more importantly – to empower you to seek the care you need.

Benefits

Hospital Confinement

- Continuous Hospital Confinement \$200 day
- Extended Benefits no lifetime limit \$200 day
- Government/Charity Hospital \$200 day
- Private Duty Nursing Services \$200 day
- Extended Care Facility \$200 day
- At Home Nursing \$200 day
- Hospice Care - home or center \$200 day

Radiation/Chemotherapy

- Radiation/Chemo \$10,000
- Blood, Plasma, and Platelets \$10,000

Surgery & Related Benefits

- Surgery inpatient/outpatient \$1,500/\$2,250
- Anesthesia % of surgery 25%
- Ambulatory Surgical Center \$250 daily
- Second Opinion \$200
- Bone Marrow/Stem Cell Transplant up to \$2,500

Transportation & Lodging

- Ambulance \$100
- Non-Local Transportation .40 cents mile
- Outpatient Lodging \$50 day
- Family Lodging/Transportation \$50 day/.40 mile

*See BeneCom Representative & Brochure for full details and rates.

Group Cancer



Benefits

- Physician's Attendance \$50 day
- Physical or Speech Therapy \$50 day
- Experimental Treatment \$5,000 /12 mo
- Prosthesis \$2,000
- Comfort/Anti-Nausea \$200
- **Cancer Initial Diagnosis Benefit** \$5,000
- Intensive Care Benefit **any reason** \$ 200 day/45 days



Cancer Screening Benefit

\$100 per person per year!

*many exams qualify : see your representative & brochure for details

*see BeneCom representative & brochure for full policy and premium details

Life Insurance

Term to Age 100

GUARANTEED ISSUE!



- **Employee's** can purchase up to \$150,000 guaranteed issue
- Employee's **working spouse** - up to \$75,000 guaranteed issue
- Employee's **non-working spouse** – up to \$10,000
- Employee's **Children** – up to \$20,000
- Guaranteed level premium to age 100, coverage to age 100! RATES NEVER CHANGE
- Term to Age 100 Life Insurance pays a lump-sum cash benefit if an insured dies before age 100. The death benefit is designed to remain level to age 100.

*The Death Benefit is guaranteed for 5 years, after which an enhancement Rider is built in to keep policy level until age 100. (details on policy available via BeneCom & Allstate)

*GI ages 18-70, simplified issue ages 71-80 (child GI ages 18+under, SI ages 18-25)

Life Insurance : Term to 100

Accelerated Death Benefit for Terminal Illness INCLUDED 75% up to \$100K

Disability Payor Waiver of Premium INCLUDED *

Term to 100 is *Portable* when you retire or leave

Issue Ages

- Employee/Spouse
- 18-80

Dependent Children/Grandchildren

- 24 hours -25 years



*See BeneCom representative and brochure for full details



Hospital Indemnity Plan Group Indemnity Medical (GIM)

Guaranteed Issue

No Pre-Existing Condition Limitations



Hospital Indemnity Plan Group Indemnity Medical (GIM)



**Pays Cash Benefits For Hospital Confinements
when charges are incurred.**

Benefits

<ul style="list-style-type: none">• First Day Hospital Confinement <p>*payable for pregnancy (see representative/brochure)</p>	\$1,000 1/year/person
<ul style="list-style-type: none">• Daily Hospital Confinement <p>*not payable same day as 1st day benefit</p>	\$150/day up to 30 days
<ul style="list-style-type: none">• Hospital Intensive Care <p>*in addition to 1st day benefit & daily benefit</p>	\$150/day up to 10 days
<ul style="list-style-type: none">• ANNUAL WELLNESS BENEFIT <p>*many exams qualify, see representative/brochure</p>	\$50 per person per year



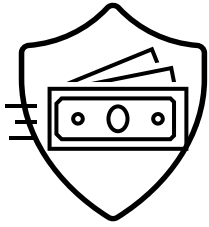
Hospital Indemnity Plan Group Indemnity Medical (GIM)



Key Features

- Guaranteed Issue **Without** Pre-Existing Condition Limitations
- Pays Cash Benefits To You!
- No Waiting Period For Pregnancy
- Includes Coverage for Mental/Nervous Disorders & Drug/Alcohol Addiction
- Portable : Coverage May Be Continued

*See BeneCom representative and brochure
for full details and rates



Short Term Disability Insurance **By Allstate**



**Income protection to help replace
your paycheck while you are out of
work!**

Key Features

- Pays Cash Benefits To You!
- Flexible – choose waiting periods and benefits*
- Total & Partial Disability, Pregnancy Disability
- Concurrent and Recurrent Disability
- Portable : Coverage May Be Continued

Speak with a BeneCom Rep Today!

