## Open Enrollment 2026

# Pasco County Property Appraiser

# Supplemental Benefits

**Presented by BeneCom℠**

**Your Dedicated Benefit Education & Enrollment Specialists!**

Government Benefits
For Government Employees

# ACCIDENT PLAN


## 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.®**

### 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**

**Offered to the employees of:**
**Pasco County Property Appraiser**

BeneCom

*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



## 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<br>Air | $300<br>$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<br>15% or more | $350<br>$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<br>Quadriplegia | $26,250<br>$52,500 |
| Coma with Respiratory Assistance | | $35,000 |
| Open Abdominal or Thoracic Surgery | | $3,500 |
| Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery | Surgery<br>Exploratory | $1,750<br>$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<br>2 or more devices | $1,750<br>$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 |

## 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.

ABJ40397X



## DID YOU KNOW ?

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

**22.1 million**

*The number of cancer survivors in the U.S. is increasing, and is expected to jump to nearly 22.1 million by 2030††*

**Offered to the employees of:**

**Pasco County Property Appraiser**

BeneCom

# CANCER PLAN

The Standard

## BENEFIT AMOUNTS

| HOSPITAL CONFINEMENT AND RELATED BENEFITS | PLAN |
|---|---|
| Continuous Hospital Confinement (daily) | $200 |
| Extended Benefits[1] (daily) | $200 |
| Government or Charity Hospital (daily) | $200 |
| Private Duty Nursing Services[1] (daily) | $200 |
| Extended Care Facility[1] (daily) | $200 |
| At Home Nursing[1] (daily) | $200 |
| Hospice Care Center[1] (daily) or<br>Hospice Care Team[1] (per visit) | $200<br>$200 |
| **RADIATION/CHEMOTHERAPY** | **PLAN** |
| Radiation/Chemotherapy[1] (every 12 months) | $10,000 |
| Blood, Plasma, and Platelets[1] (every 12 months) | $10,000 |
| **SURGERY AND RELATED BENEFITS** | **PLAN** |
| Surgery[2]<br>1. Inpatient<br>2. Outpatient | <br>$1,500<br>$2,250 |
| Anesthesia[1] (% of surgery benefit) | 25% |
| Bone Marrow or Stem Cell Transplant (once/year)<br>1. Autologous<br>2. Non-autologous (cancer or specified disease treatment)<br>3. Non-autologous (Leukemia) | <br>1. $500<br>2. $1,250<br>3. $2,500 |
| Ambulatory Surgical Center[1] (daily) | $250 |
| Second Surgical Opinion[1] | $200 |
| **TRANSPORTATION AND LODGING BENEFITS** | **PLAN** |
| Ambulance[1] (per confinement) | $100 |
| Non-Local Transportation (coach fare or amount shown per mile[4]) | $0.40/mi |
| Outpatient Lodging[3] (daily; limit $2,000/12 mo. period) | $50 |
| Family Member Lodging[3] (daily per trip; max. 60 days)<br>and Transportation (coach fare or amount shown per mile[4]) | $50<br>$0.40/mi |
| **MISCELLANEOUS BENEFITS** | **PLAN** |
| Inpatient Drugs and Medicine[1] (daily) | $25 |
| Physician's Attendance[1] (daily) | $50 |
| Physical or Speech Therapy[1] (daily) | $50 |
| New or Experimental Treatment[1] (every 12 months) | $5,000 |
| Prosthesis[1] (per amputation) | $2,000 |
| Comfort/Anti-Nausea Benefit[1] | $200 |
| Waiver of Premium (employee only) | Yes |
| **ADDITIONAL BENEFITS** | **PLAN** |
| Cancer Initial Diagnosis (one-time benefit) | $5,000 |
| Intensive Care (ICU) — ICU Confinement (daily)<br>Ambulance | $200<br>Charges |
| Cancer Screening | $75 |

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

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


# Supplemental Health Insurance from Allstate Benefits*

**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 expenses[2], 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.®**

## DID YOU KNOW ?

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

**$11,700**
per hospital stay

The average cost of a 24-hour hospital stay in the United States is $11,700.[2]

About two-thirds of Americans received an **unexpected medical bill** following a hospital stay in 2020.[3]

**Offered to the employees of:**
**Pasco County Property Appraiser**

BeneCom

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.
[1]http://www.healthsystemtracker.org/brief/what-drives-health-spending-in-the-u-s-compared-to-other-countries/
[2]https://www.debt.org/medical/hospital-surgery-costs/
[3]http://newsroom.heart.org/news/poll-surprise-medical-bills-pose-significant-financial-burden



## 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<br>Air | $249<br>$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.

