



Coverage for Your Most Valuable Asset... YOU!

Voluntary Benefits Enrollment is September 21 - October 16

NOW IS THE TIME TO CONSIDER....



If you became disabled due to an accident or illness, how would you pay your bills, i.e. rent/mortgage, cell phone, internet, student loans?



Are you worried about deductibles and copayments in addition to your regular monthly bills?



If the unthinkable happens, will your debt become someone else's burden?



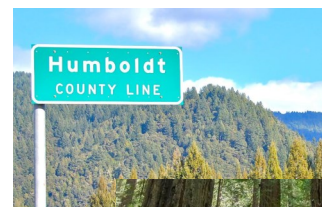
Have you ever witnessed the financial impact Heart Attack, Stroke, Cancer, Major Organ Transplant or Kidney Failure has had on a friend, family member or co-worker?

How can I learn more and enroll?

If you are eligible to participate (20 hours/1st of the month following DOH), Farmington Company, our program service provider, can enroll you into the voluntary programs during the upcoming open enrollment period.

Please note, if you do not choose to participate in the voluntary programs during this enrollment but wish to do so in the future, additional Evidence of Insurability may be required.

Please see the reverse side for more information about the plans available to you and your family!



SERVICED BY



Farmington Company
FOR THE GREATER BENEFIT

***To learn more and enroll, please call Farmington
Company at 1-800-621-0067 (M-F, 8 a.m. - 5 p.m. ET)
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Permanent Life Insurance*

- Provides a lifetime of security.
- Coverage available for you, your spouse/domestic partner and your eligible children.
- You do not have to participate in order to cover your eligible family members.

Short Term Disability Insurance*

- Collect up to \$6,000/month (amount of income replacement is based on salary).
- Provides sickness and off-the-job accident coverage.
- Benefits supplement the California State disability benefits.

Accident Insurance

- Provides coverage for off-the-job accidents.
- Coverage available for you, your spouse and your eligible children.
- Specific benefit amounts — Plan pays in addition to medical and disability benefits for emergency room visits, fractures, cuts, and burns.

Critical Illness Insurance

- Lump sum dollars paid upon diagnosis for covered conditions.
- Coverage available for you, your spouse and your eligible children.
- Wellness benefit is payable annually in addition to your medical insurance for covered screening exams.

Pet Insurance

- Reimbursements are paid directly to pet owners for a comprehensive list of veterinary services.
- Choice of any veterinarian - No pre-authorization required.
- For a quote or to enroll, please visit www.PetsNationwide.com.

ID Theft Protection

- Provides additional financial security for you and your family.
- Features 24 hour phone access to identity theft recovery counselors.

Flexible Spending Accounts (Medical and DCAP)

- Helps you save money on taxes by using pre-tax dollars to pay for eligible medical and dependent/child care expenses.
- Examples of eligible medical expenses: Ambulance, birth control pills or devices, copayments and deductibles, dental fees, prescription medicines, etc.
- Examples of eligible DCAP expenses: A dependent care center or child care center, a housekeeper whose services include providing care for an eligible dependent, etc.
- Enroll at www.amben.com/enroll

***No medical questions asked, up to stated limits, for employees hired between
October 1, 2019—October 1, 2020**

For highlight purposes only— actual carrier contract provisions will prevail.