Hillsborough County Clerk of Circuit Court

Open Enrollment 2025

Supplemental Benefits Presented by BeneCom℠

Your Trusted Benefit Consultation & Enrollment Specialists

Current Benefit Options

- **Allstate Benefits**
  - Accident
  - Hospital – "SHOP"
  - Cancer & 29 diseases
  - Critical Illness
  - Life Insurance – Term to Age 100
- **Aflac**
  - Dental Essentials
  - Short Term Disability
- **US Legal Services**
  - Family Defender Legal Plan

SCAN HERE
For Enrollment Options

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 $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** • "dr visit" benefit	$50/day – 2/person/yr, 4/EE+dependents/yr max **($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 $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

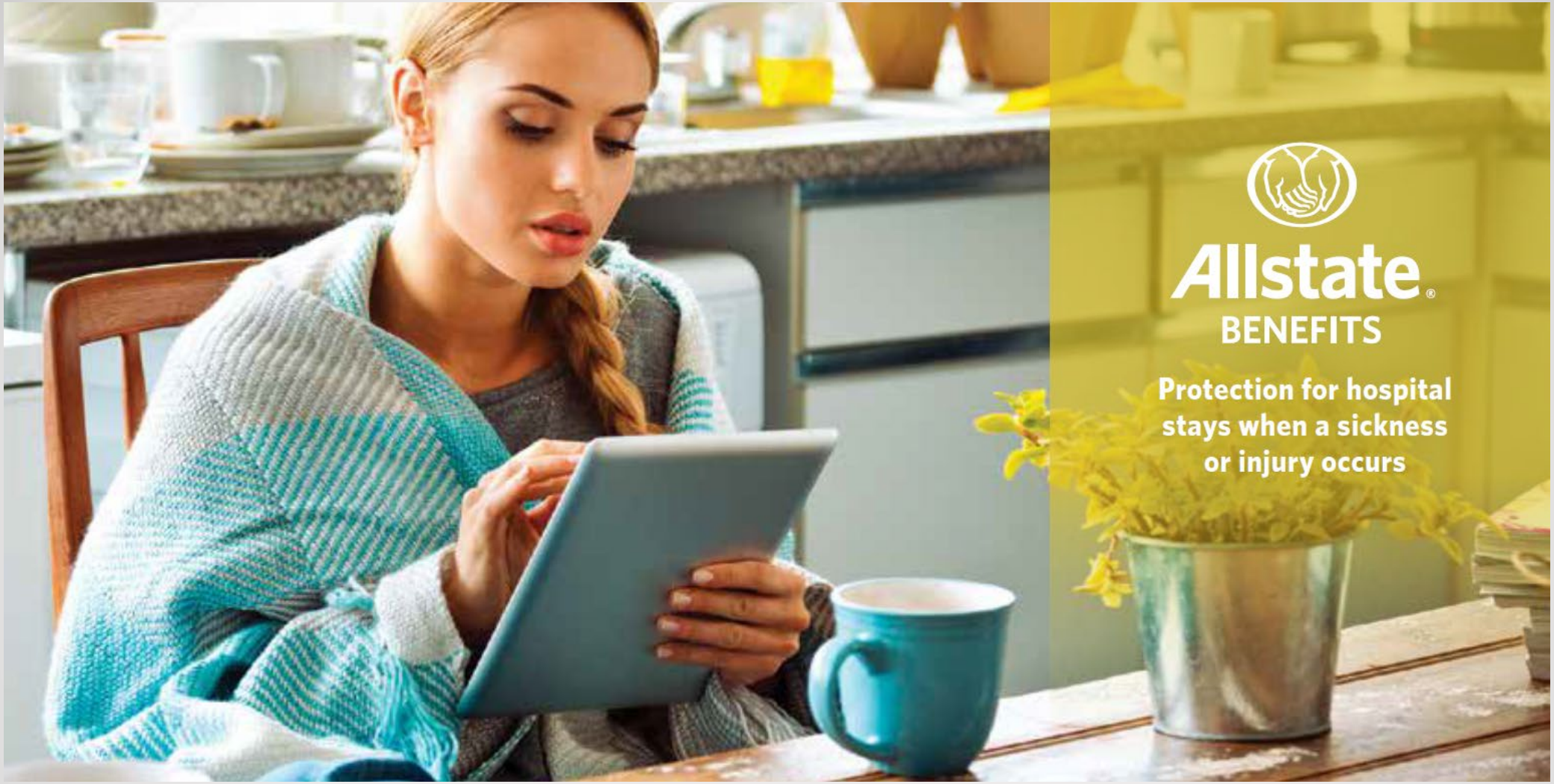
Group Accident 2

- 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

SCAN HERE

MODE	EE	EE + SP	EE + CH	F
Bi-Weekly (pre-tax)*	$6.70 (save 1.51)	$12.42 (save 2.79)	$11.36 (save 2.56)	$17.06 (save 3.84)

See Benecom Representative & Brochures for full benefit details.



Group Supplemental Health Insurance – aka "SHOP"

Underwriting may be required.

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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) $205, $410, or $615 annually!
  - "Dr office visit"

