

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

Select the links below to review each voluntary benefit plan design.

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[Accidental Death & Dismemberment \(AD&D\) Insurance – Employees](#)

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State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

STATE OF MICHIGAN VOLUNTARY BENEFITS Supplemental Term Life Insurance - Employees

Plan Design							
Plan Feature	Details						
Coverage Options	Employee Only, Employee & Spouse, Employee & Child(ren)						
Benefit Amounts	Employee: Increments of \$10,000 up to \$500,000; or a flat amount of \$600,000, \$700,000, \$800,000, \$900,000, or \$1,000,000; max benefit is the lesser of 8x your annual earnings or \$1,000,000. Spouse: The lesser of 100% (in \$5,000 increments) of the employee's Supplemental Term Life benefit prior to any age-based reductions or \$500,000. Child(ren): \$2,000 increments up to the max benefit of \$10,000 (\$1,000 for a child between the ages of live birth and six months).						
Guarantee Issue	Employee: The lesser of \$500k or 8x your annual earnings (in \$10k increments up to \$500K, then \$100k increments up to \$1 million). Spouse: 100% of employee's elected amount, up to \$70,000 Child(ren): 100% of Employee Benefit up to \$10,000						
Age Limitations	Reduced benefits apply starting at age 70, the appropriate percentage from the following table will be applied to the Supplemental Term Life Insurance policy on June 1 following the date you attain the age shown below. <table> <tr> <th>Age of Employee</th><th>Percentage</th></tr> <tr> <td>70</td><td>65%</td></tr> <tr> <td>75</td><td>50%</td></tr> </table>	Age of Employee	Percentage	70	65%	75	50%
Age of Employee	Percentage						
70	65%						
75	50%						
Beneficiary Claim Assistance	This program is designed to help beneficiaries' sort through the details and serious questions about claims and financial needs during a difficult time.						
Living Care Benefit	This benefit allows up to 100% of the policy's death benefit for the employee (to a maximum of \$700,000) to be paid before death if the insured has a qualifying terminal illness and meets all terms and conditions of the policy.						
Waiver of Premium	If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions.						
Portability	Allows you to continue this insurance program should you leave your employer (subject to plan provisions), without having to provide evidence of insurability (information about your health). The employee is eligible to port coverage within 60 Days of leaving State employment. - The employee will receive a letter from subcontractor with options of porting or converting after they no longer appear on the eligibility file. - Employee Coverage: - Ported coverage reduces by 50% on the 1st of the month following the date the employee turns age 70 and terminates on the 1st of the month following the date the employee turns age 100. - Minimum face amount is \$10,000 - Maximum face amount is \$2 million - Employee may apply for increase in coverage and preferred life rates by answering medical questions. - Spouse Coverage: - Is eligible to port within 60 days of plan eligibility ending. Spouse may port coverage following the death of the covered employee or due to divorce from covered employee. - Minimum face amount is \$10,000 - Maximum face amount is \$250,000 - Spouse ported coverage terminates upon attainment of age 70 - Spouse may apply for increase in coverage and preferred rates by answering medical questions. - Dependent Children Coverage:						

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	○ Are eligible to port within 60 days of plan eligibility ending. Dependents may port coverage following the death of the covered employee or the dependent child has reached age 26. ○ Dependent child may apply for increase in coverage and preferred rates by answering medical questions. • For Supplemental Term Life Insurance, one has an option of converting their policy to an individual whole life policy.
Additional Services	A comprehensive suite of valuable services for support, planning and protection needs available at no additional cost to policyholders. Services include: • Will Preparation Service: ○ Access to MetLife Legal Plans' nationwide network of more than 14,000 participating plan attorneys ○ In-person consultation and preparation of wills, power of attorney documents, living wills, and codicils ○ Coverage of all participating plan attorney fees for preparing or updating a will ○ An out-of-network option is also available. • WillsCenter.com ○ Preparation of wills and living wills ○ Preparation of power of attorney ○ Preparation of HIPAA authorization form • Probate Service: If you or your spouse were to die while the coverage is in effect, a probate benefit is made available to your estate. • Estate Resolution Services: ○ Provides beneficiaries and the executors/administrators of the employee's estate with legal services • Funeral Planning Guide • Funeral Planning Services and Funeral Discounts – up to 10% off funeral, cremation, and cemetery services. Also includes bereavement travel services. • Greif Counseling • Total Control Account (TCA) – Beneficiaries obtain an interest-bearing account with draft writing privileges to manage life insurance proceeds. • Travel Assistance with Identity Theft Solutions • Transition Solutions – financial wellness solution providing assistance with group life conversion and other financial decisions employees need to make during a change in life insurance benefits due to retirement, leaving employment or a reduction in coverage.
Eligibility	
• Employee Insurance: All actively at work state employees working 15 or more hours each week or a minimum of 750 hours in a rolling 12-month period, excluding Senate, National Guard, contractual employees, Special Personnel Services, and non-career employees defined as hired to work 90 days or less, a student employee or otherwise classified as a non-career employee by the State of Michigan. • Dependent Insurance: Spouse and eligible children may be covered, but only when the active employee has an active Supplemental Term Life Insurance policy. Children are covered up to age 26. Dependents must be performing normal activities and cannot be confined as defined in the policy in order for coverage to take effect. • If both you and your spouse are eligible SOM employees, you are both eligible for coverage, but if one covers the other as a spouse, the spouse cannot also enroll as an employee. Dependent children can be insured only under one parent.	
Suicide Exclusion	
Life insurance benefits will not be paid if the insured's death is the result of suicide within two years from the date of issue. If this occurs, the sum of the premiums paid will be returned to the beneficiary. The same applies for any future increases in coverage under this plan.	
Accelerated Benefit Option (ABO)	
An ABO may be exercised if a policyholder (employee only) has less than 12-month life expectancy. The policyholder may claim up to 100% of face of coverage at a minimum of \$20,000 and a maximum of \$700,000	

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

STATE OF MICHIGAN VOLUNTARY BENEFITS Supplemental Term Life Insurance – Retirees

Plan Design	
Plan Details	
Coverage Options	Retiree Only, Retiree & Spouse, Retiree & Child(ren)
Benefit Amounts	Retiree: Up to \$50,000, including other coverage choices of \$10,000, \$15,000, \$20,000, \$30,000, and \$40,000 Spouse: Up to 50% of retiree's amount Child(ren): \$2,000 increments up to the max benefit of \$10,000 (\$1,000 for a child between the ages of live birth and six months)
Guarantee Issue	Retiree ages 75 and under: Up to \$20,000* Spouse ages 75 and under: Up to \$15,000* *Retirees and spouses, age 76 and above, are not eligible for GI Child(ren): Up to \$10,000
Beneficiary Claim Assistance	This program is designed to help beneficiaries' sort through the details and serious questions about claims and financial needs during a difficult time.
Accelerated Benefit Option	This benefit allows up to the max of \$50,000 to be paid before death if the insured has a qualifying terminal illness and meets all terms and conditions of the policy.
Waiver of Premium	If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions.
Additional Services	A comprehensive suite of valuable services for support, planning and protection needs available at no additional cost to policyholders. Services include: - Will Preparation Service: - Access to MetLife Legal Plans' nationwide network of more than 14,000 participating plan attorneys - In-person consultation and preparation of wills, power of attorney documents, living wills, and codicils - Coverage of all participating plan attorney fees for preparing or updating a will - An out-of-network option is also available. - WillsCenter.com - Preparation of wills and living wills - Preparation of power of attorney - Preparation of HIPAA authorization form - Probate Service: If you or your spouse were to die while the coverage is in effect, a probate benefit is made available to your estate. - Estate Resolution Services: - Provides beneficiaries and the executors/administrators of the employee's estate with legal services - Funeral Planning Guide - Funeral Planning Services and Funeral Discounts – up to 10% off funeral, cremation, and cemetery services. Also includes bereavement travel services. - Greif Counseling - Total Control Account (TCA) – Beneficiaries obtain an interest-bearing account with draft writing privileges to manage life insurance proceeds. - Travel Assistance with Identity Theft Solutions - Transition Solutions – financial wellness solution providing assistance with group life conversion and other financial decisions employees need to make during a change in life insurance benefits due to retirement, leaving employment or a reduction in coverage.