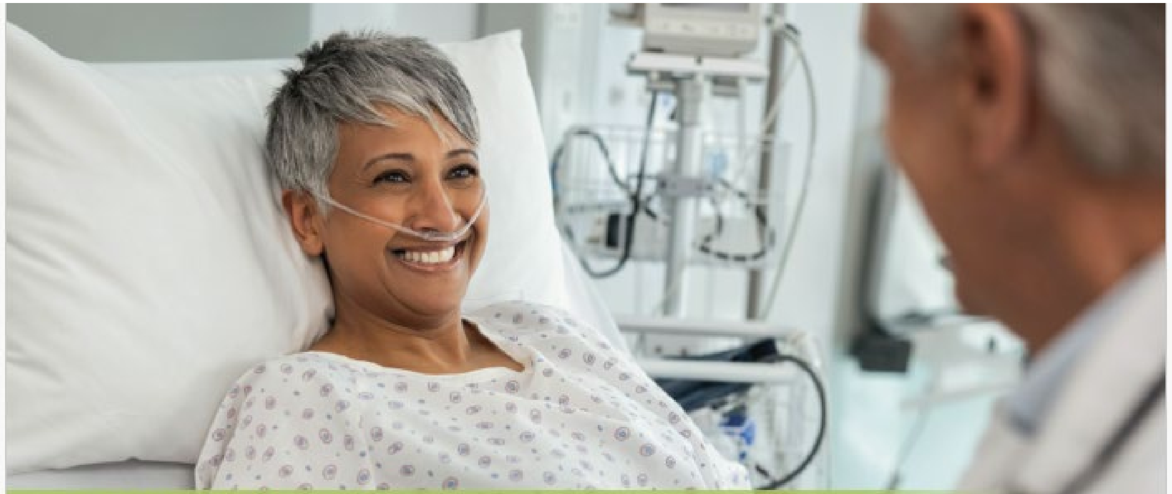
## PLAN SEMI-MONTHLY PREMIUMS

| 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

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



# 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[†]

**Coverage offered to the employees of:**

## Pasco County Tax Collector

If you're diagnosed with a critical illness and it keeps you out of work, the impact to your finances can grow quickly. 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

†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.



# 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 |
| | **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

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

# LIFE INSURANCE PLAN

## *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 month[†]

More than 40% of Americans with life insurance coverage wish they had purchased their policies at a younger age[††]

Coverage offered to the employees of:

## Pasco County Tax Collector

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

[†]2020 Insurance Barometer Study, LIMRA. [††]U.S. Bureau of Labor Statistics, *Consumer Expenditure Survey*, ibid. *Please refer to the Exclusions and Limitations section of this brochure. [‡]Current 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).

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

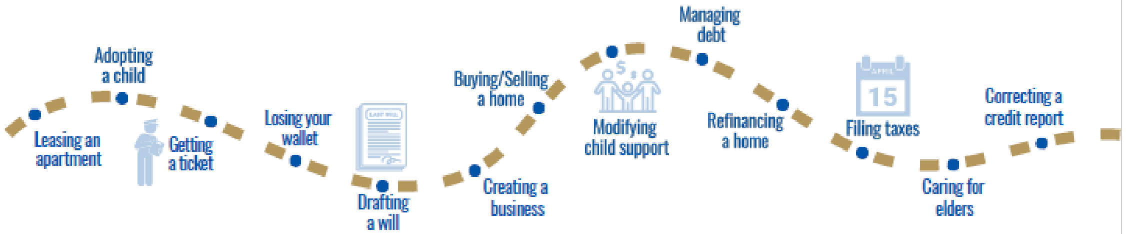
# LEGAL & ID THEFT PLAN

U.S. Legal Services

## Services for All Life's Highs and Lows

U.S. LEGAL SERVICES

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

*In collaboration with* IdentityForce. A TransUnion® Brand

**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

## Monthly Member Rates

Family Defender: $18.75
Identity Defender: $12.95
Family & IdentityDefender: $28.70

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

U.S. LEGAL SERVICES

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

### Identity Theft Restoration Program — powered by IdentityForce. A TransUnion® Brand

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
- Fraud Alerts to Credit Bureaus
- Case File Maintenance
- Review of Credit Files
- Preparation of All Legal Documents
- 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.[1]

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.[2]

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.

[1]Subject to applicable waiting periods.
[2]If the applicant retains existing dental coverage with another company, only the Essentials 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–$390 |
| 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 Vision Now®

VISION INSURANCE - SUPPLEMENTAL PLAN

You can never see into the future.
But our vision plan helps make the path
to getting there a little clearer.

Aflac.

## Aflac Short-Term Disability Insurance

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

Aflac.

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/pcpa

BeneCom Office: 844-645-7411

SCAN ME!