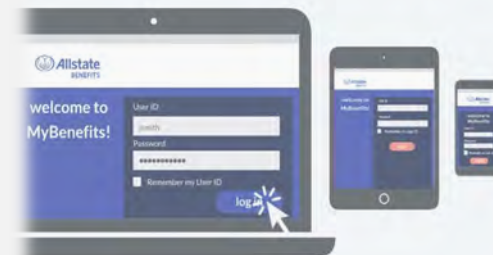
UNDERWRITING MAY BE REQUIRED

***certain restrictions may apply**





Policyholder Services



The Claims team is made up of dedicated, compassionate employees who strive to make customers “whole” as quickly as possible



- 98% of claims completed within 3-5 days – current average just *2 days*
- MyBenefits App & Website – 24/7 Policy Management, Claims submission & tracking
- Claim reimbursements electronically deposited into the customer's checking or savings account
- 10% of all claims are reviewed for quality and audited for financial and statistical accuracy
- Reports on the number of claims received, turnaround times and quality are provided on an annual basis
- **Contact BeneCom anytime for claims support & assistance of any kind!**



Scan code for Allstate's MyBenefits Mobile App!

Aflac Voluntary Benefits

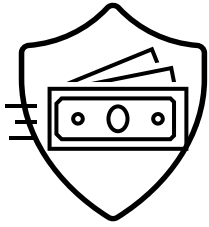
Aflac Dental
Supplement
& Short Term
Disability Option



- You Choose Your Dentist! & You and your dentist choose the treatment plan!
- NO annual deductible or co-pays
- Aflac Dental pays benefits regardless of any other plan
- POLICY YEAR MAXIMUM \$2,100 per person | per calendar year, then reset, plus:
 - Aflac's Annual Maximum Building Benefit *increases each covered person's Max \$150 year* up to a **\$750 Maximum** per Covered Person additional coverage at no additional cost!

Preventative	No waiting Period	\$25-\$45
Filings & Basic Services	3 months	\$25-\$390
Pain Management	3 months	\$45-\$215
Other Preventative Services	6 months	\$30-\$175
Oral Sx, Gums, Prosthetic repair	6 months	\$40-\$1,300
Crowns and Major Services	12 months	\$30-\$605
Major Prosthetic Services	24 months	\$75-\$780

*See BeneCom representative and brochure for full details



Short Term Disability Insurance



**Income protection to help replace
your paycheck while you are out of
work!**

Key Features

- Pays Cash Benefits To You!
- Flexible – choose waiting periods and benefits*
- Total & Partial Disability, Pregnancy Disability
- Concurrent and Recurrent Disability
- Portable : Coverage May Be Continued

Speak with a BeneCom Rep Today!