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BENEFITS PLAN DESIGN

Eligibility	
- SERS DB retirees who are currently receiving a pension. - Retiree must be performing normal activities, and not confined as defined in the policy. - Dependent: Your spouse and eligible children. Children are covered up to age 26. Dependents may only be covered when the retiree has an active policy. The dependent must be performing normal activities and cannot be confined as defined in the policy in order for coverage to take effect. - If you and your spouse are both eligible SOM retirees, you both are eligible for coverage, but if one covers the other as a spouse, the spouse cannot also enroll as an employee. Dependent children can be insured only under one parent.	
Suicide Exclusion	
Life insurance benefits will not be paid if the insured's death is the result of suicide within two years from the date of issue. If this occurs, the sum of the premiums paid will be returned to the beneficiary. The same applies for any future increases in coverage under this plan.	
Accelerated Benefit Option (ABO)	
An ABO may be exercised if a policyholder (employee only) has less than 12-month life expectancy. The policyholder may claim up to 100% of face of coverage at a minimum of \$20,000 and a maximum of \$700,000	

STATE OF MICHIGAN VOLUNTARY BENEFITS Accidental Death & Dismemberment (AD&D) Insurance – Employees

Plan Design	
Plan Details	
Coverage Options	Employee Only, Employee & Spouse, Employee & Child(ren)
Benefit Amounts	Employee & Spouse: up to \$1,000,000 without medical questions (purchase options of \$15k, \$30k, \$60k, \$120k, \$240k, \$300k, and then \$100k increments up to \$1 million). Child(ren): up to \$15,000 without medical questions
Worldwide Coverage	This plan offers protection on a worldwide basis, 24 hours a day, 365 days a year.
Accidental Death & Specific Loss Benefits	Benefits are payable as follows:

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BENEFITS PLAN DESIGN

	Loss of: Life, Two Members*, Speech & Hearing, Brain Damage, and Common Carrier Benefit: Principal Sum One Member*, Speech or Hearing: 1/2 Principal Sum Thumb and Index Finger of the Same Hand: 1/4 Principal Sum *Member or Members means hand/hands, foot/feet, or eye/eyes.
Catastrophic Benefits	Paralysis - pays benefits when an insured person suffers injuries which result in paralysis (hemiplegia, paraplegia, or quadriplegia). Coma - pays a monthly benefit while the insured is in a comatose state as a result of an injury.
Family Benefits	Surviving Spouse Education- pays an additional benefit to be used for tuition costs at an accredited school or trade school training program, if insured dies from a covered accident. Day Care Benefit - pays a benefit for each child enrolled in a day care facility at time of loss. Child Education Benefit - provides an additional benefit for each dependent child in 12th grade or attending an accredited college, if insured dies from a covered accident. Extension of Coverage - allows eligible dependents to continue coverage without premium payment for up to 12 months, if insured dies from a covered accident.
Travel Benefits	Airbag Benefit - pays if insured is injured in an automobile accident that is equipped with a factory installed airbag. Seat Belt Usage - pays additional benefit if insured is wearing a seat belt when injured in an automobile accident. Travel Benefits (AXA Assistance USA, Inc.) - provides you help during emergencies when you are away from home. Access to emergency and non-emergency services while traveling domestically or internationally up to 180 days, \$500,000 maximum medical evacuation, and repatriation.
Additional Benefits	Exposure & Disappearance Benefit - accidental exposure to elements covers as though it was an injury, with loss of life presumed after 12 months following disappearance of insured as a result of sinking, wrecking or disappearance of conveyance he/she was riding. ID Theft – resources to prevent identity theft. Concierge Services – provide destination location information and services for various business. Portability - allows you to take your coverage with you when employment ends. Waiver of Premium - allows you to continue coverage without payment of premium, if it's determined you are totally disabled.
Portability	Allows you to continue this insurance program should you leave your employer (subject to plan provisions), without having to provide evidence of insurability (information about your health). The employee is eligible to port coverage within 60 Days of leaving State employment. • The employee will receive a letter from subcontractor with options of porting or converting after they no longer appear on the eligibility file. • Employee Coverage: ○ Ported coverage reduces by 50% on the 1st of the month following the date the employee turns age 70 and terminates on the 1st of the month following the date the employee turns age 100. ○ Minimum face amount is \$10,000 ○ Maximum face amount is \$2 million ○ Employee may apply for increase in coverage and preferred life rates by answering medical questions. • Spouse Coverage: ○ Is eligible to port within 60 days of plan eligibility ending. Spouse may port coverage following the death of the covered employee or due to divorce from covered employee. ○ Minimum face amount is \$10,000

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	○ Maximum face amount is \$250,000 ○ Spouse ported coverage terminates upon attainment of age 70 ○ Spouse may apply for increase in coverage and preferred rates by answering medical questions. • Dependent Children Coverage: ○ Are eligible to port within 60 days of plan eligibility ending. Dependents may port coverage following the death of the covered employee or the dependent child has reached age 26. ○ Dependent child may apply for increase in coverage and preferred rates by answering medical questions.
Eligibility	
• Employees: All actively at work state employees of the SOM working 15 or more hours each week or a minimum of 750 hours in a rolling 12-month period, excluding Senate, National Guard, contractual employees, Special Personnel Services, and non-career employees defined as hired to work 90 days or less, a student employee or otherwise classified as a non-career employee by the State of Michigan. Must be actively at work as defined in the policy in order for coverage to take effect. • Dependent: Your spouse and eligible children. Children are covered up to age 26. Must be performing normal activities and cannot be confined as defined in the policy in order for coverage to take effect. • When both you and your spouse are eligible for insurance under the policy as an employee, you may each enroll either as an employee or the dependent of an employee, but not both. Dependent children can be insured only under one parent.	
Exclusions	
Benefits will not be paid for any loss caused or contributed to by: 1. Physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity; 2. Infection, other than infection occurring in an external accidental wound or from food poisoning; 3. Suicide or attempted suicide; 4. Intentionally self-inflicted injury; 5. Service in the armed forces of any other country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country; 6. Any incident related to: • Travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger; • Travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight; • Parachuting or otherwise exiting from an aircraft while such aircraft is in flight, except for self-preservation; • Travel in an aircraft or devise used: For testing or experimental purposes; By or for any military authority; or For travel or designed for travel beyond the earth's atmosphere; 7. Committing or attempting to commit a felony; 8. The voluntary intake or use by any means of any drug, medication, or sedative, unless it is: taken or used as prescribed by a Physician; or an "over the counter" drug, medication or sedative taken as directed; alcohol in combination with any drug, medication, or sedative; or poison, gas, or fumes; or 9. War, whether declared or undeclared; or active o war, insurrection, rebellion, or active participation in a riot. Exclusion for Intoxication: Will not pay benefits under this section for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident.	

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STATE OF MICHIGAN VOLUNTARY BENEFITS Legal Plan - Employees

Plan Design	
Coverage Options:	Legal Plan Note: Plan can cover the employee, spouse, and child(ren) up to age 26.
Covered Services:	Legal Plan Dedicated provider law firm fees are 100% paid-in-full for covered matters. The plan includes phone consultation, legal research, office visits, demand letters or phone calls, document review, and affidavits. Participants receive direct access to a dedicated provider law firm. Access to 24/7 emergency access, mobile app, and free legal forms. Advice & Consultation Services • Phone Consultation • Legal Research • Office Visits • Demand Letter or Phone Call Document Services • Document Review • Affidavits Family and Domestic Related Services • Name Change • Adoption and Paternity (contested or uncontested) • Guardianship/Conservatorship • Juvenile Matters • Protection from Domestic Violence • Incompetency Defense • Elder Care Matters • Immigration Assistance • Reproductive Assistance • Prenuptial Agreements • Post-Nuptial Agreements/Domestic Partnership Agreements • Gender Identifier Change • Civil and Social Discrimination • Bullying Protection • Divorce • Child Custody (Contested or Uncontested) • Domestic Partnership Agreements • Conservatorship • Misdemeanor Proceedings • Administrative Hearing • Enforcement and Modification of a Support Order (Contested or Uncontested) Home Services • Sale or Purchase of Home • Mortgage Document Services • Home Equity Loan Services • Deeds • Refinancing of Home • Foreclosure • Mineral Rights Assistance • Contractor Disputes • Neighbor Disputes • Real Estate Contracts Financial Disputes • Small Claims Assistance • Boundary or Title Disputes

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BENEFITS PLAN DESIGN

	• Easements • Property Tax Assessments • Zoning Applications • Eviction and Tenant Problems (Primary Residence – Tenant Only) • Security Deposit Recovery (Tenant Only) Finance • Identity Theft • Repossession • Garnishment • Habeas Corpus • Consumer Bankruptcy • Promissory Notes • Collection Letters • Consumer Protection • Consumer Credit Services • Affidavits • Debt Collection • Rental Agreements • Medicaid Medicare Disputes • IRS Audit Protection • Veterans Benefit Disputes • Personal Property Protection • Small Claims Assistance • Civil Litigation • Administrative Hearing • Personal Injury Matters • Tax Audit and Collection Services Will and Estate Planning Services • Wills and Codicils • Living Will or Physician's Directive • Living Trusts/ Trusts • Power of Attorney • Probate Motor Vehicle Services • Moving Traffic Violations/ Traffic Tickets • Suspended Driver's License Assistance • Reinstatement • Motor Vehicle Property Damage Claims Additional Benefits • 24/7 Emergency Access • Mobile App • Free Legal Forms • Misdemeanors • 25% Discount for personal legal matters that are not fully covered by this plan
Portability	The employee is eligible to port or convert coverage within 45 days of leaving State employment. • If the employee is payroll deducted they will receive a port packet from subcontractor when they are no longer on the eligibility file and have missed two consecutive payroll deductions. • Once the policy has ported, rates and plan design will remain the same as active employee coverage. • Enrolled employees who are SERS Defined Benefit (DB) and are retiring can convert their policy to a retiree policy. SERS DB Legal Plan premiums are deducted from eligible retiree monthly pensions.

