



Open Enrollment November 1 - 15, 2024

Elective Benefits at a Glance

Short Term Disability - Trustmark Insurance Company

- Protect up to 60% of your income. Max. of \$6,000/month in the event of a non-work related accident or illness.
- Mental Illness coverage pays a benefit if you are diagnosed with a mental illness and cannot work.
- Substance abuse coverage pays a benefit if you are undergoing treatment in a certified program for substance abuse and cannot work.
- Pre-Existing Condition(s) will not be covered during the first twelve months after the policy takes effect.

Universal Life Insurance* - Trustmark Insurance Company

- Offers the flexibility of universal life with the lifetime guarantees of whole life.
- Level premiums, death benefit, and cash value.
- Built-in riders include Long Term Care, Accidental Death Benefit, Restoration of Benefits, and Waiver of Premium.

Group Life Insurance* - The Standard Insurance Company

- Protect your family's finances if something happens to you. This coverage can help provide financial support and stability to your family if you pass away.
- Guaranteed issue of up to \$200,000 for the employee during this enrollment only.

Accident Insurance* - Trustmark Insurance Company

- Provides benefits due to covered accidents for initial care, injuries and follow-up care.
- Benefits are paid directly to the employee, in addition to any other coverage they have.
- On and off the job coverage.
- \$100 Health Screening benefit.
- Guaranteed Issue – No medical questions.

Critical HealthEvents* - Trustmark Insurance Company

- Lump-sum benefit payment upon first diagnosis of a covered critical illness.
- \$100 Health Screening benefit.
- No benefit will be paid for any condition caused by or resulting from a pre-existing condition, which begins in the first 12 months after the covered person's coverage date.

Genomic Life*

- Hereditary Risk Screening to help you understand your genetic risk for certain hereditary cancers, heart conditions, and additional conditions.
- Cancer information line so you can speak with an oncology specialist for cancer related questions.
- Dedicated Cancer Support Specialist if you are diagnosed with cancer who can help provide practical, emotional and clinical support.

Legal Services* - Legal Club

- Family wills and trusts, landlord and real estate matters, simple divorce, bankruptcy, criminal matters, and traffic offenses, identity theft restoration, free tax preparation and more.
- Other legal services are offered at a discounted price. This legal plan provides legal services at discounted fees and reduced hourly rates for the whole family with one flat rate of \$14 per month.

Pet Insurance

- Pet protection for a wide range of veterinary services including accidents, illnesses, and more.

Schedule your phone or in-person consultation with an EFP Benefit Specialist

at www.efpnow.com/cotappointments or call 844-231-1623



Scan the code to learn more about these benefits!

*Coverage also available for Spouse and Children.





Frequently Asked Questions About Elective Benefits

<p>How do I submit my claim for the Health Screening Rider on my accident policy or critical illness plan?</p>	<p>Trustmark has a new and improved process for submitting your Health Screening Rider claim. A new, easy-to-use form for filing your claim is now available. Contact our Benefit Service Center at (844) 231-1623 for assistance in submitting your claim.</p>
<p>Are Elective Benefits available to my spouse and children?</p>	<p>Yes! Coverage is available for spouse and children under the Accident, Critical HealthEvents, Legal Club and Universal Life Insurance plans.</p>
<p>Why is Disability Insurance important?</p>	<p>Disability Insurance income replaces part of your paycheck in the event that you become disabled and are unable to work. This plan pays a benefit regardless of other coverage that you may have.</p>
<p>Does the Legal Services plan provide me with free tax return preparation?</p>	<p>Yes! The legal services plan provides comprehensive personal tax benefits including free mail-in tax return preparation and unlimited, toll-free, tax related advice during normal business hours.</p>
<p>What happens to my Elective Benefit coverage if I leave employment with the City of Tampa?</p>	<p>These personal policies are portable if you leave your employment with the City of Tampa. You can maintain your coverage on a direct bill basis.</p>
<p>How can I learn more about available Elective Benefits?</p>	<p>Speak with a Benefit Specialist from Employee Family Protection during Open Enrollment to learn more about Elective Benefits so you can make the elections that are best for you and your family.</p>



Employee Family Protection is proud to enroll City of Tampa employees and their families in their elective benefits and answer any questions via by calling their Benefit Service Center at **844-231-1623** or in-person during open enrollment, which runs November 1 through November 15.

To learn more about your benefits and offerings, go to the City of Tampa's Human Resources Employee Benefits webpage