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Legal Benefits

Specifically designed for Hernando County



U.S. LEGAL SERVICES

EST 1974



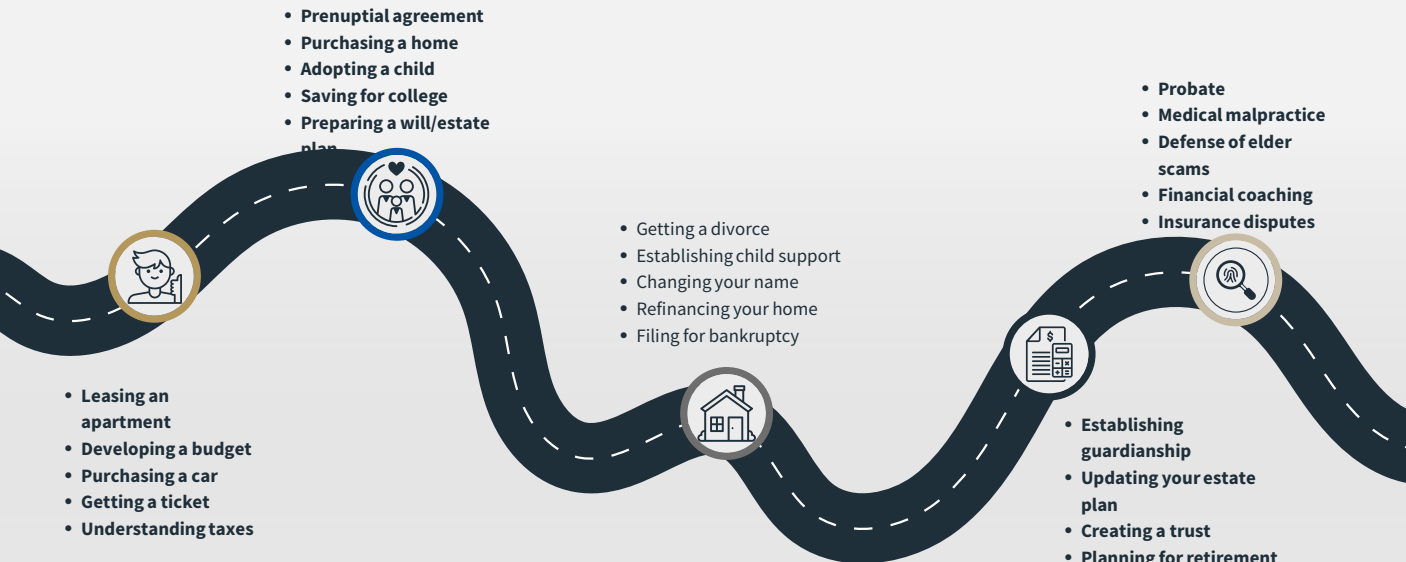
Providing justice for all since 1974

U.S. LEGAL SERVICES, INC.



Why you need legal insurance

Everyone experiences milestones where legal and financial guidance would be a huge relief, in both good times and bad. Individuals at every stop in life can benefit from legal assistance:



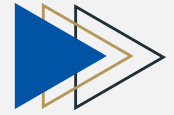
Benefits to Employees:

- Easy to use access to legal assistance for all common personal legal matters
- Local and nationwide access to over 10,000 highly vetted, experienced attorneys
- Reduced overall stress
- Decreased financial strain of legal issues
- Proactive legal and financial resources



USL saves our members an average of over \$3,000 per year and countless hours in productivity.

Family Defender® At a Glance



U.S. Legal Services pays the attorney fees for covered legal matters.

No claim forms, no deductibles, and no co-pays for covered services handled by a Network Attorney.

Civil Litigation

- Plaintiff or Defendant
- Administrative Hearings
- Trial Coverage up to \$15,000
- Small Claims
- Name Change
- Landlord/Tenant Matters

Family Law*+

- Divorce – Contested & Uncontested
- Annulments
- Spousal Support
- Paternity Action
- Child Support/Custody
- Post-Decree Enforcement Action
- Post-Decree Modification Action
- Equitable Distribution of Assets

Other Family Law

- Pre/Postnuptial Agreements
- Domestic Adoption
- Domestic Violence

Immigration Matters

- Visa Extension
- Naturalization
- Deportation (Removal)

Traffic Violations

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

Consumer-Seller Protection

- Consumer Protection Matters
- Personal Property Protection
- Trial Coverage up to \$15,000

Criminal Law

- Misdemeanor Defense
- Juvenile Defense
- Habeas Corpus
- Trial Coverage up to \$15,000

Contingency Matters**

- Personal Injury
- Auto Accidents
- Medical Malpractice

Document Preparation & Review

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

Family Defender® At a Glance - continued

Real Estate Transactions

- Review and/or Preparation of Purchase Agreement, Mortgage, and Deed
- Purchase/Sale of Primary & Secondary Residence
- Refinancing of Residence
- Attorney Attendance at Closing
- Real Estate Disputes
- Neighbor Disputes

Estate Planning

- Living Will
- Powers of Attorney
- Wills & Testamentary Trusts
- Codicils
- Estate Administration/Probate
- Uncontested Guardianship or Conservatorship

Financial Matters

- Debt Collection Defense
- Garnishment Defense
- Foreclosure+
- Limiting Creditor Harassment
- Ch. 7 & 13 Bankruptcy+

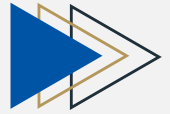
Landlord Tenant Matters

- Eviction Defense
- Tenant Disputes

Other Legal Matters

- Insurance Law
- Standard Business Incorporation
- Elder Law Matters

*Contested matters subject to 12-hour limitation, discount thereafter.
**First \$1,000 exempt from fee. Subject to State and Federal Statutes
+Subject to 120-day waiting period



Financial wellness benefits are included with the Family Defender to help members achieve holistic legal and financial wellness.

- **Financial Crisis Manager**
- **Financial Wellness Assessments**
 - **Financial Education**
- **Secure Member Dashboard**
 - **Tax Benefits**



How do I enroll?



We have multiple options available!
In-person with a BeneCom representative, telephone & virtual options, paper applications and more!

SPEAK WITH A BENECOM REPRESENTATIVE TODAY:

Info@mybenecom.com

brad@benecom.com

amber@mybenecom.com

Bradley Shattuck cell: (813) 293-7489

BeneCom Office- toll free : (844) 645-7411

**SCAN
ME!**





***Thank You
Hernando County Employees!***

We look forward to speaking with you!

BeneCom_{SM}