

**PROTECT WHAT
MATTERS MOST**



VOLUNTARY BENEFITS from

AlliantCHOICE ▶ plus

and



COUNTY OF SAN MATEO
HUMAN RESOURCES DEPARTMENT
EMPLOYEE BENEFITS DIVISION



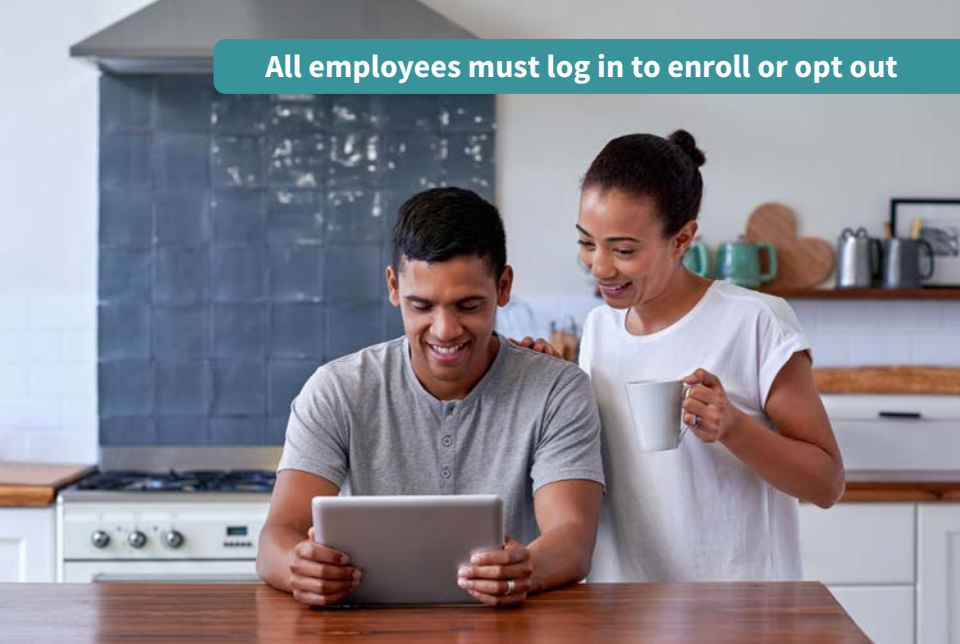
More benefits from names you can trust

Save time and money with voluntary plans offered by the County of San Mateo through AlliantCHOICE Plus!

Get extra protection from voluntary benefits in addition to your core plans. These additional coverages make life easier, help you prepare for unexpected events, and provide solutions for a number of insurance and personal needs.

Coverage is provided by leading national companies. While you pay 100% of the cost of these optional plans, you gain special offers and discounts by getting this coverage through the County of San Mateo. You also get the convenience of paying through payroll deduction.

All employees must log in to enroll or opt out



Easy enrollment from just one website

Don't miss this opportunity to explore your coverage and potential savings for the plans that are available on AlliantCHOICE Plus.

Log into Workday, click on Benefits, and then click on the Voluntary Benefits-AlliantCHOICE+ tab.

Questions about enrollment or voluntary benefits?
Contact **833.634.7132** or **choiceplus@alliant.com**



Available only during specified open enrollment period.



Accident Insurance

When you are injured accidentally, your bank account can suffer too. Accident Insurance can pay you money to help cover expenses your health insurance doesn't, like copays and deductibles.

Accident Insurance covers common types of injuries, from kids' sports mishaps to injuries sustained in a serious car accident. Payments are based on the injury and the treatment you receive—and the money is paid directly to you, to spend however you decide.





Available only during specified open enrollment period.



Critical Illness Insurance

A diagnosis of cancer, a heart attack, stroke, or other serious illness can be scary enough without having to worry about paying your bills or tapping into your savings account. In the event of a critical illness, Aflac pays a lump sum benefit.

