

# Hillsborough County Tax Collector's Office Open Enrollment 2025

Supplemental Benefits Presented by *BeneCom*  
Your Trusted Benefit Consultation & Enrollment Specialists



# Benefit Options

- **Allstate Benefits**
  - Accident
  - Hospital – “SHOP”
  - Cancer & 29 diseases
  - Critical Illness
- **Aflac**
  - Dental Essentials
  - Short Term Disability
- **US Legal Services**
  - Family Defender Legal Plan



Visit [www.benecom.com/hctc2025](http://www.benecom.com/hctc2025) for your Employee Specific BeneCom site!



## Group Accident Plan, 2 Guaranteed Issue

*BeneCom*



# 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 \$5,000
- **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** \$350 ground, \$1,050 air
- **Accident Treatment** **\$175 Physician** **\*plus any additional**  
**\$175 Urgent Care** **benefits applicable**  
**\$350 Emergency Room**
- **Follow up Treatment** \$200/day x2 per person per accident
- **Outpatient Physician Treatment** \$50/day – 2/person/yr, 4/EE+dependents/yr max  
• “dr visit” benefit (\$100/year or \$200/year)



# Group Accident 2 - continued



- **Lacerations** per accident \$200
- **Burns** ≤15% or ≥15% \$400 or \$2000
- **Skin Graft** pays % of burn benefit 50%
- **Brain Injury Diagnosis** \$1200
- **Paralysis** \$30k para \$60k quad
- **Coma w Respiratory Assist** \$40,000
- **Blood and Plasma** \$1200 per person/accident
- **General Anesthesia** \$400
- **Appliance** (crutch/walker/wheelchair) \$500 per person/accident
- **Medicine** \$20 otc or RX
- **Physical Therapy** \$120/visit x6 visits
  - Includes Chiropractic! \*per person per accident

- **Ruptured Disc Surgery** \$2000
- **Misc. Surgery** \$400
- **Eye Surgery** \$400
- **Broken Tooth** \$400 excludes chew/bite
- **Open Abdomin/Thoracic SX** \$4000
- **Medical Supplies** \$20 otc supplies
- **Prosthesis** 1 or 2 devices \$2000/\$4000
- **Rehabilitation Unit** (60 day max yr) \$400/day 30 days
- **Family Member Lodging** \$400 day 100 + miles
- **Post-Accident Transportation** \$600 carrier 250 + miles
  - Post 3+ day confinement
- **Tendon, Ligament, Rotator Cuff, Knee Cart. Surgery** surgery/exploratory \$2000/\$600
- **C.T. Scan or MRI** \$200 per person/year



# Group Accident 2

- Guaranteed Issue coverage, meaning no medical questions to answer
  - Coverage available for dependents
  - Premiums are affordable and are conveniently payroll deducted
- Coverage may be continued if you leave your employer, as long as premiums are paid

MODE	EE	EE + SP	EE + CH	F
Semi-Monthly (pre tax) -22.5%	PLAN 2 \$11.93 then (2.68 save)	PLAN 2 \$20.63 then (4.64 save)	PLAN 2 \$24.90 then (5.60 save)	PLAN 2 \$32.86 then (7.39 save)

See Benecom Representative & Brochures for full benefit details.



Group Supplemental Health Insurance – aka “SHOP”



# Group SHOP

Pays Cash Benefits to You!



Supplemental coverage to help pay for out-of-pocket 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



# Group SHOP



- Supplemental coverage that can help pay for out-of-pocket hospital expenses
  - No maximum issue age
- Benefits paid directly to insured, unless assigned elsewhere

Ages	EE	EE * SP	EE & CH	F
18-35	\$15.98 ( Save 3.60)	\$30.15 (Save 6.78)	\$25.81 (Save 5.81)	\$39.43 (Save 8.87)
36-49	\$18.72 (Save 4.21)	\$35.46 (Save 7.98)	\$29.81 (Save 6.71)	\$45.94 (Save 10.34)
50-59	\$23.31 (save 5.24)	\$45.63 (save 10.27)	\$34.15 (Save 7.68)	\$55.83 (Save 12.58)
60-64	\$31.14 (Save 7.06)	\$62.28 (Save 14.01)	\$41.22 (Save 9.27)	\$71.61 (Save 16.11)
65+ no age limit	\$41.72 (save 9.39)	\$83.43 (save 18.77)	\$51.84 (Save 11.66)	\$92.67 (Save 20.85)

See Benecom Representative & Brochures for full benefit details.



**Allstate.**  
BENEFITS

Protection when faced with  
a critical illness diagnosis  
and you need treatment

## Critical Illness Policy



# 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** \$20,000
- **Stroke** \$20,000
- **End Stage Renal Failure** \$20,000
- **Major Organ Transplant** \$20,000
- **Coronary Artery Bypass** \$ 5,000
- **Second Event Benefit** Included
- **Waiver of Premium \*** employee only
- **Advanced Alzheimer's** \$ 5,000
- **Advanced Parkinson's** \$ 5,000
- **Benign Brain Tumor** \$20,000
- **Coma** \$20,000
- **Complete Loss of Hearing** \$20,000
- **Complete Blindness** \$20,000
- **Paralysis** \$20,000

See Benecom Representative & Brochures for full benefit details.



# Group Critical Illness



**Wellness benefit of \$75 per covered person per year**

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





# Group Critical Illness



- Benefits paid regardless of any other coverage
- Coverage may be continued when you leave the County or retire!