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	- Under portable enrollment, dependent definitions are the same as those for active employees. - The covered services and exclusions are the same as those under the active plan.
Eligibility	
- Employees: Active employees regularly scheduled to work 15 or more hours per week or a minimum of 750 hours during a rolling 12-month period. - Dependent: Your spouse and eligible children. Children are covered up to age 26.	
Exclusions	
- Certain Services are not covered by the Plan. They include the following: 1. Employment-related matters, including Employer or statutory benefits. 2. Matters involving the Employer, Company or Provider Law Firm. 3. Services outside of the United States. 4. Any matter arising from a participant's business matters or interests or any income producing property or venture of any nature, full or part time. 5. Matters covered by any insurance policy. 6. Matters relating to patent, trademark and copyright. 7. Matters that are, in the Provider Law Firm's Professional Judgment, unnecessary or unwarranted for adequate advice or would be in violation of any ethics laws. 8. Any matter if the participant is representing or preparing to represent themselves pro se. 9. Matters which are frivolous or without merit, any claim, defense, or legal position which is not likely to prevail in court or otherwise prohibited by law. 10. Native American legal issues, including but not limited to matters relating to Indian tribes and tribal governments, in any court, or jurisdiction. 11. Matters in which there is a conflict of interest between the participant and the spouse and/or dependents. In such case, Services are excluded for the spouse and dependents. 12. Matters for which an attorney-client relationship existed prior to the participant becoming eligible for Plan benefits. 13. Matters arising while any person is a party to any lawsuit involving the Employer, Company or Provider Law Firm. 14. Fines, court costs, penalties, expert witness fees, bonds and out of pocket expenses - Discount Benefit for Non-Covered Services. The following Services are not covered by the Plan; however, the 25% Discount Benefit may apply after the Advice and Consultation Services have been provided: 1. Class actions, amicus curiae filings or interventions. 2. Attachments, collections, appeals or any other post-judgment relief action. 3. Counter claims, cross claims and third-party claims. 4. Matters where participant is acting on behalf of, or representing another party (for example: executor, administrator, guardian, trustee) except where specifically provided otherwise. 5. Matters in which participant is a Plaintiff or Claimant, except where specifically provided otherwise. 6. Matters relating to family law, except as specifically provided under Family and Domestic Related Services, including litigation related to prenuptial agreements. 7. Matters relating to bankruptcy law, except as specifically provided under Finance Services. 8. Abstract, preliminary title reports or a title opinion. 9. Any matter resulting in criminal penalties, felony charges or it is alleged that the participant is under the influence of or impaired from using alcohol, intoxicants, medicines whether prescribed or not, controlled substances, or chemicals. 10. Any matter related to charges that a participant is driving without a valid driver's license or statutorily required insurance. 11. Any ongoing hearings, experts or actions that must be filed in a different court for reconsideration or review. 12. Any matter while driving a Commercial Vehicle. 13. Responsive affidavits and accounting proceedings in guardianship matters. 14. Representation of the participant in a hearing or proceeding on immigration matters. 15. Representation of a participant in a probate matter. . .	

STATE OF MICHIGAN VOLUNTARY BENEFITS Legal Plan - Retirees

Plan Design	
Coverage Options:	Legal Plan Note: Plan can cover the employee, spouse, and child(ren) up to age 26.

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Covered Services:	Dedicated provider law firm fees are 100% paid-in-full for covered matters. The plan includes phone consultation, legal research, office visits, demand letters or phone calls, document review, and affidavits. Participants receive direct access to a dedicated provider law firm. Access to 24/7 emergency access, mobile app, and free legal forms. Advice & Consultation Services • Phone Consultation • Legal Research • Office Visits • Demand Letter or Phone Call Document Services • Document Review • Affidavits Family and Domestic Related Services • Name Change • Adoption and Paternity (contested or uncontested) • Guardianship/Conservatorship • Juvenile Matters • Protection from Domestic Violence • Incompetency Defense • Elder Care Matters • Immigration Assistance • Reproductive Assistance • Prenuptial Agreements • Post-Nuptial Agreements/Domestic Partnership Agreements • Gender Identifier Change • Civil and Social Discrimination • Bullying Protection • Divorce • Child Custody (Contested or Uncontested) • Domestic Partnership Agreements • Conservatorship • Misdemeanor Proceedings • Administrative Hearing • Enforcement and Modification of a Support Order (Contested or Uncontested) Home Services • Sale or Purchase of Home • Mortgage Document Services • Home Equity Loan Services • Deeds • Refinancing of Home • Foreclosure • Mineral Rights Assistance • Contractor Disputes • Neighbor Disputes • Real Estate Contracts Financial Disputes • Small Claims Assistance • Boundary or Title Disputes • Easements • Property Tax Assessments • Zoning Applications • Eviction and Tenant Problems (Primary Residence – Tenant Only) • Security Deposit Recovery (Tenant Only) Finance • Identity Theft • Repossession • Garnishment
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	• Habeas Corpus • Consumer Bankruptcy • Promissory Notes • Collection Letters • Consumer Protection • Consumer Credit Services • Affidavits • Debt Collection • Rental Agreements • Medicaid Medicare Disputes • IRS Audit Protection • Veterans Benefit Disputes • Personal Property Protection • Small Claims Assistance • Civil Litigation • Administrative Hearing • Personal Injury Matters • Tax Audit and Collection Services Will and Estate Planning Services • Wills and Codicils • Living Will or Physician's Directive • Living Trusts/ Trusts • Power of Attorney • Probate Motor Vehicle Services • Moving Traffic Violations/ Traffic Tickets • Suspended Driver's License Assistance • Reinstatement • Motor Vehicle Property Damage Claims Additional Benefits • 24/7 Emergency Access • Mobile App • Free Legal Forms • Misdemeanors • 25% Discount for personal legal matters not fully covered by this plan
Eligibility	
• SERS DB retirees who are currently receiving a pension. • Dependent: Your spouse and eligible children. Children are covered up to age 26.	
Exclusions	
• Certain Services are not covered by the Plan. They include the following: 1. Employment-related matters, including Employer or statutory benefits. 2. Matters involving the Employer, Company or Provider Law Firm. 3. Services outside of the United States. 4. Any matter arising from a participant's business matters or interests or any income producing property or venture of any nature, full or part time. 5. Matters covered by any insurance policy. 6. Matters relating to patent, trademark and copyright. 7. Matters that are, in the Provider Law Firm's Professional Judgment, unnecessary or unwarranted for adequate advice or would be in violation of any ethics laws. 8. Any matter if the participant is representing or preparing to represent themselves pro se. 9. Matters which are frivolous or without merit, any claim, defense, or legal position which is not likely to prevail in court or	

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otherwise prohibited by law. 10. Native American legal issues, including but not limited to matters relating to Indian tribes and tribal governments, in any court, or jurisdiction. 11. Matters in which there is a conflict of interest between the participant and the spouse and/or dependents. In such case, Services are excluded for the spouse and dependents. 12. Matters for which an attorney-client relationship existed prior to the participant becoming eligible for Plan benefits. 13. Matters arising while any person is a party to any lawsuit involving the Employer, Company or Provider Law Firm. 14. Fines, court costs, penalties, expert witness fees, bonds and out of pocket expenses.