Guaranteed-issue coverage

- ▶ 50% of your covered amount for your spouse
- ▶ 50% of your covered amount for your dependent child(ren) at no additional charge
- ▶ Rates are based on age and tobacco use with no pre-existing condition exclusions. Cancer diagnoses are subject to the cancer diagnosis limitation. See plan limitations and exclusions for details.





Available only during specified open enrollment period.



Hospital Indemnity Insurance

Even a minor trip to the hospital can present you with unexpected expenses and medical bills. Although you may have major medical insurance, your plan may only pay a portion of your entire stay. This may be especially true for those of us who are enrolled in a high deductible medical plan.

Add a financial cushion for copays and deductibles

Hospital Indemnity Insurance provides a financial cushion to enhance your current medical coverage so you can avoid dipping into savings or having to borrow for out-of-pocket expenses like transportation and meals for family members, extra help with child care, or time away from work for you or your spouse.





Available only during specified open enrollment period.



Legal Insurance

Don't let fear of expensive fees or finding a trusted attorney leave you exposed in legal matters. Legal Insurance from MetLife Legal Plans provides you, your spouse and dependents the attorney you need at a cost that's very affordable, with access by telephone or in-person for advice on an unlimited number of personal legal matters, and representation for a wide variety of legal services, such as:

- ▶ Wills and estate matters
- ▶ Traffic and criminal matters
- ▶ Family law*
- ▶ Civil lawsuits
- ▶ Real estate matters
- ▶ Consumer protection
- ▶ Debt matters
- ▶ Immigration
- ▶ Personal injury
- ▶ Document preparation



Sign up for this program any time throughout the year.



Auto and Home* Insurance

Save time and comparison shop for potential savings. AlliantCHOICE Plus gives you one easy connection to three leading carriers — MetLife Auto & Home®, Travelers, and Liberty Mutual® Insurance.

Your voluntary benefits program gives you:

- ▶ Special savings and multi-policy discounts
- ▶ One easy connection to three leading carriers
- ▶ Access to competitive rates with free, no obligation quotes
- ▶ Many different types of policies, including Condo, Renters, Fire, Boat, and RV
- ▶ Convenient payment options — payroll deduction, electronic funds transfer (EFT), or direct bill to you.





Sign up for this program any time throughout the year.



Pet Insurance

You work hard to provide your family with everything they need. So whether your family includes kids with two feet or kids with four paws, you know what responsibility looks like.

My Pet Protection[®] and My Pet Protection with Wellness[®] from Nationwide[®] help you provide your pets with the best care possible. Both plans reimburse up to 90% on vet bills including accidents, illnesses, and hereditary conditions.*

You're free to use any vet and get additional benefits for emergency boarding, lost pet advertising, and more. Plus, our 24/7 vethelpline[®] is available as a service to all pet insurance members (\$150 value).

* Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions.





Sign up for free and use this program at any time during the year.



Discount Program - New for 2021

With LifeBalance, you can save on the things we all love most — fun family time, the great outdoors, health, fitness, travel, sports, the arts, and above all, a good deal. Thousands of discounts are available year-round on the LifeBalance platform. Savings are available on online purchases, at brick-and-mortar businesses around the country, and at major attractions. Enjoy discounts on:

- ▶ Fitness classes
- ▶ Vitamins and supplements
- ▶ Amusement park admission
- ▶ Children’s education programs
- ▶ Home workout equipment
- ▶ Airline tickets
- ▶ Exercise apparel
- ▶ Hiking and camping gear
- ▶ Electronics
- ▶ Lawn care and gardening products
- ▶ Ski and snowboard lift tickets
- ▶ Grocery and meal delivery services
- ▶ Pet insurance and medication
- ▶ Meditation programs
- ▶ Appliances
- ▶ Auto parts and accessories

And that’s just the beginning!