- Non-Tobacco

AGES	EE, EE+CH	EE+SP, F
18-24	\$2.78 (Save .63)	\$4.23 (Save .95)
25-29	\$2.96 (Save .67)	\$4.59 (Save 1.03)
30-35	\$3.71 (Save .83)	\$5.71 (Save 1.28)
36-39	\$4.61 (Save 1.04)	\$7.17 (Save 1.61)
40-44	\$5.82 (Save 1.31)	\$8.98 (Save 2.02)
45-50	\$7.76 (Save 1.75)	\$11.84 (Save 2.66)
51-54	\$10.25 (Save 2.31)	\$15.52 (Save 3.49)
55-60	\$13.45 (Save 3.03)	\$20.29 (Save 4.57)
61-70	\$18.01 (Save 4.05)	\$26.98 (Save 6.07)
71+	\$29.00 (Save 6.53)	\$43.38 (Save 9.76)



## Cancer Insurance & 29 specified diseases



# Cancer Insurance & 29 specified diseases



**In addition to Cancer, this plan also covers 29 specified diseases to help with expenses:**

- Muscular Dystrophy, ALS (Lou Gehrig's), Multiple Sclerosis, Encephalitis, Rabies, Tetanus, Tuberculosis, Diphtheria, Cerebrospinal Meningitis (bacterial), Sickle Cell Anemia, Hepatitis (Chronic B or C with liver failure or Hepatoma), Lyme Disease, Systemic Lupus Erythematosus, Cystic Fibrosis, and many more!

29 additional diseases covered

## Benefits

- **Internal Cancer Initial Diagnosis Benefit \$5,000**

### 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



# Cancer Insurance & 29 specified diseases



## Benefits - continued

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

## 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

**Cancer Screening Benefit - \$100 per covered person per year!**

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

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



# Cancer Insurance & 29 specified diseases



- Benefits are paid directly to you unless otherwise assigned
- Waiver of premium after 90 days of disability due to cancer for as long as your disability lasts (EE only)
  - Coverage may be continued when you retire or leave the County.

	EE	F
Semi-Monthly (pre-tax 22.5% save)	\$12.01 (2.70 save)	\$20.60 (4.64 save)



# Policyholder Services



The Claims team is made 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

## Dental Supplement

## Vision Supplement



# Dental Essentials Supplement



- 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

Semi-monthly rates	Employee	Employee +child(ren)	Employee +Spouse	Family
*pretax savings illustration	\$11.64 *2.62	\$20.35 *4.58	\$20.48 *4.61	\$29.32 *6.60

# Aflac Vision Now - Supplement



- No provider network, no coordination of benefits!
  - 3 plan designs available!

<b>1</b>	Eye exam benefit	\$55 per person per year
	• Vision correction materials	\$105 per person per year
<b>2</b>	Eye exam benefit	\$55 per person per year
	• Vision correction materials	\$260 per person per 24 months
<b>3</b>	Eye exam benefit	\$55 per person per year
	• Vision correction materials	\$450 per person per 36 months

# Aflac Vision Now - Supplement



- All 3 plan options include:

- Specific Eye Disease/Disorder Benefit

- \$1,100 once per person per covered disease/disorder
- Glaucoma, Proliferative diabetic retinopathy, Retinitis pigmentosa, retinal detachment, macular degeneration

- Eye Surgery Benefit

- Up to \$1,650 per surgery, no lifetime max
- Paid based on schedule of operations, see brochure/representative for details

- Permanent Visual Impairment

- Up to \$11,000 – lifetime max of \$22,000 per covered person
- Based on specific levels of impairment, see brochure/representative for details

## Semi-Monthly RATES (pre- tax discount)

Age	Individual	One Parent Family Insured/Spouse	Two Parent Family
18-39	\$5.40 (Save 1.22)	\$8.91 (Save 2.00)	\$11.25 (save 2.53)
40-49	\$7.35 (Save 1.65)	\$10.27 (Save 2.31)	\$14.56 (Save 3.28)
50-70	\$11.05 (Save 2.49)	\$12.81 (Save 2.88)	\$19.44 (save 4.37)

# US Legal Benefits

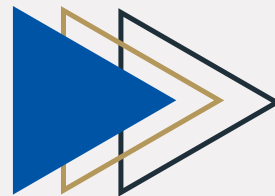
Specifically designed for Hillsborough  
County



**U.S. LEGAL**  
**SERVICES**

**EST 1974**

Providing justice for all since 1974





# 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 step 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

**\$3K**

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

# US Legal Family Defender® At a Glance



**\$9.37 semi-monthly**

Family premium includes coverage for the employee, spouse, and eligible dependent children up to age 26.

## 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 Suite

NOW POWERED BY  **Best Money Moves**<sup>®</sup>  
money. career. life.



**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**



# *Ready to enroll?* *Have questions?*

SPEAK WITH A BENECOM REPRESENTATIVE TODAY:

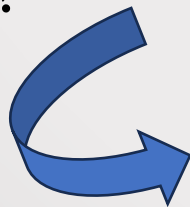
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Visit [www.benecom.com/hctc2025](http://www.benecom.com/hctc2025) for your Employee Specific BeneCom site!

SCAN  
ME!



Get our mobile app today, and  
have us at your fingertips!  
Scan code here, or Text  
“BeneCom” to 36260



*Thank You,  
Hillsborough County Employees!*

*We look forward to speaking with you!*

