



be safe

be protected



2009

benefits for life

State of Michigan Optional Coverage Program

be informed

NEW Benefits Program Available to Retirees in 2009! (To enroll in many of the benefits, you must take action by April 15, 2009.)

Dear State of Michigan Retiree:

The State of Michigan is offering a new retiree paid optional coverage program to eligible retirees. The new program—**Benefits for Life**—is designed to offer additional financial protection and security to retirees and family members.

These optional benefits do not replace any of the benefits you currently receive through the State. The program does offer additional financial protection with premiums payable through the convenience of pension deduction. Coverage is available for you, your spouse, and your dependent child(ren). Coverage is optional, so you may choose the specific plans that meet your needs.

You may choose from the following products:

- Supplemental Term Life Insurance
(Some coverage is available without answering medical questions)
- Legal Insurance
- Auto and Home Insurance
- Internet Discount Plan



The **Benefits for Life** optional coverage program is an excellent way to enhance your overall financial security.

Who Is Eligible?

If you are a State of Michigan defined benefit retiree who is currently receiving a pension, you are eligible for coverage. In addition, you can apply for coverage for your spouse and/or your dependent child(ren).

Benefit Descriptions*

Supplemental Term Life Insurance (See enclosed materials for more information.)

Retiree: Up to \$50,000 of coverage (up to \$15,000 of coverage without any medical questions if you are age 75 or below). For retirees, ages 76 and above, answers to a few medical questions are required for all coverage levels.

Spouse: Up to 50% of retiree coverage (up to \$15,000 of coverage without any medical questions if your spouse is age 75 or below). If your spouse is age 76 or above, answers to a few medical questions are required for all coverage levels.

Dependent Child(ren): Up to \$10,000 of coverage without any medical questions.

Please note: All applicants and dependents must be performing normal activities and cannot be disabled or confined as defined in the policy in order for the policy to take effect.

Legal Insurance (See enclosed materials for more information.)

Legal Insurance covers you, your spouse, and your dependent child(ren) for one price (\$25.42 per month).

Sample Coverages Paid in Full: Preparation of wills/trusts, powers of attorney, purchase or sale of primary residence, debt collection, identity theft services, adoption, IRS tax audits, divorce, and many others.

Auto and Home Insurance

Auto and Home insurance is offered to State of Michigan defined benefit retirees through Liberty Mutual's Group Savings Plus® program, the most-sponsored group auto and home insurance program in the nation. It is a program that provides State of Michigan defined benefit retirees an exclusive group discount of up to 10% for auto insurance and 5% for home insurance. This is in addition to Liberty Mutual's already competitive rates. Plus, depending on your individual driving record and auto equipment, you could be eligible for even greater savings.

*The Benefits included in this program summary are subject to exclusions and limitations. This document does not provide a full explanation for each benefit. Please review the policies at the voluntary benefit website or through the insurance provider to obtain a full explanation of each benefit.



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Find out more by visiting the State of Michigan Civil Service Commission website at: <http://www.michigan.gov/mdcs>. Click on "Employee Benefits" in the left menu bar and then click on "Voluntary Benefits (Retirees)."

Enrollment Summary

To enroll in Supplemental Term Life, Legal Insurance and the Internet Discount Plan, your application must be postmarked no later than April 15, 2009.

Benefit	Enrollment Dates	How Do I Enroll	Benefit Effective Date	Pension Deduction Start Date
1. Supplemental Term Life	March 23 - April 15, 2009	Review enclosed Term Life information, fill out application and mail in the enclosed envelope.	May 25, 2009	May 25, 2009
2. Legal Insurance	March 23 - April 15, 2009	Review enclosed Legal Insurance information, fill out application and mail in the enclosed envelope.	May 25, 2009	May 25, 2009
3. Internet Discount Plan	March 23 - April 15, 2009	Mail application on the last page.	Upon receipt of code	Not Applicable
4. Auto and Home Insurance	Anytime throughout the year	You may get a quote or enroll by calling 888-744-7525.	Retiree Choice	Retiree Choice

Pension Deduction

All premiums are paid through the convenience of pension deduction. Below is a description of the deduction line where these premiums will appear on your Monthly Pension Statement or Pension Check:

1. Electronic Funds Transfer (EFT) Statement–Court Ordered/Other Deductions
2. Pension Check (Warrant)–Court Ordered Deductions



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Internet Discount Plan

The Internet Discount Plan is provided at no charge. Just fill out the application below and mail to **Benefits for Life**. **Benefits for Life** will mail your discount code to your home within 4–6 weeks.

The Internet Discount Plan provides online discounts from thousands of local and national merchants.

(Please note: These discounts are available only by going to our website and using your discount code.)

To participate in the Internet Discount Plan, use of the Internet is required.

Internet Discount Plan Application

1. Fill out application below
2. Cut out application and mail to:
Benefits for Life — Internet Discount Plan
PO Box 1946
Troy, MI 48099-1946
3. Wait 4–6 weeks to receive your discount code back in the mail.

Key Features of Benefits for Life

- Depending on the plans you select, you can cover yourself, your spouse, and your dependent child(ren).
- Flexible plan features that let you change coverage options as your needs change.
- Payments made through the ease and convenience of pension deduction.
- Favorable underwriting and program features not usually available to retirees and family members individually.
- If you have questions: Simply call **888-744-7525** between 9:00 a.m. and 6:00 p.m. EST.



Last Name _____ First Name _____

Street Address _____

City, State _____ Zip Code _____

E-mail Address _____ Home or Cell Phone # _____

I prefer to receive my code via e-mail to expedite delivery.