



VOLUNTARY BENEFITS PROGRAM

For eligible Town of Pembroke employees



SERVED BY

What is the Voluntary Benefits Program?

The Voluntary Benefits Program consists of a number of valuable plans that complement your employer-provided benefits package and provide additional financial security for you and your family.

Who can participate?

You are eligible to participate during the annual open enrollment period **(4/27/2020 - 5/15/2020)** if you have worked for Town of Pembroke for 30 days and are regularly scheduled to work a minimum of 20 hours per week.

Why should you participate in the Voluntary Benefits Program?

The Voluntary Benefits Program includes a number of advantages, such as:

- A variety of programs to meet your needs and those of your family.
- Special offers that you would not be able to obtain outside of our group offering.
- The convenience of payroll deducted premiums.
- Portability — Take your coverage with you if you leave or retire.

How can I learn more and enroll?

If you are eligible to participate, Farmington Company, our program service provider, can enroll you into the voluntary programs during the next annual open enrollment period **(4/27/2020 - 5/15/2020)**. A Farmington Company representative will discuss the programs with you in detail to help you make an informed decision.

Please note, if you do not choose to participate in the voluntary programs during the first annual open enrollment after becoming eligible but wish to do so at a future open enrollment, additional Evidence of Insurability may be required.



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*During this enrollment period, employee coverage is available without medical questions (up to contracted limits) for employees hired **4/17/2019 - 4/15/2020**. Contact Farmington Company to learn more and find out what you are eligible for.*

Disability Insurance

- Helps protect your income if an illness or injury prevents you from working.
- Collect up to 50% of your salary, up to \$5,000 per month.
- Benefits are paid directly to you, tax-free under current tax law, to use however you wish (mortgage, car payment, groceries, utilities, etc.).

Accident Insurance

- Pays in addition to medical & disability benefits for accident-related expenses, such as cuts, burns, emergency room, X-rays, ambulance and much more.
- Provides coverage for on- and off-the-job accidents.
- You, your spouse and your eligible children may be covered.

Critical Illness Insurance

- Pays in addition to medical and disability coverage.
- Lump sum dollars paid upon first diagnosis of covered conditions, including heart attack, stroke, kidney failure, major organ transplant, cancer and more.
- You, your spouse and your eligible children may be covered.

**For more information, please contact
Farmington Company**

Phone: 1-800-621-0067

Monday - Friday, 8am - 5pm EST