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

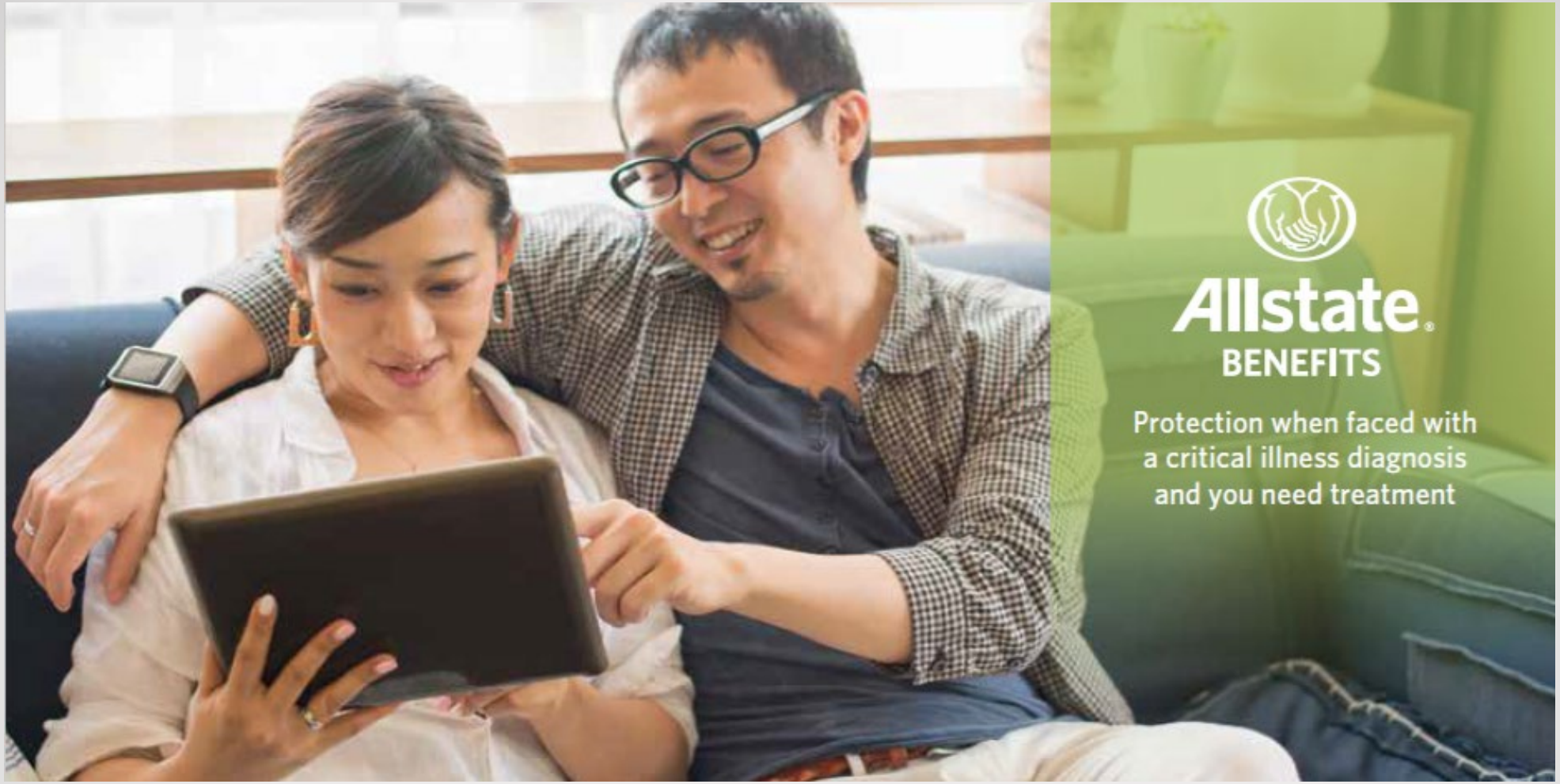
Group SHOP

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

SCAN HERE

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

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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