- Discount Benefit for Non-Covered Services. The following Services are not covered by the Plan; however, the 25% Discount Benefit may apply after the Advice and Consultation Services have been provided: 1. Class actions, amicus curiae filings or interventions. 2. Attachments, collections, appeals or any other post-judgment relief action. 3. Counter claims, cross claims and third-party claims. 4. Matters where participant is acting on behalf of, or representing another party (for example: executor, administrator, guardian, trustee) except where specifically provided otherwise. 5. Matters in which participant is a Plaintiff or Claimant, except where specifically provided otherwise. 6. Matters relating to family law, except as specifically provided under Family and Domestic Related Services, including litigation related to prenuptial agreements. 7. Matters relating to bankruptcy law, except as specifically provided under Finance Services. 8. Abstract, preliminary title reports or a title opinion. 9. Any matter resulting in criminal penalties, felony charges or it is alleged that the participant is under the influence of or impaired from using alcohol, intoxicants, medicines whether prescribed or not, controlled substances, or chemicals. 10. Any matter related to charges that a participant is driving without a valid driver's license or statutorily required insurance. 11. Any ongoing hearings, experts or actions that must be filed in a different court for reconsideration or review. 12. Any matter while driving a Commercial Vehicle. 13. Responsive affidavits and accounting proceedings in guardianship matters. 14. Representation of the participant in a hearing or proceeding on immigration matters. 15. Representation of a participant in a probate matter.
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STATE OF MICHIGAN VOLUNTARY BENEFITS Auto and Home Insurance - Employees

Plan Design

- Two contractors offer employees a special discounted rate of up to 10% off Auto Insurance and up to 5% off Home Insurance.
- Other savings and benefits include:
 - Discounts based on driving record, age, auto safety features and more
 - A 12-month guarantee on contractor's competitive rates
 - Prompt claims service with access to local representatives
 - No down payment required with payroll deduction
 - With payroll deduction, there are no fees or interest charges
- Coverage is available for:
 - Homes
 - Automobiles
 - Renters
 - Condos
 - Secondary Homes
 - Dwelling Fire
 - Boats/Yachts
 - Recreational vehicles
 - Scheduled personal property
 - Personal excess liability/umbrella policies

Eligibility

- Employees: All benefit eligible active employees.
- Other: All resident family members of benefit-eligible, active employees.

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

Exclusions

Exclusions vary on coverage selected.

STATE OF MICHIGAN VOLUNTARY BENEFITS Auto and Home Insurance - Retirees

Plan Design

- Contractor offers retirees a special discounted rate of up to 10% off Auto Insurance and up to 5% off Home Insurance.
- Other savings and benefits include:
 - Discounts based on driving record, age, auto safety features and more
 - A 12-month guarantee on contractor's competitive rates
 - Prompt claims service with access to local representatives
 - No down payment required with pension deduction
 - With pension deduction, there are no fees or interest charges
- Coverage is available for:
 - Homes
 - Automobiles
 - Renters
 - Condos
 - Secondary Homes
 - Dwelling Fire
 - Boats/Yachts
 - Recreational vehicles
 - Scheduled personal property
 - Personal excess liability/umbrella policies

Eligibility

- SERS DB retirees currently receiving a pension.
- Other: All resident family members of benefit-eligible retirees.

Exclusions

Exclusions vary on coverage selected.

STATE OF MICHIGAN VOLUNTARY BENEFITS Identity Theft Protection – Employees

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

Plan Design	
Coverage Options	Employee, Spouse & Child(ren) up to age 26
Plans	Employee Only Family (spouse + up to 10 dependents)
Covered Services	• Monitored Information ✓ Mother's Maiden Name ✓ Investment Account Number ✓ National Provider Identifier Number ✓ Usernames ✓ Credit/Debit/Retail Cards (up to 10) ✓ Date of Birth ✓ Driver's License ✓ Email Address ✓ Medical ID ✓ Name/Home Address/Phone Numbers ✓ SSN ✓ Passport Number ✓ Bank Accounts • Monitoring and Detection ✓ Public Record Monitoring ✓ Home & Auto Title Monitoring ✓ High Risk Application & Transaction Monitoring ✓ Sex Offender Monitoring ✓ Financial Account Monitoring ✓ Child Monitoring (Family plan only) ✓ Credit Monitoring (3B) ✓ Criminal and Court Record Monitoring ✓ Internet and Dark Web Monitoring ✓ Payday Loan Monitoring ✓ Social Media Monitoring ✓ Address Change Verification ✓ Internet Relay Chat and Online Chat Rooms ✓ Local, State and Federal Databases ✓ Medical data reports ✓ Peer-to Peer Sharing Networks and Social Feeds Alerts ✓ Customizable Social Media Alerts ✓ Hard Credit Inquiry Alerts – immediate alert ✓ Sex Offender Alerts ✓ Identity and Credit Threat Alerts ✓ Financial Transaction Alerts Unlimited Consultation • Assistance Interpreting & Analyzing Credit Reports • Consultation on Common Trends & Scams ✓ Data Breach and Identity Theft Safeguards ✓ Identity Theft Consultation ✓ Financial Account Safeguards ✓ Lost/Stolen Wallet Assistance

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

	Comprehensive Identity Restoration ✓ \$5 Million Protection Policy ✓ Full-Service Restoration by Licensed Private Investigators ✓ 3B Credit Report Pre-and-Post Restoration ✓ Pre-Existing Identity Theft Restoration ✓ Unlimited Service Guarantee Performance ✓ Personal VPN to prevent incoming and outgoing internet traffic from being monitored, hacked or censored ✓ Antivirus on up to 15 devices ✓ Online privacy & reputation management ✓ Cybersecurity / malware protection ✓ Password manager ✓ Online reputation score General ✓ 24/7/365 Emergency Access ✓ Auto-Monitoring ✓ Direct Access to Licensed Private Investigators ✓ Monthly Transunion Credit Score Tracker ✓ Live Member Support ✓ Mobile App ✓ Adult dependent parent coverage (with family plan)
Portability	The employee can port coverage within 45 days of leaving State employment. • If the employee is payroll deducted, they will receive a port packet from subcontractor after they are no longer on the eligibility file and have missed two consecutive payroll deductions. • Once the policy has ported, rates and plan design will remain the same as the active employee coverage.
Eligibility	• Full time & Part time employees working 20 hours or more per week. • Spouse • Children up to age 26

STATE OF MICHIGAN VOLUNTARY BENEFITS Identity Theft Protection – Retirees

Plan Design	
Coverage Options	Retiree, Spouse & Child(ren) up to age 26
Plans	Retiree Only Family (spouse + up to 10 dependents)
Covered Services	✓ Monitored Information ✓ Mother's Maiden Name ✓ Investment Account Number ✓ Home & Auto Title Monitoring ✓ National Provider Identifier Number ✓ Usernames ✓ Credit/Debit/Retail Cards (up to 10) ✓ Date of Birth ✓ Driver's License

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

	✓ Email Address ✓ Medical ID ✓ Name/Home Address/Phone Numbers ✓ SSN ✓ Passport Number ✓ Bank Accounts ✓ Monitoring and Detection ✓ Public Record Monitoring ✓ High Risk Application & Transaction Monitoring ✓ Sex Offender Monitoring ✓ Financial Account Monitoring ✓ Child Monitoring (Family plan only) ✓ Credit Monitoring (3B) ✓ Criminal and Court Record Monitoring ✓ Internet and Dark Web Monitoring ✓ Payday Loan Monitoring ✓ Social Media Monitoring ✓ Address Change Verification ✓ Internet Relay Chat and Online Chat Rooms ✓ Local, State and Federal Databases ✓ Peer-to Peer Sharing Networks and Social Feeds
Alerts	✓ Customizable Social Media Alerts ✓ Hard Credit Inquiry Alerts– immediate alert ✓ Sex Offender Alerts ✓ Medical data reports ✓ Identity and Credit Threat Alerts ✓ Financial Transaction Alerts
Unlimited Consultation	✓ Assistance Interpreting & Analyzing Credit
Reports	✓ Consultation on Common Trends & Scams ✓ Data Breach and Identity Theft Safeguards ✓ Identity Theft Consultation ✓ Financial Account Safeguards ✓ Lost/Stolen Wallet Assistance
Comprehensive Identity Restoration	✓ \$5 Million Protection Policy ✓ Full-Service Restoration by Licensed Private Investigators ✓ 3B Credit Report Pre-and-Post Restoration ✓ Pre-Existing Identity Theft Restoration ✓ Unlimited Service Guarantee
Performance	✓ Personal VPN to prevent incoming and outgoing internet traffic from being monitored, hacked or censored ✓ Antivirus on up to 15 devices ✓ Online privacy & reputation management ✓ Cybersecurity / malware protection ✓ Password manager ✓ Online reputation score
General	

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

	✓ 24/7/365 Emergency Access ✓ Auto-Monitoring ✓ Direct Access to Licensed Private Investigators ✓ Monthly Transunion Credit Score Tracker ✓ Live Member Support ✓ Mobile App ✓ Adult dependent parent coverage (with family plan)
Eligibility	• SERS DB Retirees receiving a pension • Spouse • Children up to age 26

STATE OF MICHIGAN VOLUNTARY BENEFITS Universal Life Insurance – Employees

Plan Design

Universal Life Insurance pays a lump sum benefit in the event of death and builds cash value that can help with other financial needs. May provide help in paying for long term care expenses. You must meet conditions of eligibility for benefits. In addition to providing death benefits to your family, this versatile benefit builds cash value that can help with other financial needs. Your premiums fund a cash-value account with the remaining amount that's left after you pay the cost of insurance. As the policy owner, you can borrow money from your cash-value account. You do not have to pay back this money, however you will have to pay the interest. The outstanding balance reduces the death benefit by how much you owe.

