



CITY OF FORT LAUDERDALE

2026 OPEN ENROLLMENT

VOLUNTARY BENEFITS HIGHLIGHTS

October 29 - November 14, 2025

Enrollment for Benefit Eligible Employees

If you are currently enrolled in any of the Voluntary Benefits, and do not wish to make any changes, your current benefits will automatically rollover to the 2026 Plan Year. You **MUST** enroll if you wish to make changes or begin new coverage.

The following Voluntary Benefits will be offered on a **GUARANTEED ISSUE*** basis:

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| ☒ Aflac Group Critical Illness Insurance (Pre-Tax) | ☒ Pet Discount Bundle (Post-Tax) |
| ☒ Aflac Group Accident Insurance (Pre-Tax) | ☒ Cancer Support Program (Post-Tax) |
| ☒ Aflac Group Hospital Indemnity Insurance (Post-Tax) |  ☒ Beyond Med Plan (Post-Tax) |
| ☒ Aflac Group Short-Term Disability Insurance (Post-Tax) | |
| ☒ ARAG Legal (Post-Tax) | |

See reverse for details on these options!

* Guaranteed issue plans do not require any information about your health status, including information on pre-existing conditions, in order to qualify for these benefits.

Make An Appointment: At any time during Open Enrollment, you can speak with a Professional Benefits Counselor/Enroller to enroll in voluntary and core benefits. To ensure a convenient and timely enrollment process, **Professional Benefits Counselors/Enrollers will only be available by appointment.**

During your appointment the Benefits Counselor will:

- Provide education on core and voluntary benefits
- Answer any questions you may have about different benefit plans
- Assist you with making a decision on the benefits that best suit your needs

Appointment Line: 866-849--COFL (866-849-2635)

Schedule your enrollment appointment now at cofl.fbmcbenefits.com

Self-Enroll with Selerix BenSelect: Complete and submit your 2026 benefit selections through the online enrollment platform Selerix BenSelect. The City of Fort Lauderdale Employee Self-Service website is available at www.benselect.com/FTL. Self-enrollment requires your employee ID and a six digit PIN is the last four digits of your Social Security Number plus the last two digits of your birth year. For more details on how to enroll, please see your Employee Open Enrollment newsletter. For more details on how to enroll, please see your Employee Open Enrollment newsletter.

SCAN ME 



The Benefits listed below are Guaranteed Issue*



Aflac Plans

Group Critical Illness Insurance (Pre-Tax)

A critical illness may lead to significant expenses. Aflac's Critical Illness Insurance provides a lump-sum payment upon diagnosis of a covered critical illness to help cover treatment costs, allowing you to focus more on your health and less on financial worries. Additionally, the plan offers 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 cover out-of-pocket expenses from covered accidents like fractures, dislocations, and lacerations. Additionally, it offers a Wellness Benefit of \$50 twice a year for eligible preventive tests.

Group Short-Term Disability Insurance (Post-Tax)

Accidents or illnesses that prevent you from working may lead to serious hardship. Aflac's Short-Term Disability Insurance provides partial income replacement when you're temporarily disabled or on maternity leave and unable to work. This coverage can help you stay on top of your financial commitments while you focus on recovery.

Group Hospital Indemnity Insurance (Post-Tax)

Even a short hospital visit can lead to unexpected expenses and medical bills. While major medical insurance covers some of the costs, it often doesn't cover your entire stay. Aflac Group Hospital Indemnity Insurance helps with additional expenses related to a covered hospital stay, including benefits for inpatient services.

Pet Benefit Solutions

Pet Discount Bundle (Post-Tax)

The Total Pet Plan provided by Pet Benefit Solutions has everything your pet needs. This includes everyday savings on veterinary care and pet products, and access to other pet care services. Some perks for members include free shipping on all orders from petcarerx.com, same-day pickup on human grade prescriptions at over 50,000 Caremark pharmacies, instant 25% discount on in-house medical services at participating veterinarians and so much more. All pets are eligible and pre-existing conditions are also covered.

Genomic Life

Cancer Support Program (Post-Tax)

Genomic Life brings cost-effective, evidence-based cancer genomic navigation services to help prevent, diagnose, and treat cancer. Through the Cancer Support Program, you will have access to proactive genetic tests that will unlock insights into your inherited risks for cancer and other diseases. Should you or your family member face a cancer diagnosis, their services team will provide personalized support throughout the course of treatment.

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.

Beyond Med Plan

Beyond Med (Post-Tax)

Beyond Med is an affordable easy-to-use and hassle-free solution for anyone looking for savings on cosmetic and /or elective treatments such as Fertility, Weight loss Rx, Plastic Surgery and many more. With your Beyond Med membership you will save an average of 20% on numerous procedures with participating providers.

***Guaranteed Issue means that you can enroll without providing an Evidence of Insurance (EOI) 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.**

Please note: Portability privileges are subject to the Master Policy being in force with the City.

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.

Group Critical Illness, Accident, 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. AGC2101783R3

Continental American Insurance Company

• Columbia, South Carolina •

1-800-433-3036 toll-free • 1-866-849-2970 fax