See Benecom Representative & Brochures for full benefit details.

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

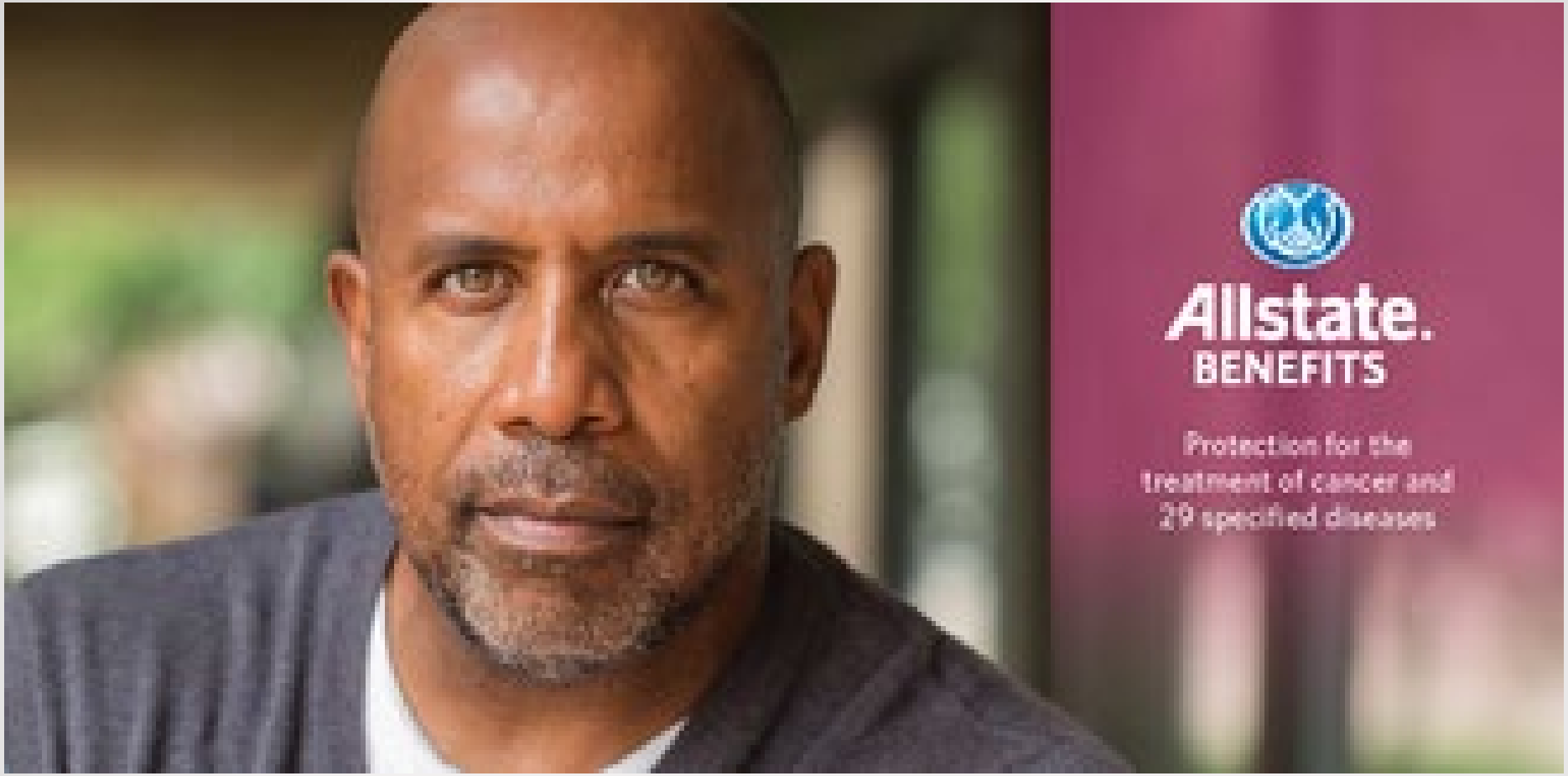
- Guaranteed Issue, meaning no medical questions to answer
- Benefits paid regardless of any other coverage
- Coverage may be continued when you leave the County or retire!

