



City of Dallas

2015

City of Dallas New Employee Voluntary Benefits Overview



Talk to a Benefits Specialist to enroll today!

Human Resources Department
Benefits Service Center

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



Allstate
BENEFITS

Aflac

ABACUS SERIES
Underwritten by Kansas City Life

LegalShield
Worry Less. Live More.

TELADOC

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)

www.cityofdallasbenefits.org

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, Trail Defense and more.

Teladoc® - Telemedicine

Teladoc has 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.



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. You may also enroll your spouse and any dependents in these plans. Please note that 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.

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.

Non-Sponsored Voluntary Benefits

There are many value-added voluntary benefits available that provide protection against accidents, critical illnesses and more. A brief description of each plan can be found on the next few pages.

- Universal Life
- Hospital Confinement Indemnity
- Accident
- Cancer Care
- Critical Illness
- Short Term Disability
- Long Term Disability
- Identity Theft & Legal Services
- Telemedicine

Allstate Universal Life Insurance*

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.

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

Aflac Supplemental Insurance Policies*

Hospital Confinement Indemnity

Hospital Confinement Indemnity insurance provides cash benefits to help cover expenses your major medical does not cover for your hospitalization due of 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 covered cancer, with a variety of benefits payable throughout the 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 to directly to you upon your diagnosis and your dependent is covered at no additional cost.

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

Abacus Series Disability Insurance

Short Term Disability**

After a 7 or 14 day waiting period, Short Term Disability insurance pays up to 60% percentage of your income (up to six months) if you become temporarily disabled and are unable to work for a short period of time due to sickness or injury.

Long Term Disability**

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.

** All plans will be guaranteed issued. The plan carries a 6/12 month pre-existing clause. This means if an employee has 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. HOWEVER, employees with a pre-existing condition are still provided a limited benefit of 25% of the benefit chosen for up to 4 weeks.

