



City of Fort Lauderdale

2019 Voluntary Benefits Highlights

For Newly Eligible Employees

Voluntary Benefits Enrollment

Newly eligible employees have 30 days from their eligibility date to enroll in Voluntary Benefits. Benefits will be effective the first of the month following 30 days from the application sign date.

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 percent by the employee and typically have the advantage of preferred rates, not available to individuals on their own, with the convenience of paying premiums through payroll deduction.

What's Offered?

- Group Accident Insurance
- Group Critical Illness Advantage Insurance
- Group Hospital Indemnity Insurance
- Short-Term Disability Insurance
- ARAG Legal Insurance

How to Enroll

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

Schedule an appointment by visiting
www.myenrollmentschedule.com/fll

or call 1-866-998-2915



YOUR CHOICES MAKE A DIFFERENCE



CITY OF FORT LAUDERDALE



Voluntary Benefits Offered

ARAG Legal

Legal Insurance* (Post-Tax)

Affordable and reliable legal counsel for everyday life matters – like a dispute with a contractor, buying or selling a home, or the need for estate planning. The plan provides you with peace of mind knowing that attorney fees for most covered legal matters are 100 percent paid in full when you work with a Network Attorney.

Aflac Plans

Group Critical Illness Advantage Insurance* (Pretax)

A serious health event comes with serious costs. Aflac Critical Illness Advantage Insurance helps with treatment costs when you need it most, so you can focus less on your wallet and more on getting better.



Group Accident Insurance* (Pretax)

If you're like most people, you don't budget for life's unexpected moments, and that could add a set of unexpected bills into the mix. In the event of a covered accident, Aflac Accident Insurance plan pays cash benefits fast to help pay for out-of-pocket costs that arise from covered accidents such as fractures, dislocations and lacerations. This policy also includes a Health and Wellness benefit of \$50, twice a year.

Short-Term Disability Insurance* (Post-Tax)

Accidents or illnesses that put a person out of work can be financially devastating. Aflac Short-Term Disability Insurance offers income replacement so policyholders can focus on getting back on their feet. Disability Income Insurance replaces part of your paycheck when you are disabled and unable to work. It can help you meet financial obligations when you don't have a paycheck coming in.

Group Hospital Indemnity Insurance* (Post-Tax)

A minor trip to the hospital can present you with unexpected expenses and medical bills. Even with major medical insurance, your plan may only pay 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.

** Please see the Voluntary Benefits Guide online at <http://cofl.fbmc.com> for more detailed information on all plan coverages, exclusions and limitations.*

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