- 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



Cancer Insurance & 29 specified diseases

Underwritten may be required.

BeneCom℠

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 up to
Blood, Plasma, and Platelets	$10,000 up to

- Pays based on actual charges!

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

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
Bi-Weekly Pre-tax	$11.08 **save (2.49)**	$19.02 **save (4.28)**

Life Insurance
Term to Age 100

Underwriting may be required.

- ***Employees***
- Employee's ***working spouse***
- Employee's ***non-working spouse***
- Employee's ***Children*** or 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 remail 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)

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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**

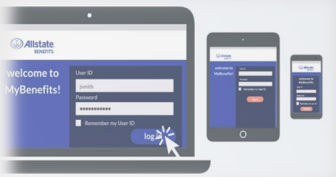
  - **Employee, Age 25 : $50,000.00 benefit = $10.90 bi-weekly**
  - **Employee, Age 30 : $50,000.00 benefit = $13.00 bi-weekly**
  - **Employee, Age 40 : $50,000.00 benefit = $22.76 bi-weekly**

  - **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



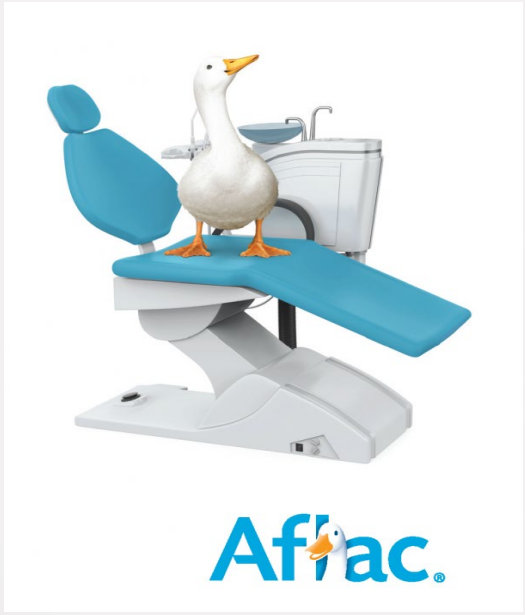
The Claims team is made of dedicated, compassionate employees who strive to make customers “whole” as quickly as possible

- 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

Dental Supplement
Short Term Disability



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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

CONTACT BENECOM TO ENROLL TODAY!

Short Term Disability

- Regardless of the 75% short term disability provided by the Clerk of Court, you can apply for additional disability with Aflac. Personal/additional disability is paid with "*after-tax*" premiums, therefore most of the time the benefits are exempt of taxes.
- Please note that anything over 100% of your income *could* be subject to taxes, feel free to consult your tax consultant. We cannot offer you more than 25% additional income of disability.

Benefit Period 6 months
Elimination Period 0/7 (accident off job/24 hr. sickness)
Aflac can add up to $4,000 monthly benefit

EXAMPLES

Annual Income		$19,000	$22,000	$24,000	$26,000	$27,000	$29,000
	Age	**$1,000 benefit**	$1,100 benefit	$1,200 benefit	$1,300 benefit	$1,400 benefit	$1,500 benefit
	18-49	**$13.20**	$14.52	$15.84	$17.16	$18.48	$19.80
	50-64	**$14.40**	$15.84	$17.28	$18.72	$20.16	$21.60
	65-74	**$18.00**	$19.80	$21.60	$23.40	$25.20	$27.00

CONTACT BENECOM TO ENROLL TODAY!

