

# HENDERSON™

The City of Henderson is pleased to offer several voluntary benefits to enhance your benefit package.

The voluntary benefits are available for enrollment online or by calling the voluntary benefit customer service line at 800-441-5582. Please note the enrollment guidelines for the AFLAC and ARAG voluntary benefit options specified in the program descriptions below. See instructions below for creating your account and enrolling online.

Online Enrollment:

- Visit <https://myapplications.microsoft.com/>
- Select Paylogix App

Please note, you will be routed to Nationwide's (pet insurance) and Farmer's (auto/home) web pages for an insurance quote before enrollment is confirmed.

If you have any questions regarding voluntary benefits, please contact the voluntary benefit customer service line at 800-441-5582 or Benefits by e-mail at [mycohbenefits@cityofhenderson.com](mailto:mycohbenefits@cityofhenderson.com) or call 702-267-1944.

## AFLAC, Critical Illness, Accident, Cancer and Short Term Disability

**Enrollment Guideline:** If you are a new employee, you may enroll in the Aflac policies during the first 60 days of employment. Outside of the initial new hire eligibility period, you may only enroll if you experience a qualifying event during the calendar year such as a new marriage, divorce, new baby, etc., or during the annual enrollment period held in November of each year.

Aflac is different from major medical insurance. It's insurance for daily living. If you're sick or injured, Aflac pays cash benefits directly to you (unless otherwise assigned) to help address out-of-pocket medical costs, everyday expenses – whatever you choose. More than 50 million people worldwide have chosen Aflac voluntary insurance products for the added comfort of being better prepared for whatever life may bring.

Aflac Voluntary Insurance Benefits Include:

- Group Accident Insurance
- Group Critical Illness Insurance
- Group Disability Insurance
- Group Hospital Indemnity Insurance

## ARAG, Legal Insurance

**Enrollment Guideline:** If you are a new employee, you may enroll in the ARAG Legal Insurance during the first 30 days of employment. Outside of the initial new hire eligibility period, you may only enroll if you experience a qualifying event during the calendar year such as a new marriage, divorce, new baby, etc., or during the annual enrollment period held in November of each year.

UltimateAdvisor® legal insurance from ARAG offers you affordable, reliable counsel when something in life turns into a legal issue, like a dispute with a contractor, a traffic ticket or the need for estate planning.

You can enroll in the plan and have a place to turn to for help, with access to a nationwide network of attorneys who will:

- Work with you in person, over the phone or online to consult with you on legal issues.
- Review or prepare documents.
- Make follow-up calls or write letters on your behalf.
- Represent you, if needed.

### How Much Can You Save?

Common Legal Issues:	Fees without ARAG*	Fees with ARAG
Debt Collection Issues	<del>-\$2,603</del>	\$0
Neighbor Dispute	<del>-\$2,256</del>	\$0
Purchase a Home	<del>-\$2,169</del>	\$0
Will Preparation	<del>-\$1,475</del>	\$0
Bankruptcy	<del>-\$9,123</del>	\$0
Traffic Ticket	<del>-\$1,128</del>	\$0

Average attorney rates in the United States of \$347 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, July 2015.

\*Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter.

†Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$347 per hour for attorneys with 11-15 years of experience.

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## Allstate ID and Credit Monitoring

Last year over 12.7 million Americans were victims of identity fraud, and cleaning up the damage is a nightmare! It seems that every week there is a new story of a large organization that has experienced a data breach. Do you know what you should do to protect yourself and your family?

Let Allstate do the heavy lifting, so you don't have to. Allstate provides proactive fraud detection and prevention, including a fully-managed identity restoration for state-of-the-art identity protection. In the increasingly digital world, the risk of identity theft is real. It is more important than ever to proactively monitor for misuse of your identity information.

Features include:

- Identity and credit monitoring
- Credit report each year and a score each month
- Password management solution
- Social media reputation monitoring
- Digital wallet storage and monitoring
- Full-Service Identity Restoration
- \$1,000,000 Identity Theft Insurance Policy

**\$7.95 per person per month or \$13.95 per family per month**

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## Farmers Insurance , Auto/ Home and other protection products

Direct Pay Option Only

Farmers GroupSelect insurance program is available to you as a voluntary benefit made available by your employer. As part of the program, you have access to value-added features and benefits, including special group discounts on auto [and home\*] insurance, as well as a variety of other insurance policies. And as part of your workplace benefits program, you could receive hundreds of dollars in savings:

- Easy design and compare coverage through a single application
- Special pricing and discounts for multi-policy and more.
- Receive extra savings if you've been with your company for a long time
- Roadside assistance
- Claim-free driving rewards
- Choose from a variety of insurance policies to meet your coverage needs including: personal excess liability, boat, condo, renter's, motor home, recreational vehicle and motorcycle.

\*Home insurance is not part of Farmers GroupSelect benefit offering in Florida and Massachusetts.

To see how much you can save call 1-800-438-6381 or visit [www.myautohome.farmers.com](http://www.myautohome.farmers.com)

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## Nationwide, Pet Insurance

We're excited to introduce "My Pet Protection". This unique plan is not offered to the general public and is only available through employer-based benefits packages.

My Pet Protection reimburse a straightforward 70% of your vet bill\* instead of using a benefit schedule. A \$250 annual deductible and \$7,500 maximum annual benefit apply to both plans.

My Pet Protection Includes:

- The most comprehensive pet insurance coverage available as a voluntary benefit
- Simple 70% reimbursement\*
- Simple pricing
- No age restrictions
- No lifetime limits

\*Some exclusions may apply. See policy documents for a complete list of exclusions. Plan may not be available in all states.