

# 2020 Voluntary Benefits Highlights

## Voluntary Benefits Enrollment

### For Newly Eligible Employees

Newly eligible employees have 30 days from their eligibility date to enroll in Voluntary Benefits.



CITY OF FORT LAUDERDALE

**ARAG Legal will be effective the first of the month following 30 days from your date of hire or eligibility date. Aflac benefits will be effective the first of the month following 30 days from the date the application was signed.**

- Aflac Group Critical Illness Insurance (Pre-Tax)
- Aflac Group Accident Insurance (Pre-Tax)
- Aflac Group Hospital Indemnity Insurance (Post-Tax)
- Aflac Short-Term Disability Insurance (Post-Tax)
- ARAG Legal Insurance (Post-Tax)

➤ See reverse for details on these options!

## How to Enroll

Schedule a telephonic appointment to learn more and enroll in your voluntary benefits.

- ARAG Legal: If you wish to enroll with ARAG Legal Insurance, you will need to complete the 2020 City of Fort Lauderdale Benefits Election Form.
- Aflac Voluntary Benefits: If you wish to enroll in any of the Aflac Voluntary benefits, you must speak with a Professional Benefits Counselor/Enroller.

To schedule a telephonic appointment:

visit <https://www.myenrollmentschedule.com/fll> or call **1-866-998-2915**

## What are Voluntary Benefits?

The City offers voluntary benefits to all eligible active employees. These are optional benefit plans that are paid 100% by the employee, with preferred rates that may not be available to individuals, and the convenience of payment through payroll deduction.

# Make your life

active

**better**

healthier

happier

easier

## The Below Benefits are Guarantee Issue

Limitations and exclusions may apply. For more details about each plan, please review the Voluntary Benefits Guide at <https://cofl.fbmcbenefits.com>

## ARAG Legal

### Legal Insurance (Post-Tax)

Everything in your life is connected by legal — from the everyday to once-in-a lifetime. Some legal situations are planned, like creating a will, and others are more unexpected, like dealing with a traffic ticket. With legal insurance, network attorney fees are 100% paid-in-full for most covered matters.

## Aflac Plans

### Group Critical Illness Insurance (Pre-Tax)

A critical illness comes with serious costs. Aflac Critical Illness Insurance pays upon diagnosis, and helps with treatment costs going forward. Focus less on your wallet and more on taking care of yourself. It also pays an annual Health Screening Benefit of \$50 (not payable for dependent children).

### Group Accident Insurance (Pre-Tax)

Aflac's Accident Insurance plan pays cash to help pay for out-of-pocket costs that arise from covered accidents such as fractures, dislocations, and lacerations. It also pays a Wellness benefit of \$50 twice a year for covered preventative tests!

### Short-Term Disability Insurance (Post-Tax)

Accidents or illnesses that put a person out of work can be financially devastating. Aflac's Short-Term Disability Insurance replaces part of your paycheck when you are temporarily disabled or on maternity leave, unable to work. It can help you meet your financial obligations while you or your loved ones get back on their feet.

### Group Hospital Indemnity Insurance (Post-Tax)

Just a minor trip to the hospital can present you with unexpected expenses and medical bills. Even with major medical insurance, your plan likely only pays a portion of your entire stay. Aflac Group Hospital Indemnity Insurance helps pay additional costs associated with a hospital stay, including benefits for inpatient services.

Individual coverage is underwritten by American Family Life Assurance Company of Columbus. Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly-owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York. AGC1902204 IV (10/19)