

Tampa Hillsborough Expressway Authority New Hire Presentation 2025-2026

Supplemental Benefits Presented by 
Your Trusted Benefit Consultation & Enrollment Specialists



Benefit Options

- **Allstate Benefits**
 - Accident
 - Hospital – “SHOP”
 - Critical Illness
 - Life Insurance – Term to Age 100
- **Aflac**
 - Cancer
 - Dental Essentials
- **US Legal Services**
 - Family Defender Legal Plan





Group Accident Plan, 2 Guaranteed 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 \$100,000 - or \$500,000 if common carrier | |
| • Dismemberment | Up to \$200,000 | |
| • Dislocation or Fracture | Up to \$8,000 | |
| • Hospital Confinement | \$800/day per person up to 365 days | |
| • Intensive Care | \$1,600/day per person up to 180 days | |
| • Initial Hospital Confinement | \$2,000 pays once per person per year | |
| • Ambulance | \$800 ground, \$2,400 air | |
| • Medical Expenses (initial) | \$600 *up to
based on charges | *plus any additional
benefits applicable |
| • Follow up Treatment | \$200/day x2 per person per accident | |
| • Outpatient Physician Treatment | \$50/day – 2/person/yr, 4/EE+dependents/yr max
(\$100/year or \$200/year) | |
| • “dr visit” benefit | | |



Group Accident 2 - continued



- Lacerations per accident \$200
- Burns $\leq 15\%$ or $\geq 15\%$ \$400 or \$2000
- Skin Graft pays % of burn benefit 50%
- Brain Injury Diagnosis \$600
- Paralysis \$15k para \$30k quad
- Coma w Respiratory Assist \$20,000
- Blood and Plasma \$1,200 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
 - Excludes Chiropractic *per person per accident

- Ruptured Disc Surgery \$2500
- Eye Surgery \$300
- Broken Tooth \$300 excludes chew/bite
- Open Abdomin/Thoracic SX \$5,000
- Medical Supplies \$20 otc supplies
- Prosthesis 1 or 2 devices \$1,000/\$2,000
- Rehabilitation Unit (60 day max yr) \$400/day 30 days
- Family Member Lodging \$200 day 100 + miles
- Post-Accident Transportation \$400 carrier 250 + miles
 - Post 3+ day confinement
- Tendon, Ligament, Rotator Cuff, Knee Cart. Surgery surgery/exploratory \$2500/\$750
- C.T. Scan or MRI \$100 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
Bi-Weekly	\$6.70	\$12.42	\$11.36	\$17.06
(pre-tax)*	(save 1.51)	(save 2.79)	(save 2.56)	(save 3.84)

See Benecom Representative & Brochures for full benefit details.



Group Supplemental Health Insurance – aka “SHOP” Guaranteed Issue



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	\$14.76 * _{save 3.32}	\$27.84 _{save 6.26}	\$23.84 _{save 5.36}	\$36.40 _{save 8.19}
36-49	\$17.28 _{save 3.89}	\$32.74 _{save 7.37}	\$27.52 _{save 6.19}	\$42.44 _{save 9.55}
50-59	\$21.52 _{save 4.84}	\$42.12 _{save 9.48}	\$31.52 _{save 7.09}	\$51.54 _{save 11.60}
60-64	\$28.76 _{save 6.47}	\$57.50 _{save 12.94}	\$38.06 _{save 8.56}	\$66.10 _{save 14.87}
65+	\$38.52 _{save 8.67}	\$77.02 _{save 17.33}	\$47.86 _{save 10.77}	\$85.54 _{save 19.25}

See Benecom Representative & Brochures for full benefit details.



Critical Illness Policy

Guaranteed Issue!



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 | • Advanced Alzheimer's | \$ 3,750 |
| • Stroke | \$15,000 | • Advanced Parkinson's | \$ 3,750 |
| • End Stage Renal Failure | \$15,000 | • Benign Brain Tumor | \$15,000 |
| • Major Organ Transplant | \$15,000 | • Coma | \$15,000 |
| • Coronary Artery Bypass | \$ 3,750 | • Complete Loss of Hearing | \$15,000 |
| • Second Event Benefit | Included | • Complete Blindness | \$15,000 |
| • Waiver of Premium * | employee only | • Paralysis | \$15,000 |