Coverage Options

Coverage Options	Underwriting Questions
Up to \$75,000 (Guaranteed Issue)	No underwriting questions
Up to \$150,000 (Modified Guarantee Issue)	Three underwriting questions for Modified Guaranteed Issue
Up to \$300,000 (Simplified Issue)	Three additional underwriting questions

Built-in Policy Features

Long Term Care Benefit
After 90 days of confinement or services, provides a monthly benefit of 4% of the death benefit amount, for up to 25 months for a medically necessary stay in a qualified long term care facility or assisted living facility, medically necessary home health care, and adult day care services. Benefits are paid as advance death benefits and will proportionately reduce both the final death benefit payable to the beneficiaries and the plan's cash value. Benefits paid may or may not be taxable, depending on how the IRS interprets applicable portions of the Tax Code.
Death Benefit Restoration*
If long term care benefits are paid from the policy, this feature restores the full death benefit amount to your beneficiary upon your death.
Accelerated Death Benefit
If you become terminally ill and a physician determines that death will most likely occur within 24 months, you may request up to 75% of the plan's death benefit (to a maximum of \$225,000, less an administrative fee of \$200). The accelerated death benefit is subject to review by contractor and is subtracted from the final death benefit.
Extension of Benefits*
Extends the initial 25 months for a medically necessary stay in a qualified long-term care facility or assisted living facility, medically necessary home health care, and adult day care services to 50 months (maximum). Benefits are paid as advance death benefits and will proportionately reduce both the final death benefit payable to the beneficiaries and the plan's cash value. Benefits paid may or may not be taxable, depending on how the IRS interprets applicable portion of the Tax Code.
EZ Value

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

Serves as a hedge against inflation by automatically increasing your benefit each year for the first 10 years by the amount purchased with an extra \$1/week in premium, with no evidence of insurability required. This can keep your benefit aligned with your increasing needs.

*May not be available in all states.

Optional Policy Features

Waiver of Premium

If you suffer from a qualifying disability while insured, Universal Life Insurance premiums will be waived during the period of disability.

Coverage is portable so you can take your coverage with you if you retire, reduce your hours, or change jobs.

Portability	The employee is eligible to port coverage within 60 days of leaving State employment. • If the employee is payroll deducted, they will receive a letter from subcontractor with options of porting when they are no longer on the eligibility file and have missed two consecutive payroll deductions. • No increases in coverage can be made when plan is ported. • Once ported, coverage can be kept at the same price and benefits with premiums paid by direct bill, automatic deduction, or with a credit card. • Dependent Children: Conversion must occur within 31 days of one of the below events: ○ Can apply for Standard UL for age 23. ○ Eligible to convert to their own life insurance coverage up to 5 times the Children's Term Insurance under the following conditions: 1. On death of primary insured; or 2. On expiry of rider, which is the anniversary of the child's 23rd birthday; or 3. The date the Insured Child becomes independent.
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Eligibility

- Employees - Active employees working 20 hours per week after completion of 3 months of continuous service.
- Dependents - Your spouse, eligible children, and grandchildren. Children are eligible up to age 19 or up to age 23

Exclusions

- If the Insured commits suicide, while sane or insane, within two years from the Certificate Date, we will limit the Death Benefit Proceeds to the premiums paid less any loans and less any Partial Surrenders paid. If the Insured commits suicide, while sane or insane, within two years after the effective date of any increase in the coverage or any reinstatement, the Death Benefit Proceeds will be the costs of insurance associated with each increase or the reinstatement.
- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider. Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

STATE OF MICHIGAN VOLUNTARY BENEFITS Critical Illness Insurance – Employees

Plan Design

The plan provides a lump sum cash benefit upon the first diagnosis of a covered critical illness such as stroke, heart attack, invasive cancer, carcinoma in situ, major organ failure requiring transplant, renal (kidney) failure, paralysis of two or more limbs, blindness, ALS (Lou Gehrig's disease) or occupational HIV. Covered critical illnesses are limited to the specific definitions found in the policy.

Critical Illness insurance does not require a specific expense for payout. It is intended to help cover some of the expenses not covered by medical insurance, such as out-of-pocket deductibles and copays, child care, travel expenses and more. Pre-existing condition limitations and exclusions may apply.

Coverage Options

Coverage Options	Underwriting Questions
\$5,000 to \$10,000 (Guaranteed Issue)	No underwriting questions
\$10,001 to \$50,000 (Modified Guaranteed Issue)	Three underwriting questions for Modified Guaranteed Issue
\$50,001 to \$100,000 - not to exceed 2 times pay (additional underwriting questions apply)	Three additional underwriting questions

There are also optional policy features, such as:

- **EZ Value Plan:** Serves as a hedge against inflation by automatically increasing your coverage for \$1.00 per week without evidence of insurability.
- **Optional Waiver of Premium:** No premiums are due if you suffer a qualifying disability.

Coverage is portable so you can take your coverage with you if you retire, reduce your hours or change jobs.

Portability

The employee is eligible to port coverage within 60 days of leaving State employment.

- If the employee is payroll deducted, they will receive a letter from subcontractor with options of porting when they are no longer on the eligibility file and have missed two consecutive payroll deductions.
- No increases in coverage can be made when plan is ported.
- Once ported, coverage can be kept at the same price and benefits with premiums paid by direct bill, automatic deduction, or with a credit card.

CI Conversion of coverage:

- **Employee:** Coverage converts at identical coverage amounts.
- **Spouse:** Divorced or legally separated spouses eligible for guaranteed issue conversion. Rates are based off age of spouse as of the conversion effective date.
- **Child:** Children or grandchildren eligible for guaranteed issue conversion at age 26. Rates are based on age of the child on date of conversion.

Eligibility

- Employees - Active employees working 20 hours per week after completion of 3 months of continuous service.

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

- Dependents - Your spouse and eligible children. Children are covered up to age 26 (Effective June 1, 2012).

Exclusions

- A diagnosis made prior to the Effective Date, or during the Waiting Period, as applicable to the Covered Person
- Basal cell carcinoma and squamous cell carcinoma of the skin
- Melanoma that is diagnosed as Clark's level I or II or Breslow's classification less than 0.76 mm
- Premalignant tumors or polyps
- Sickness caused by Use of Alcohol, drugs, narcotics, or hallucinogens not prescribed by a Physician, or not used in the manner prescribed by the Physician
- Any disease, Sickness or incapacity not specified in this Policy
- More than one First Diagnosis occurrence after the Effective Date and after the Waiting Period, except as specified on the Schedule and under the Section entitled "Benefit Provision"
- Transient Ischemic Attacks, Reversible Ischemic Neurological Deficit, and attacks of Vertebrobasilar Ischemia
- Balloon Angioplasty, laser relief or other like procedures
- Any Invasive Cancer, Carcinoma In Situ or Critical Illness resulting from
 - The Covered Person's commission of, or attempt to commit, a felony
 - Self-inflicted Injury, while sane or insane
 - The Covered Person's committing or attempting to commit suicide
 - The Covered Person engaging in an illegal occupation
 - War or act of war, declared or undeclared
 - The Covered Person's participation in a riot
- Occupational Human Immunodeficiency Virus (HIV) resulting from a needle stick or sharp injury or a mucous membrane exposure to blood or bloodstained bodily fluid, which occurred prior to the effective date of this rider

STATE OF MICHIGAN VOLUNTARY BENEFITS Accident Insurance – Employees

Plan Design

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

Accident Insurance helps pay for unexpected health care expenses due to non-occupational accidents that occur every day, from the soccer field to the ski slope and the highway in between. With Accident Insurance, you can focus your energy on recovery rather than worry about how you are going to pay your bills. The program offers you the opportunity to apply for coverage in key benefit areas and continue that coverage should you change jobs or retire. Accident Insurance includes benefits for initial care, injuries, hospitalization, follow-up care, transportation and lodging to help employees cushion the financial blow of an accident. Accident Insurance is Guaranteed Issue, ensuring that all employees can purchase coverage for themselves and their families, and enrolling is easy since there is no medical underwriting.

