

VOLUNTARY BENEFITS GUIDE



Keep reading to discover –

- Your benefit options
- Enrollment deadlines
- How to sign up

HENDERS**ON™**

Your benefit options

With a menu of award-winning programs to choose from, our Voluntary Benefits Program is designed to grow with you — meeting needs now and anticipating what comes next.

Visit your benefits center to easily explore resources and programs, access vendor websites, and more at **<https://cityofhenderson.e.paylogix.com/Login.aspx>** or call **800-441-5582**.

From your City computer

- Visit myapplications.microsoft.com
- Select Paylogix App

If enrolling from your home computer or phone, you will be required to enter your City e-mail address, network log-in password, and authenticate with a verification code sent to the phone you identified during your previous Multi-Factor Authentication (MFA) set-up.

It's Easy to Sign Up!

Enroll during your new-hire or Annual Enrollment period:

- Group Supplemental Health Insurance 2
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- Legal Insurance 4

Take advantage year-round:

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Group Supplemental Health Insurance

Aflac

When it comes to paying for medical care, your medical insurance plan plays a very important part, but there may be additional expenses associated with illness or injury that you will still be expected to cover. The cash benefits provided by the Group Accident Insurance, Group Critical Illness Insurance, and Group Hospital Indemnity are independent from any claims or coverage provided by your major medical insurance.

These plans offer extra support and financial relief when you need it most. You have three plan options to help you prepare for the unexpected. Keep in mind that these don't replace your medical insurance—they supplement it.

Supplemental Plans:

- Group Accident Insurance benefits can be used any way you like, for things like co-payments, deductibles, prescription costs or even every day bills at home.
- Group Hospital Indemnity Insurance helps pay for the costs associated with a covered hospital stay including benefits for hospital confinement, hospital admission and more.
- Group Critical Illness Insurance helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness such as cancer (internal or invasive), heart attack, stroke and more.

Highlights:

- Guaranteed-issue (no health questions required) during the enrollment period
- Cash benefits are paid directly to you (unless otherwise assigned)
- Eligible spouse and children also qualify for enrollment in this coverage

Enroll during your new-hire period or Annual Enrollment online at

<https://cityofhenderson.e.paylogix.com/Login.aspx>.



HOW IT WORKS



You enroll in Group Critical Illness, Accident, and/or Hospital Indemnity Insurance



You're admitted to the hospital for a illness, accident or to deliver a baby



Your medical insurance pays its share of the cost

Submit your claim online at aflacgroupinsurance.com





HOW IT WORKS



Group Short-Term Disability Insurance

Aflac

Your paycheck is the economic engine you and your family rely upon to pay the bills each month. What pays those bills if an illness, injury, or pregnancy temporarily prevents you from working—and your income stops or is reduced for a period of time.

Group Short-Term Disability Insurance provides a monthly cash benefit that can be used to pay mortgage or rent payments, utility bills, child care, groceries, and more. Instead of worrying about lost income, you can focus on a full recovery and successful return to the workplace.

Highlights:

- Benefits are paid when you are sick or hurt and unable to work, up to 60 percent of your salary (up to 40% in states with state disability).
- Benefits are paid directly to you unless otherwise assigned.
- Coverage is portable. That means you can take it with you if you change jobs (with certain stipulations).

Enroll during your new-hire period or Annual Enrollment online at

<https://cityofhenderson.e.paylogix.com/Login.aspx>.

Legal Insurance

ARAG®

UltimateAdvisor® from ARAG provides you with direct access to network attorneys who can answer your questions, so you can address and resolve legal matters that can come up in life.

Other associates have used this affordable, valuable service for matters such as preparing or updating wills, buying a home, traffic ticket defense (yes DUI) or even preventing calls from collection agencies.

It's like having your own personal attorney on retainer—without the expensive legal fees.

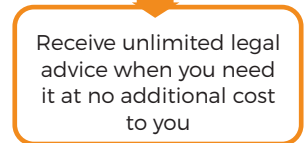
Highlights:

- Access to a nationwide network of more than 20,000 attorneys
- An attorney with expertise specific to your personal legal matter
- You, your spouse and dependents can receive fully-covered legal services for \$19.75 per month.

Enroll during your new-hire period or Annual Enrollment online at
<https://cityofhenderson.e.paylogix.com/Login.aspx>.

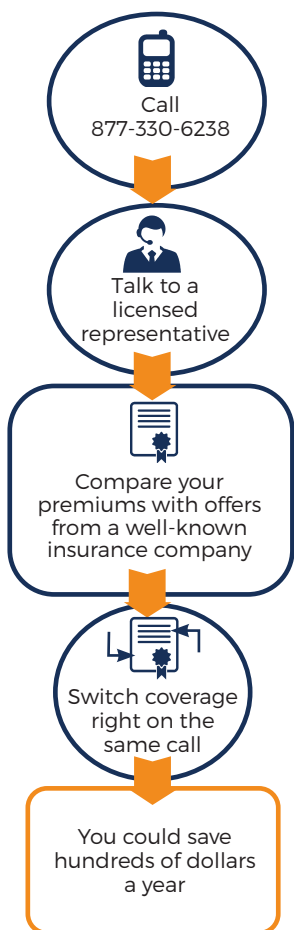


HOW IT WORKS





HOW IT WORKS



Auto and Home Insurance

Farmers GroupSelect®

Switch today to see how much you could save! Get quotes today.

As an associate you have access to auto and home insurance from Farmers GroupSelect®.¹ This program provides you with special savings, outstanding customer service, and full suite of products.

In addition to auto and homeowners insurance, we offer a variety of other policies and endorsements. Take advantage of special Farmers GroupSelect® discounts and benefits that could save your hundreds. Others have saved an average of \$661 on auto insurance by making the switch.