Group Critical Illness



Wellness benefit of \$100 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	\$3.02 *save.68	\$4.98 save 1.12
25-29	\$3.36 save .76	\$5.68 save 1.28
30-35	\$4.04 save .91	\$6.76 save 1.52
36-39	\$4.78 save 1.08	\$8.00 save 1.80
40-44	\$5.66 save 1.23	\$9.34 save 2.10
45-50	\$7.00 save1.58	\$11.34 save 2.55
51-54	\$8.68 save1.95	\$13.80 save 3.11
55-60	\$10.84 save 2.44	\$16.96 save 3.82
61-70	\$13.90 save 3.13	\$21.42 save 4.82
71+	\$21.46 save 4.83	\$32.66 save 7.35

- Tobacco

AGES	EE, EE+CH	EE+SP, F
18-24	\$3.40	\$5.54
25-29	\$3.74	\$6.24
30-35	\$4.64	\$7.66
36-39	\$5.88	\$9.64
40-44	\$7.24	\$11.72
45-50	\$9.46	\$14.98
51-54	\$12.00	\$18.68
55-60	\$15.88	\$24.44
61-70	\$19.58	\$29.86
71+	\$28.82	\$44.22



Life Insurance

Term to Age 100

Underwriting may be required past Guaranteed Issue Amounts

- **Employees**
- Employee's *working spouse*
- Employee's *non-working spouse*
- Employee's **Children** + Grandchildren
- 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)



Term to Age 100 Life Insurance Rate Examples

- Non-Tobacco user
 - Employee, Age 25: \$100, 000.00 benefit = \$21.80 bi-weekly
 - Employee, Age 30 : \$100,000.00 benefit = \$26.00 bi-weekly
 - Employee, Age 40 : \$100,000.00 benefit = \$45.50 bi-weekly

 - Employee, Age 25 : \$50,000.00 benefit = \$10.90 bi-weekly
 - Employee, Age 30 : \$50,000.00 benefit = \$13.00 bi-weekly
 - Employee, Age 40 : \$50,000.00 benefit = \$22.76 bi-weekly

 -
 - Spouse, age 25: \$30,000.00 benefit = \$6.54 bi-weekly
 - Spouse, age 30 : \$30,000.00 benefit = \$7.80 bi-weekly
 - Spouse, age 40 : \$30,000.00 benefit = \$13.66 bi-weekly

 -
 - Child, Age 10 : \$20,000.00 benefit = \$4.00 bi-weekly

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



Policyholder Services



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

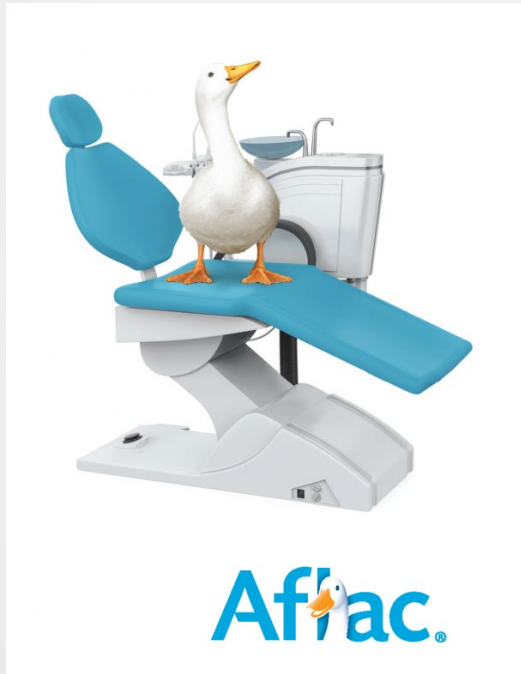


- 98% of claims completed within 3-5 days – current average just *2 days*
- MyBenefits App & Website – 24/7 Policy Management, Claims submission & tracking
- Claim reimbursements electronically deposited into the customer’s checking or savings account
- 10% of all claims are reviewed for quality and 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



Cancer
&
Dental Supplement

► Cancer Protection Assurance Level 2



If you are interested in an exclusive Cancer Insurance policy underwritten by Aflac please contact BeneCom. There are different options and riders available so all quotes are different. Pays in addition to any medical insurance that you have
All Benefits paid to you to spend as you see fit

- FEATURES:**
- \$75 wellness benefit per person/ per year
 - Initial diagnosis benefit for internal cancer
 - hospital confinement benefits
 - chemo/radiation benefits
 - Experimental Treatment Benefits
 - Stem Cell/Bone Marrow Benefits
 - Non Medical expense benefits :HOTEL/LODGING, Etc.
 - Surgery in and outpatient
 - National Cancer Institute (NCI) benefits
 - and many MORE.....see brochure and BeneCom rep today!