Hospital Admission Benefit
This benefit provides a lump sum benefit for admission to a hospital and is payable once per person for each covered accident.
Hospital Confinement Benefit
This benefit provides a daily benefit for confinement to a hospital and is payable for up to 365 days per person for each covered accident.
Hospital ICU Benefit
This benefit provides a daily benefit for confinement to a hospital intensive care unit and is payable for up to 15 days per person for each covered accident.
Accidental Death Benefit
This benefit provides a lump sum benefit for an accidental death that occurs within 90 days of a covered accident.

Definitions

Covered accident
An accident causing injury that occurs off-the job while coverage is in effect.
Injury or injuries
An accidental bodily injury resulting from a covered accident. It does not include sickness, disease, or bodily infirmity. Overuse syndromes typically due to repetitive or recurrent activities, such as osteoarthritis, carpal tunnel syndrome or tendonitis, are considered to be a sickness and not an Injury.
Non-occupational injury
An injury that did not result from a person's work or occupation

Benefit Amounts* – Enhanced Accident Insurance

*Benefit Amounts may vary by state.

INITIAL CARE

Hospital Benefits

Admission Benefit (per admission)	\$2000
Confinement Benefit (per day up to 365 days) ...	\$400
ICU Benefit (per day up to 15 days)	\$600
Emergency Room Treatment	\$200
Ambulance	
Ground	\$200
Air	\$1,000
Initial Doctor's Office Visit	\$100
Lodging (per night up to 30 days per accident) .	\$100
Surgery Benefit	
Open, abdominal, thoracic	\$2,000
Exploratory	\$200
Blood, Plasma and Platelets	\$600
Emergency Dental Benefit	
Extraction	\$100
Crown	\$300
FOLLOW-UP CARE	
Accident Follow-up Treatment	\$100
Physical Therapy	
Up to 6 visits per person per accident	\$50
Mobility Appliance	\$200
Transportation	
100+ miles, up to 3 trips	\$475

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

Prosthetic Device or Artificial Limb
 More than one\$2,000
 One\$1,000
Skin Grafts25% of applicable burn benefit

INJURIES

Fractures

Open reductionup to \$10,000
 Closed reductionup to \$5,000
 Chips25% of closed amount

Dislocations

Open reductionup to \$8,000
 Closed reductionup to \$4,000

Laceration\$25-\$800

Burns

Flat amount for:

3rd degree for 35 or more sq. in\$15,000
 3rd degree for 9-34 sq. in\$2,250
 2nd degree for 36% or more of body\$1,125

Concussion\$200

Eye Injury

Requires surgery or removal of foreign body\$400

Herniated Disc\$800

Loss of Finger, Toe, Hand, Foot or Sight

Loss of both hands, feet, sight of both eyes
 or any combination of two or more losses\$15,000
 Loss of one hand, foot or sight of one eye\$7,500
 Loss of two or more fingers, toes or any
 combination of two or more losses\$1,500
 Loss of one finger or one toe\$750

Tendon/Ligament/Rotator Cuff Injury

Repair of more than one\$1,200
 Repair of one\$800
 Exploratory surgery without repair\$200
 Torn Knee Cartilage\$1,000
 Exploratory surgery\$200

ACCIDENTAL DEATH

Employee\$50,000
 Spouse\$20,000
 Child\$10,000

ACCIDENTAL DEATH - COMMON CARRIER

Employee\$100,000
 Spouse\$40,000
 Child\$20,000

CATASTROPHIC ACCIDENT

Associate\$100,000
 Spouse\$50,000
 Child\$50,000

Benefit Amounts* - Accident Insurance (plan is no longer available for enrollment as of March 2016)

*Benefit Amounts may vary by state.

INITIAL CARE

Hospital Benefits

Admission Benefit (per admission)\$750
 Confinement Benefit (per day up to 365 days) ...\$200
 ICU Benefit (per day up to 15 days)\$400

Emergency Room Treatment\$150

Ambulance

Ground\$100
 Air\$500

Initial Doctor's Office Visit\$50

Lodging (per night up to 30 days per accident) .\$.100

Surgery Benefit

Open, abdominal, thoracic\$1,000
 Exploratory\$100

Blood, Plasma and Platelets\$300

Emergency Dental Benefit

Extraction\$50

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

Crown	\$150
FOLLOW-UP CARE	
Accident Follow-up Treatment	\$50
Physical Therapy	
Up to 6 visits per person per accident	\$25
Mobility Appliance	\$100
Transportation	
100+ miles, up to 3 trips	\$300
Prosthetic Device or Artificial Limb	
More than one	\$1,000
One	\$500
Skin Grafts	25% of applicable burn benefit
INJURIES	
Fractures	
Open reduction	up to \$5,000
Closed reduction	up to \$2,500
Chips	25% of closed amount
Dislocations	
Open reduction	up to \$4,000
Closed reduction	up to \$2,000
Laceration	\$25-\$400
Burns	
Flat amount for:	
3rd degree for 35 or more sq. in	\$10,000
3rd degree for 9-34 sq. in	\$1,500
2nd degree for 36% or more of body	\$750
Concussion	\$100
Eye Injury	
Requires surgery or removal of foreign body	\$200
Herniated Disc	\$400
Loss of Finger, Toe, Hand, Foot or Sight	
Loss of both hands, feet, sight of both eyes or any combination of two or more losses	\$15,000
Loss of one hand, foot or sight of one eye	\$7,500
Loss of two or more fingers, toes or any combination of two or more losses	\$1,500
Loss of one finger or one toe	\$750
Tendon/Ligament/Rotator Cuff Injury	
Repair of more than one	\$600
Repair of one	\$400
Exploratory surgery without repair	\$100
Torn Knee Cartilage	\$500
Exploratory surgery	\$100
ACCIDENTAL DEATH	
Employee	\$25,000
Spouse	\$10,000
Child	\$5,000
ACCIDENTAL DEATH - COMMON CARRIER	
Employee	\$50,000
Spouse	\$20,000
Child	\$10,000
CATASTROPHIC ACCIDENT	
Associate	\$100,000
Spouse	\$50,000
Child	\$50,000

Portability

The employee is eligible to port coverage within 60 days of leaving State employment.

- If the employee is payroll deducted, they will receive a letter from subcontractor with options of porting when they are no longer on the eligibility file and have missed two consecutive payroll deductions.
- No increases in coverage can be made when plan is ported.
- Once ported, coverage can be kept at the same price and benefits with premiums paid by direct bill, automatic deduction, or with a credit card.
- Spouse: Divorced or legally separated spouses are eligible for GI conversion to their own policy.

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

Eligibility

- Employees - Active employees working 20 hours per week.
- Dependents - Your spouse and eligible children. Children are eligible up to age 26.

Exclusions

- During any involvement in any period of any type of armed conflict
- While riding in or driving any motor-driven vehicle in a race, stunt show or speed test
- While operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a fare paying passenger in a scheduled or chartered flight operated by a commercial airline
- While engaging in hang gliding, bungee jumping, parachuting, sail gliding, parasailing, partaking or any similar activities
- While participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received
- While participating or attempting to participate in an illegal occupation, whether or not You are charged with a crime
- While committing or attempting to commit suicide or injuring Yourself intentionally, whether You are sane or not
- Sickness or infection including physical or mental condition which is not caused solely by or as a direct result of a Covered Accident.

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

STATE OF MICHIGAN VOLUNTARY BENEFITS Long-Term Care Insurance - Employees

Plan Design

Long-term care refers to a very broad range of medical, personal, and social services provided to minimize or compensate for a person's loss of physical and mental ability resulting from an illness, disability, cognitive impairment or frailties of old age, over an extended period of time. Long-term care insurance helps pay for the costs associated with these kinds of services, whether at home, in an assisted living/residential care facility, adult day care center or nursing home. Long-term care is the help or supervision provided for someone with severe cognitive impairment or the inability to perform the activities of daily living: bathing, dressing, eating, toileting, transferring, and continence. Services may be provided at home or in a facility—and care may be provided by a professional or informal caregiver, such as a friend or family member.

(Closed Plan) Prudential Group LTCI

Coverage Amounts

	Nursing Home & Assisted Living Facility Daily Benefit*	Home Care/Adult Day Care Facility Daily Benefit*	Lifetime Maximum**
Plan 1	\$100	\$60	\$109,500
Plan 2	\$150	\$90	\$164,250
Plan 3	\$200	\$120	\$219,000
Plan 4	\$250	\$150	\$273,750
Plan 5	\$100	\$60	\$182,500
Plan 6	\$150	\$90	\$273,750
Plan 7	\$200	\$120	\$365,000
Plan 7	\$250	\$150	\$456,250

*Benefits are paid up to the Facility Daily Benefit. **All benefits paid will be deducted from the Lifetime Maximum except for Private Care Management.