Important Consumer Notices

Aflac Critical Illness Insurance/Hospital Indemnity Insurance

Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.

aflacgroupinsurance.com | 1.800.433.3036

This is a brief product overview only. Products and benefits vary by state and may not be available in some states. The plans have limitations and exclusions that may affect benefits payable. Refer to the plans for complete details, limitations and exclusions. Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, 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. In California, group coverage is underwritten by Continental American Life Insurance Company. Continental American Insurance Company • Columbia, South Carolina AGC1801106 R2 EXP 3/21

Unum Accident Insurance

Employees must be legally authorized to work in the U.S. and actively working at a U.S. location. Spouses and dependents must live in the U.S. to receive coverage.

In MN employees must be enrolled in a qualified major medical health plan before applying for accident insurance. In CA and MA employees must be covered by comprehensive health insurance before applying for group critical illness insurance. In NY employees must be enrolled in a qualified major medical health plan before applying for accident insurance. The base Accident policy provides ACCIDENT insurance only. The specified disease policy provides limited benefit health insurance only. The policies do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

This information is not intended to be a complete description of the insurance coverage available. The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to policy form GA-1 (Accident) or policy form CI-1 (Critical Illness) or contact your Unum representative. Please see your certificate for a full list of limitations and exclusions.

THESE ARE LIMITED POLICIES.

Underwritten by Unum Life Insurance Company of America, Portland, Maine

In New York, underwritten by First Unum Life Insurance Company, New York, New York

Unum complies with state civil union and domestic partner laws when applicable.

unum.com

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CE-378957.

MetLife Legal Plans

*Under Family Law, coverage for a Divorce/Dissolution of Marriage (whether the Divorce is contested or uncontested) is limited to a one-time phone/office visit. Full legal representation and coverage is not available for a Divorce/Dissolution of Marriage.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, 700 Quaker Lane, Warwick, RI 02886. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife, its affiliates, or plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse/civil union partner or dependents, in which case services are excluded for the spouse/civil union partner and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark, and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. MetLife® is a registered trademark of Metropolitan Life Insurance Company, New York, NY.

Nationwide Pet Insurance

Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply. Underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, an A.M. Best A+ rated company (2018); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2018). Agency of Record: DVM Insurance Agency. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2019 Nationwide.

Auto and Home Insurance

- * Home insurance has limited availability in Massachusetts and is not part of MetLife Auto & Home benefit offering in Florida.
- * Homeowners insurance is not currently part of the Travelers new business offering in FL.
- * Homeowners coverage in Florida for Liberty Mutual is very limited and several restrictions may apply.

MetLife Auto & Home

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify. Policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your local MetLife Auto & Home representative or the company. Met P&C®, MetCas™, and MetGen™ are licensed in the state of MN. L0718506966[exp1020][All States][DC]. © 2020 MetLife Services and Solutions, LLC

Travelers

Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In CA: Insurance is underwritten by Travelers Commercial Insurance Company, One Tower Square, Hartford, CT 06183, Certificate of Authority #6519, or Travelers Property Casualty Insurance Company, One Tower Square, Hartford, CT 06183, Certificate of Authority #6521. In CA: Boat insurance is underwritten by The Standard Fire Insurance Company, One Tower Square, Hartford, CT 06183, Certificate of Authority #0335-0, State of Domicile: Connecticut. In TX: Auto insurance is offered by Travelers Texas MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers company. Coverages, discounts, special program rates or savings, billing options, and other features are subject to availability and individual eligibility. Not all features available in all areas. © 2020 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.

Liberty Mutual

Coverage provided and underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116. Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. The program cannot guarantee coverage. A consumer report from a consumer reporting agency and/or motor vehicle report, on all drivers listed on your policy, may be obtained where state laws and regulations allow. In Texas, coverage provided and underwritten by one or more of the following companies: Liberty Insurance Corporation, Liberty Lloyds of Texas Insurance Company, Liberty Mutual Fire Insurance Company, and Liberty County Mutual Insurance Company. Liberty Mutual Insurance Company is licensed in Minnesota. Liberty Mutual is an Equal Housing Insurer. @2020 Liberty Mutual Insurance

The carriers represented on this mailer operate independently and are not responsible for each other's financial obligations.





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