



# benefits for life

State of Michigan Optional Coverage Program

be informed

## new voluntary benefits - a preview for employees

The State of Michigan is pleased to kick off the new year with the introduction of a new employee-paid, optional coverage program designed to help you be safe, be protected and be prepared. The program, called **Benefits for Life**, offers you the opportunity to apply for coverage in key benefit areas and continue that coverage should you change jobs or retire. This bulletin provides an overview of **Benefits for Life** including some of the key program features and the upcoming enrollment process. Watch for more detailed information in the weeks ahead through worksite posters, internal newsletters, and a brochure mailed to your home.

## be informed

Everyone has different needs when it comes to insurance protection. As your personal and financial obligations grow, so does the need for appropriate coverage. Through **Benefits for Life**, the State offers you the ability to select the benefits you want, to create a package that fully meets your specific needs and those of your family.

These **Benefits for Life** offerings do not replace your State-sponsored benefit plans. Instead, the program offers additional financial protection. Eligible State employees, depending on the plans they choose, can cover themselves, their spouse, children and/or grandchildren through individual policies that can continue after leaving State service. Participation is voluntary and enrollment flexible so that you may choose the specific plans that interest you. The initial voluntary plan options include:

- Supplemental Term Life Insurance through UnumProvident
- Universal Life Insurance through Trustmark
- Critical Illness Insurance through Trustmark
- Group Auto and Home Insurance through Liberty Mutual



be prepared

be secure

The **Benefits for Life** program has features not usually available to you or your family members individually. This means you have a one-time opportunity to apply for voluntary coverage without the usual medical questions and other requirements. This does not apply to Automobile and Home Insurance, which you can enroll in at anytime during the year.

Employees who take advantage of this one-time opportunity for relaxed medical underwriting will also benefit from affordable premiums, payable through convenient payroll deductions.

### be prepared

A **Benefits for Life** education and enrollment campaign will be conducted for Supplemental Term Life, Universal Life, and Critical Illness Insurance from February 13 through April 21, 2006. In most locations, Benefits Representatives will be available to meet individually with eligible employees to explain the new voluntary plans and assist in the enrollment process. With your supervisor’s prior approval, you may use administrative leave to attend an enrollment meeting.

During these brief one-on-one meetings, the Benefits Representative will review your options and choices in easy-to-understand language, answer your questions and provide you with rate information. You will have the opportunity to schedule an individual meeting on the dates your location is scheduled for enrollment. You will be notified of the available dates and meeting times for your location. A call center enrollment option will be made available to employees at locations where onsite meetings are not scheduled.

### be proactive

**Benefits for Life** adds a valuable new dimension to your State of Michigan benefits package. We encourage you to be proactive by reviewing the program materials (print and online) coming your way in the weeks ahead and by attending an enrollment meeting to learn more about the coverage options available. Look for worksite posters and information from your Department for enrollment dates and times at your location.

The new **Benefits for Life** program is an excellent way to enhance your family’s overall financial security. Take the time to learn about the new benefit options available in 2006. You can visit the Department of Civil Service website for more information about the new program at <http://www.michigan.gov/mdcs>. Click on Employee Benefits in the left menu and then on New Voluntary Benefits.