Highlights:

- Special group discounts
- Automated payment options
- Replacement cost coverage
- Claim-free driving rewards
- Referral networks for home insurance
- Enhanced rental car damage coverage

¹Savings based on the average nationwide annual savings in 2022 reported by new customers who called the Farmers GroupSelect employee and affinity member call center, switched their auto insurance to Farmers® branded auto insurance policies issued through the Farmers GroupSelect employee or affinity member program, and realized savings. Potential savings vary by customer and may vary by state and product. Statistics

Available anytime throughout the year at
www.farmers.com/groupselect or call
877-330-6238 and provide access code DXI

Long-Term Care + Life Insurance

Allstate

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts.

You may also, at one point in your life, need long-term care services, which could cost hundreds of dollars per day.

Long-Term Care + Life Insurance combines the benefits of life insurance with living benefits, which can be utilized for long-term care, home healthcare, adult day care, or assisted living.

Highlights:

- Combined coverage: get both permanent life insurance (death benefit) and care benefits for one rate.
- Benefits can help pay for professional caregiving services.
- New hire associates receives a guaranteed issue life insurance offer.

Enroll during your new-hire period or with qualifying life event at coh.yourcare360.com or call **844-308-8107**



HOW IT WORKS





HOW IT WORKS



Identity Theft Protection

Allstate

Everyday things like online shopping, banking and even browsing can expose personal information and make you vulnerable to cybercriminals and identity theft. Allstate Identity Theft Protection will help you look after your online activity, from financial transactions to what you share on social media—so you can protect the trail of data you leave behind.

Highlights:

- Experienced identity theft restoration specialists can help restore your identity
- If you become a victim of identity theft, you will have access to experts, if needed, to help resolve the case
- Reimbursement of covered personal expenses up to \$1 million*
- Advanced security helps protect you against existing and emerging malware threats to your devices

Available anytime throughout the year at
<https://cityofhenderson.e.paylogix.com/Login.aspx>.

Pet Insurance

NATIONWIDE®

Pet insurance by Nationwide® helps you provide your pets with the best care possible by reimbursing you for eligible vet bills.¹

You can get cash back for accidents, illnesses, wellness, and more. Choose 50% or 70% reimbursement for the level of coverage that fits your needs.¹

Highlights:

- Use any vet, anywhere in the U.S.—no networks, no pre-approvals
- Optional \$500 wellness coverage available²
- Discounts on pet prescriptions through Nationwide **PetRxExpress**SM, plus savings on Vetco veterinary services
- Unlimited 24/7 access to VetHelpline® certified veterinary experts at no added cost

¹ These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

² Existing members can enroll in My Pet Protection® with Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states.

Available anytime throughout the year at
www.petinsurance.com/Henderson or call
877-738-7874



HOW IT WORKS





HOW IT WORKS



Discount Mall

PerkSpot

Enjoy access to thousands of discounts in dozens of categories, including offers exclusive to City of Henderson associates, updated daily. Take advantage of online offers from popular national retailers, and discover discounts in your neighborhood with PerkSpot's streamlined Local Map.

Highlights:

- Shop 24/7, 365 days a year, from work, home, or on your mobile device
- Enjoy thousands of new and updated discounts daily
- Create your own "My Interests" list
- Search for discounts in your neighborhood
- No membership fee

Available anytime throughout the year at
cityofhenderson.perkspot.com.

Mercer's Role and Compensation

In this transaction, Mercer Health & Benefits Administration LLC (Mercer Voluntary Benefits) is acting as the exclusive insurance agent and program manager for Aflac, ARAG®, Farmers GroupSelect®, Nationwide, and Allstate (Insurer) for this type of coverage, and not as your insurance broker. We are acting as a program manager for PerkSpot. Mercer Voluntary Benefits may also provide these services to the insurer(s) PerkSpot: enrollments, ongoing servicing, billing, marketing, customer administrative and claim servicing and communications. In accordance with industry custom, we are compensated through commissions that are calculated as a percentage of the insurance premiums charged by insurers. We may also receive additional monetary and nonmonetary compensation from insurers or from other insurance intermediaries, which may be contingent upon such factors as volume, growth or retention of business. This compensation may include payment from insurers for marketing-related expenses or investments in technology. Our compensation may vary depending on the type of insurance purchased and the insurer selected. We will provide you additional information about our compensation upon your request. For auto and home insurance you may obtain this information by referring to <https://autodisclaimer.mercerconsumer.com> or calling us at 1-888-206-5088 for specific details. For all other products you may obtain this information by referring to <https://www.personal-plans.com/disclosure> and entering the security code O1755850 for Critical Illness Insurance, O1735850 for Accident Insurance, O6335850 for Hospital Indemnity Insurance, O3655850 for Legal Services, O6335850 for Perkspot, O8855850 for LTC + Life Insurance, O4495850 for Short-Term Disability, O7105850 for Identity Theft Protection or O1055850 for Pet Insurance or call us at 1-888-206-5088 for specific details.

Insurance is underwritten by Farmers Property and Casualty Insurance Company or certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. List of licenses at www.farmers.com. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. 3744371.1 © 2024 Farmers Insurance®

Group Accident, Critical Illness, Hospital Indemnity and Short Term Disability insurance is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers. CAIC is a wholly owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. ACC2400886 EXP (7/25)

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call 800-247-4184.

*Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Product may be updated or modified prior to availability. Certain features require additional activation. Ulitimate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.

Pet insurance products underwritten by Veterinary Pet Insurance Company (CAI), Columbus, OH; National Casualty Company (all other states), Columbus, OH; Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, VetHelpline and Nationwide PetRxExpress are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2024 Nationwide.

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In CA d/b/a Mercer Health & Benefits Insurance Services LLC
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