US Legal Benefits

Specifically designed for Hillsborough County

U.S. LEGAL SERVICES

EST 1974

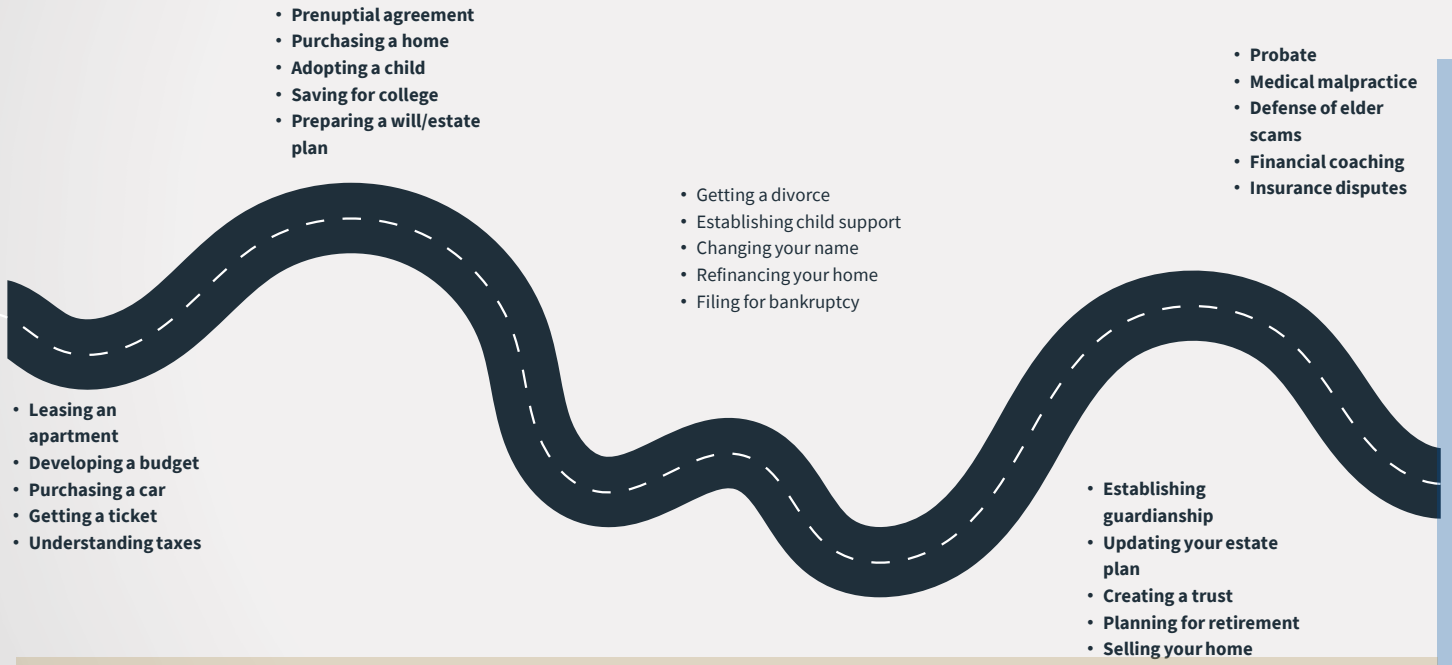
Providing justice for all since 1974

BeneCom℠

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:



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

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

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 Best Money Moves® 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**

CONTACT BENECOM TO ENROLL TODAY!

How do I enroll?

We have multiple options available!
In-person with a BeneCom representative, electronic self-enroll, paper applications and more!

SPEAK WITH A BENECOM REPRESENTATIVE TODAY:

info@mybenecom.com

Contact us!
www.benecom.com
BeneCom Office – toll free: (844) 645-7411

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Thank You,
Hillsborough County Employees!
We look forward to speaking with you!

SCAN HERE To Contact Us!

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