Individual \$20.32 - Single Parent \$20.32 - Insured/Spouse \$36.89 - Family \$36.89



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

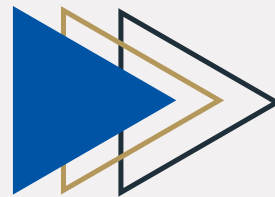
Bi-weekly rates	Employee	Employee +child(ren)	Employee +Spouse	Family
*pretax savings illustration	\$10.74 *2.42	\$18.78 *4.23	\$18.90 *4.25	\$27.06 *6.09

US Legal Benefits

Specifically designed for Hillsborough
County



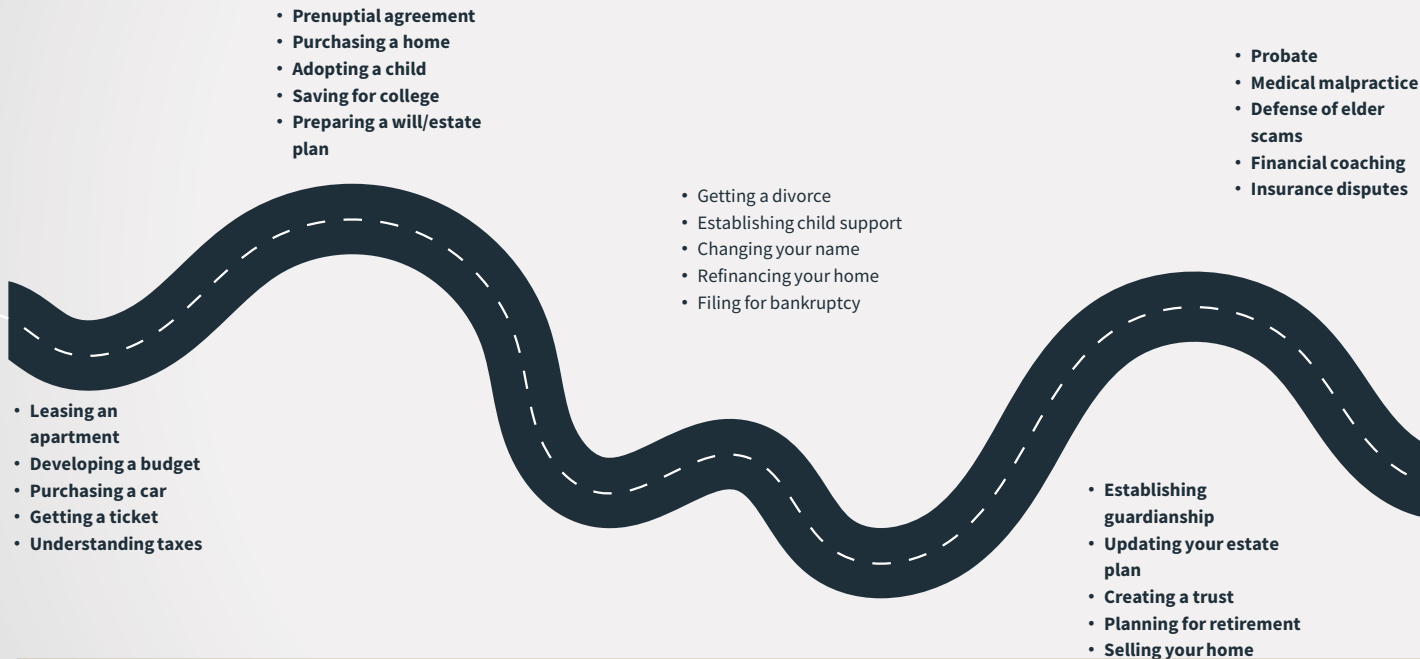
Providing justice for all since 1974





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 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

\$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



\$8.65 bi-weekly

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



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!

SPEAK WITH A BENECOM REPRESENTATIVE TODAY:

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Bradley Shattuck cell: (813) 293-7489

BeneCom Office: toll free (844) 645-7411, x4

www.benecom.com

**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!