Eligibility for Coverage: Individuals must be assessed and certified by a Licensed Health Care Practitioner as having a Chronic Illness or Disability. This means that the insured is unable to perform, without substantial assistance, two out of the six activities of daily living (ADLs)—bathing, dressing, eating, toileting, transferring, or continence—for at least 90 days; or the insured has a severe cognitive impairment (loss or deterioration in intellectual capacity) that requires

ongoing help or supervision. A Licensed Health Care Practitioner must then develop a Plan of Care, consistent with the certification. The Plan of Care will be used to determine benefits based on the plan option chosen.

Elimination Period: One time, 90-day period.

Guaranteed Purchase Option: Every three years, Prudential will increase the benefit levels to keep up with inflation without the insured having to provide proof of good health.

Restoration of Benefits: If a claimant is no longer considered to have a chronic illness or disability for a period of at least six consecutive months, Prudential restores the Lifetime Maximum to the level in effect prior to the claim.

Cash Alternative: This feature provides you with an option to address your long-term care needs in any manner you choose. It provides a monthly fixed benefit in lieu of reimbursement for eligible charges for Home Care. The benefit is equal to 50% of the Daily Benefit for Home Care. The Cash Alternative benefit will reduce the Lifetime Maximum benefit and is subject to the Elimination Period.

Additional Benefits: Bed Reservation, Hospice Care, Respite Care, Home Support, Information and Referral Services, Private Care Management, International Benefit, and Alternate Plan of Care.

Optional Feature Automatic Compound 5% Inflation Protection Option.

Waiver of Premium: After benefit eligibility criteria are met and any applicable Elimination Period is satisfied, premiums will be waived.

Portability: If you change jobs/employers or retire, you can take your coverage with you. Employee can port coverage within 60 days of leaving State employment. If the employee is payroll deducted, they will receive a letter from subcontractor with options of porting when they are no longer on the eligibility file and have missed two consecutive payroll deductions.

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

LifeSecure Individual LTCI

Plan Choices:

\$50,000 Benefit Bank*	\$100,000 Benefit Bank	\$200,000 Benefit Bank	\$300,000 Benefit Bank
\$1,000 Monthly Benefit (or, \$300 Cash Alternative)	\$2,000 Monthly Benefit (or, \$600 Cash Alternative)	\$4,000 Monthly Benefit (or, \$1,200 Cash Alternative)	\$6,000 Monthly Benefit (or, \$1,800 Cash Alternative)

* In WI: The \$50,000 Benefit Bank is not available.

Benefit Bank: The Benefit Bank represents the lifetime dollar benefit amount available to you. Your Benefit Bank balance is reduced by any benefits paid to you or on your behalf.

Monthly Benefit Payout Structure: When you become eligible for benefits, you can choose between the payout options below (in accordance with your Plan of Care):

- **Option 1:** Receive reimbursement for qualified long term care services, up to your Monthly Benefit for Covered Expenses. Covered expenses include care at home through a home care agency or independent provider, in an assisted living facility, in an adult day care center, or in a nursing home. Hospice care is also covered.
- **Option 2:** Elect to receive a cash payout, equal to your Cash Alternative Monthly Benefit amount. The cash benefits can be used to pay an informal caregiver, such as a family member or friend – or used for other purposes unique to your care situation.

Note: The choice between the two options can be made on a monthly basis. Any un-used Monthly Benefit dollars will remain in your Benefit Bank and extend the life of our policy.

Benefit Eligibility: You are eligible for benefits if you have been certified as Chronically Ill within the last 12 months by a Licensed Health Care Practitioner. This means that you are unable to perform at least two Activities of Daily Living (bathing, dressing, toileting, transferring, continence and eating) for a period that is expected to last at least 90 days, or you require Substantial Supervision to protect your health and safety due to a Severe Cognitive Impairment.

Benefit Wait Period: 90 Calendar Days (once you are verified as Chronically Ill), unless your condition is triggered suddenly by an Accidental Injury or Stroke, in which case the Benefit Wait Period will be completely waived (0 days). **Waiver of Premium:** Your premiums are waived beginning on the first day you start receiving benefits. As long as you continue to receive benefits, additional premiums will not be required.

Spouse Discount: If you and your spouse/partner both apply for coverage at the same time, a 10% premium discount will apply to each policy. To qualify for the discount, both individuals must apply for the same policy form series (LS-LTC-0006).

Optional Benefit Riders

Compound Inflation Benefit (1%, 3% or 5%): If you elect this optional benefit, we will automatically increase your current Monthly Benefit and your remaining Benefit Bank by 1%, 3% or 5% each year. The increase will be effective on each anniversary of your policy and rider, even while you are receiving benefits.

Nonforfeiture Benefit: If this rider is in force for at least three full years, and your policy then terminates due to non-payment of premium, this optional benefit allows you to retain a reduced paid-up amount of coverage. You will have a revised Benefit Bank equal to the greater of: (a) 100% of the sum of all premiums paid by you; or (b) one times your Monthly Benefit. Not applicable if Benefit Bank is exhausted prior to lapse.

Portability: Since this plan is an individual policy that is directly billed to the employee, no action is needed upon retirement/leaving State employment. No changes in coverage or billing are required.

Eligibility

Employee: Actively-at-work, regular full-time and part-time employees who normally work 20 or more hours per week and are between ages 18 through 69.

Spouse: Spouses of benefit-eligible, active employees may apply through full medical underwriting.

Prudential (closed plan)

- Effective July 1, 2013, Prudential is no longer accepting new applications.

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

LifeSecure

Newly hired eligible employees may apply for coverage with Simplified Issue (SI) underwriting within their first 90 days of consecutive employment. Eligible employees who are outside of their first 90 days of employment can apply with full underwriting at any time throughout the year.

Exclusions

Prudential (closed plan)

Your Coverage is designed to provide benefits to pay for your Qualified Long-Term Care Services. Your Coverage does not provide benefits for any of the following.

- 1) Work-connected Conditions Charge. A charge covered by a worker's compensation law, occupational disease law or similar law.
- 2) Illness, treatment, or medical conditions arising out of
 - a) War or an act of war, whether declared or undeclared, while you are insured; or b) Your participation in a felony, riot or insurrection; or
 - b) Alcoholism and drug addiction.
- 3) Treatment provided in a government facility unless payment of the charge is required by law or services provided by any law or governmental plan under which you are covered. This does not apply to a state plan under Medicaid or to any law or plan when, by law, its benefits are excess to those of any private insurance program or other non-governmental program.
- 4) Charges for services or supplies for which no charge would be made in the absence of insurance.
- 5) Charges for care or treatment provided outside the United States except as described in the International Coverage benefit.
- 6) Charges arising from intentionally self-inflicted injury or attempted suicide.

NON-DUPLICATION OF MEDICARE BENEFITS

Benefits under your Coverage are not payable for expenses for Qualified Long-Term Care Services to the extent that:

- 1) Such expenses are reimbursable under Medicare; or
- 2) Such expenses would be reimbursable under Medicare but for the application of a deductible or coinsurance amount.

This provision does not apply if following situations apply.

- 1) Such expenses are reimbursable by Medicare as a secondary payer.
- 2) Claim is under the Cash Alternative Benefit, Cash Benefit or Flexible Cash Benefit, if any.

LifeSecure

This Policy will not pay benefits for care, treatment, services or charges: for a loss that occurs while this Policy is not in force; or for alcoholism or drug addiction (except for an addiction to a prescribed medication administered on the advice of a Physician); or due to declared or undeclared war or act of war; or due to participation in a felony, riot or insurrection or involvement in an illegal occupation; or due to suicide, attempted suicide or intentionally self-inflicted injury; or that are reimbursable under Medicare, or would be so reimbursable but for the application of a deductible or coinsurance amount; or that are reimbursable or provided under a governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law; or provided outside the United States, Canada or their territories or possessions; or for which no charge is made in the absence of insurance, except as provided under the Cash Alternative Monthly Benefit; or provided by an Immediate Family member (except as provided under the Cash Alternative Monthly Benefit), unless: he or she is a regular employee of an organization which is providing the care, treatment or service; he or she receives no compensation other than the normal compensation for employees in his or her job category; and the organization receives the payment for the care, treatment, service or charge.

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

STATE OF MICHIGAN VOLUNTARY BENEFITS Long-Term Care Insurance – Retirees

Plan Design

Long-term care refers to a very broad range of medical, personal, and social services provided to minimize or compensate for a person's loss of physical and mental ability resulting from an illness, disability, cognitive impairment or frailties of old age, over an extended period of time. Long-term care insurance helps pay for the costs associated with these kinds of services, whether at home, in an assisted living/residential care facility, adult day care center or nursing home. Long-term care is the help or supervision provided for someone with severe cognitive impairment or the inability to perform the activities of daily living: bathing, dressing, eating, toileting, transferring, and continence. Services may be provided at home or in a facility—and care may be provided by a professional or informal caregiver, such as a friend or family member.

