

# Voluntary Benefits Highlights

CITY OF FORT LAUDERDALE



## Open Enrollment Oct. 29 - Nov. 20, 2020

For Benefits Effective Jan. 1 to Dec. 31, 2021  
This year is an **ACTIVE ENROLLMENT**, meaning you **MUST** enroll in **ALL** voluntary benefits that you wish to continue or begin. All current benefits will expire on December 31, 2020.

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

See reverse for details on these options!

### How to Enroll

- **Telephonically:** Schedule an appointment with a Professional Benefits Counselor/Enroller and Select "Call Center" as the location and a Benefits Counselor/Enroller will call you at your scheduled appointment time (the call will originate from area code 850).
- **Virtual Enrollment:** You can make your telephonic appointment face-to-face! Check the "Virtual" box when scheduling your appointment. Be sure to install Webex in your computer before the date and time of your session. A Benefits Counselor/Enroller will contact you at the time of your appointment and provide a link to join your Virtual Enrollment Session.
- **Self-Enroll Online:** Go to <https://www.benselect.com/enroll>. Enter your employee ID and 4-digit PIN. Your PIN is a combination of your birth month and the last two digits of your birth year.

**To schedule an appointment visit:**

**[www.myenrollmentschedule.com/lauderdale](https://www.myenrollmentschedule.com/lauderdale) or  
call 1-866-998-2915**

### What are Voluntary Benefits?

The City offers voluntary benefits to all eligible active full-time 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.

**The Below Benefits are Guarantee Issue\***

## **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!

### **Group 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.

## **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.

**\*Guarantee Issue means that you can enroll without providing an Eligibility of Benefits (EOB) documentation, meaning you cannot be refused coverage due to pre-existing conditions. Other limitations and exclusions may apply. Please see the Benefits Guide online at <https://cofl.fbmcbenefits.com> for more detailed information on all plan coverages, rates, exclusions and limitations.**

This is a brief product overview only. The plan(s) has limitations and exclusions that may affect benefits payable. Refer to the plan(s) for complete details, limitations, and exclusions.

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