



**Maggie Brooks**  
County Executive

# Monroe County Voluntary Benefit Programs 2012 Open Enrollment

Monroe County has developed a menu of Voluntary Benefits that may be used to supplement the benefits offered to you by your employment. Monroe County, through its large employee base has the ability to offer group insurance features that would not be available to our employees individually. Some features include: **NO MEDICAL QUESTIONS ASKED** for group life insurance during Open Enrollment, the convenience of payroll deduction and affordable group rates. Below are the benefits currently being offered:



**Group Term Life Insurance** is a simple easy way to increase the protection for your loved ones in the event of your death. You may elect coverage up to \$500,000 (not to exceed 6 times your annual earnings). Coverage is available for your spouse and children. No medical questions asked for guarantee issue amounts during Open Enrollment.

**Group Disability Insurance** is designed to pay a benefit to you in the event you cannot work because of a covered illness or injury. After your accrued benefits have been used, this benefit replaces a portion of your income providing funds directly to you to help pay your bills and living expenses. This coverage may continue to age 65.



**Critical Illness Insurance Program** provides you with a lump-sum benefit payment of \$10,000 in the event you or your covered dependents experience one of the covered medical conditions listed below. You may use your payment as you see fit to help for costs not typically covered by your health insurance.

Full Benefit Cancer, Partial Benefit Cancer, Skin Cancer (\$250), Heart Attack, Kidney Failure, Stroke, Major Organ Transplant (other than bone marrow), Coronary Artery Disease



**Auto & Homeowners Program** group discounts of 10% off your auto insurance and 5% on your homeowners insurance through the Group Savings Plus benefit program. If you already are a Liberty Mutual customer, contact your current Liberty Mutual representative to discuss how this program will affect your current rates. Call today for a free quote!



*To learn more about these programs please visit [www.norvest.net](http://www.norvest.net). To access this information please click on "client log in". The user name is monroe and the password is 2011. You may review plan details, get rates, as well as download applications to enroll.*

**Should you have any questions please contact our administrator  
Norvest Financial Services at 1-888-869-8252**