

Are You Protected If The Unexpected Happens?

Think about what benefits you currently have, answer the following statements, then rank your three areas of greatest concern.

Life Insurance

Protecting your family's lifestyle

If I die, my family will need money to help pay mortgage, debts, care and education for my children, plus many other financial commitments.

 YES NO

RANK

Accident Insurance

Protection for unexpected expenses as a result of an accident

I will need help covering medical and out-of-pocket expenses if I am injured in an accident at work or home.

 YES NO

RANK

Disability Insurance

Protecting your paycheck

If I am sick or hurt and unable to work, I will need money to replace a percentage of my income until I can return to work.

 YES NO

RANK

Critical Care & Recovery

Protecting your savings

If a sudden health condition like stroke or heart attack were to happen to me or my family members, I will need help to cover the expenses so we could concentrate on recovery.

 YES NO

RANK

If you answered "Yes" to any of the above, you have a benefit need that has not been met.

Non-sponsored voluntary insurance benefits available through the following industry-leading carriers:



Allstate
BENEFITS



Human Resources Department
Benefits Service Center

1500 Marilla Street, Room 1DS
Dallas, TX 75201

Phone: (855) 656-9114

Fax: (214) 659-7098

Open 8:15 a.m. - 5:15 p.m. (Monday-Friday)



City of Dallas

2016 New Employee Voluntary Benefits Overview



Talk to a Benefit
Advisor to
enroll today!

(855) 656-9114

www.cityofdallasbenefits.org

Non-Sponsored Voluntary Benefit Plans for New City of Dallas Employees

Welcome!

As a new City of Dallas employee, you are eligible to enroll in non-sponsored voluntary benefit plans **within 30 days of your hire date**. You may also enroll your spouse and any dependents in these plans. In order to add a dependent to your benefit plans, you are required to provide proof of dependents such as a birth certificate, marriage certificate, adoption paperwork or social security card to the Benefits Service Center.

There are many value-added voluntary benefits available that provide protection. A brief description of each plan can be found on the next few pages.

If you are interested in enrolling in any of these benefit plans, please contact the Benefits Service Center at (855) 656-9114 for more information.

Allstate Universal Life Insurance ¹

Losing a loved one can be devastating. Final expenses and daily bills shouldn't add to the stress. With Universal Life Insurance from Allstate Benefits, you can get the coverage you need today to help protect your loved ones during one of life's most difficult times.

¹ Some limitations and exclusions may apply. See your Benefits Guide for details.

Abacus Series Long Term Disability Insurance ²

After a 180 day waiting period, Long-Term Disability insurance covers up to 60% of your income if you become temporarily disabled on or off the job and are unable to work. The benefit lasts until you can return to work or up to two years.

² The plan carries a 6/12 month pre-existing clause. This means if you have been treated for a condition within the past 6 months, the employee will have a 12 month waiting period before they can receive full benefits on that condition.

Aflac Supplemental Insurance Policies ³

Hospital Confinement Indemnity

Hospital Confinement Indemnity insurance provides cash benefits to help cover expenses your major medical does not cover for your hospitalization due to an injury or illness. Basic and extensive hospitalization insurance plans are available.

Accident

Accident Insurance pays cash benefits to cover expenses incurred as a result of an accident. The policy covers everything from emergency treatment or hospitalization to follow up care or physical therapy.

Cancer Care

Cancer Care insurance provides cash benefits upon the initial diagnosis of a covered cancer, with a variety of benefits payable throughout cancer treatment which can be used for medical or personal expenses.

Lump Sum Critical Illness

Lump Sum Critical Illness insurance pays cash benefits towards the costs associated with critical illnesses and health events, like stroke or heart attack. The guaranteed-issue lump sum critical illness coverage is paid directly to you upon your diagnosis and your dependent is covered at no additional cost.

Short Term Disability

Short Term Disability insurance pays a monthly benefit for each day you are disabled (subject to your benefit period and elimination period) in the event you have been temporarily disabled and are unable to work for a short period of time due to a sickness or injury.

³ Some limitations and exclusions may apply. Check your Benefits Guide online at cityofdallasbenefits.org for details.

LegalShield Services

Identity Theft Services

LegalShield Identity Theft Membership provides identity theft protection and restoration services, including up-to-date credit reports, 24/7 continuous credit monitoring and comprehensive restoration services.

Legal Services

With a LegalShield Legal Plan Membership, you will be able to consult with an attorney on legal matters without high hourly costs. Services include legal advice, legal calls/ letters on your behalf, preparation of contracts, documents or wills, moving traffic violations, trial defense and more.

Teladoc[®] - Telemedicine

Teladoc offers a national network of board-certified, U.S.-based doctors that can diagnose and prescribe medication, when needed, for simple illnesses 24/7/365 days a year through the convenience of phone or online video consult. With Teladoc, you and your entire family can get treatment without spending time or money for unnecessary ER or urgent care visits.