Prudential Group LTCI (closed plan)

Coverage Amounts

	Nursing Home & Assisted Living Facility Daily Benefit*	Home Care/Adult Day Care Facility Daily Benefit*	Lifetime Maximum**
Plan 1	\$100	\$60	\$109,500
Plan 2	\$150	\$90	\$164,250
Plan 3	\$200	\$120	\$219,000
Plan 4	\$250	\$150	\$273,750
Plan 5	\$100	\$60	\$182,500
Plan 6	\$150	\$90	\$273,750
Plan 7	\$200	\$120	\$365,000
Plan 8	\$250	\$150	\$456,250

*Benefits are paid up to the Facility Daily Benefit. **All benefits paid will be deducted from the Lifetime Maximum except for Private Care Management.

Eligibility for Coverage: Individuals must be assessed and certified by a Licensed Health Care Practitioner as having a Chronic Illness or Disability. This means that the insured is unable to perform, without substantial assistance, two out of the six activities of daily living (ADLs)—bathing, dressing, eating, toileting, transferring, or continence—for at least 90 days; or the insured has a severe cognitive impairment (loss or deterioration in intellectual capacity) that requires

ongoing help or supervision. A Licensed Health Care Practitioner must then develop a Plan of Care, consistent with the certification. The Plan of Care will be used to determine benefits based on the plan option chosen.

Elimination Period: One time, 90-day period.

Guaranteed Purchase Option: Every three years, Prudential will increase the benefit levels to keep up with inflation without the insured having to provide proof of good health.

Restoration of Benefits: If a claimant is no longer considered to have a chronic illness or disability for a period of at least six consecutive months, Prudential restores the Lifetime Maximum to the level in effect prior to the claim.

Cash Alternative: This feature provides you with an option to address your long-term care needs in any manner you choose. It provides a monthly fixed benefit in lieu of reimbursement for eligible charges for Home Care. The benefit is equal to 50% of the Daily Benefit for Home Care. The Cash Alternative benefit will reduce the Lifetime Maximum benefit and is subject to the Elimination Period.

Additional Benefits: Bed Reservation, Hospice Care, Respite Care, Home Support, Information and Referral Services, Private Care Management, International Benefit, and Alternate Plan of Care.

Optional Feature: Automatic Compound 5% Inflation Protection Option.

Waiver of Premium: After benefit eligibility criteria are met and any applicable Elimination Period is satisfied, premiums will be waived.

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

LifeSecure Individual LTCI (plan closed to new retiree enrollment)

Plan Choices:

\$50,000 Benefit Bank*	\$100,000 Benefit Bank	\$200,000 Benefit Bank	\$300,000 Benefit Bank
\$1,000 Monthly Benefit (or, \$300 Cash Alternative)	\$2,000 Monthly Benefit (or, \$600 Cash Alternative)	\$4,000 Monthly Benefit (or, \$1,200 Cash Alternative)	\$6,000 Monthly Benefit (or, \$1,800 Cash Alternative)

* In WI: The \$50,000 Benefit Bank is not available.

Benefit Bank: The Benefit Bank represents the lifetime dollar benefit amount available to you. Your Benefit Bank balance is reduced by any benefits paid to you or on your behalf.

Monthly Benefit Payout Structure: When you become eligible for benefits, you can choose between the payout options below (in accordance with your Plan of Care):

- **Option 1:** Receive reimbursement for qualified long term care services, up to your Monthly Benefit for Covered Expenses. Covered expenses include care at home through a home care agency or independent provider, in an assisted living facility, in an adult day care center, or in a nursing home. Hospice care is also covered.
- **Option 2:** Elect to receive a cash payout, equal to your Cash Alternative Monthly Benefit amount. The cash benefits can be used to pay an informal caregiver, such as a family member or friend – or used for other purposes unique to your care situation.

Note: The choice between the two options can be made on a monthly basis. Any un-used Monthly Benefit dollars will remain in your Benefit Bank and extend the life of our policy.

Benefit Eligibility: You are eligible for benefits if you have been certified as Chronically Ill within the last 12 months by a Licensed Health Care Practitioner. This means that you are unable to perform at least two Activities of Daily Living (bathing, dressing, toileting, transferring, continence and eating) for a period that is expected to last at least 90 days, or you require Substantial Supervision to protect your health and safety due to a Severe Cognitive Impairment.

Benefit Wait Period: 90 Calendar Days (once you are verified as Chronically Ill), unless your condition is triggered suddenly by an Accidental Injury or Stroke, in which case the Benefit Wait Period will be completely waived (0 days). **Waiver of Premium:** Your premiums are waived beginning on the first day you start receiving benefits. As long as you continue to receive benefits, additional premiums will not be required.

Spouse Discount: If you and your spouse/partner both apply for coverage at the same time, a 10% premium discount will apply to each policy. To qualify for the discount, both individuals must apply for the same policy form series (LS-LTC-0006).

Optional Benefit Riders

Compound Inflation Benefit (1%, 3% or 5%): If you elect this optional benefit, we will automatically increase your current Monthly Benefit and your remaining Benefit Bank by 1%, 3% or 5% each year. The increase will be effective on each anniversary of your policy and rider, even while you are receiving benefits.

Nonforfeiture Benefit: If this rider is in force for at least three full years, and your policy then terminates due to non-payment of premium, this optional benefit allows you to retain a reduced paid-up amount of coverage. You will have a revised Benefit Bank equal to the greater of: (a) 100% of the sum of all premiums paid by you; or (b) one times your Monthly Benefit. Not applicable if Benefit Bank is exhausted prior to lapse.

Eligibility

Prudential (closed plan)

SERS, SPRS, JRS, MRS, LRS & MPSERS DB retirees, their spouses and surviving spouses, adult children and their spouses, siblings, parents, and parents-in-law are eligible to enroll; however, are subject to evidence of insurability and approval.

LifeSecure (plan closed to new retiree enrollment)

Prudential (closed plan)

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

Effective July 1, 2013, contractor is no longer accepting new applications.

LifeSecure (plan closed to new retiree enrollment)

LifeSecure is no longer accepting new retiree applications.

Exclusions

Prudential (closed plan)

Your Coverage is designed to provide benefits to pay for your Qualified Long-Term Care Services. Your Coverage does not provide benefits for any of the following.

- 1) Work-connected Conditions Charge. A charge covered by a worker's compensation law, occupational disease law or similar law.
- 2) Illness, treatment, or medical conditions arising out of
 - a) War or an act of war, whether declared or undeclared, while you are insured; or b) Your participation in a felony, riot or insurrection; or
 - b) Alcoholism and drug addiction.
- 3) Treatment provided in a government facility unless payment of the charge is required by law or services provided by any law or governmental plan under which you are covered. This does not apply to a state plan under Medicaid or to any law or plan when, by law, its benefits are excess to those of any private insurance program or other non-governmental program.
- 4) Charges for services or supplies for which no charge would be made in the absence of insurance.
- 5) Charges for care or treatment provided outside the United States except as described in the International Coverage benefit.
- 6) Charges arising from intentionally self-inflicted injury or attempted suicide.

NON-DUPLICATION OF MEDICARE BENEFITS

Benefits under your Coverage are not payable for expenses for Qualified Long-Term Care Services to the extent that:

- 1) Such expenses are reimbursable under Medicare; or
- 2) Such expenses would be reimbursable under Medicare but for the application of a deductible or coinsurance amount.

This provision does not apply if following situations apply.

- 1) Such expenses are reimbursable by Medicare as a secondary payer.
- 2) Claim is under the Cash Alternative Benefit, Cash Benefit or Flexible Cash Benefit, if any.

LifeSecure (plan closed to new retiree enrollment)

This Policy will not pay benefits for care, treatment, services or charges: for a loss that occurs while this Policy is not in force; or for alcoholism or drug addiction (except for an addiction to a prescribed medication administered on the advice of a Physician); or due to declared or undeclared war or act of war; or due to participation in a felony, riot or insurrection or involvement in an illegal occupation; or due to suicide, attempted suicide or intentionally self-inflicted injury; or that are reimbursable under Medicare, or would be so reimbursable but for the application of a deductible or coinsurance amount; or that are reimbursable or provided under a governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law; or provided outside the United States, Canada or their territories or possessions; or for which no charge is made in the absence of insurance, except as provided under the Cash Alternative Monthly Benefit; or provided by an Immediate Family member (except as provided under the Cash Alternative Monthly Benefit), unless: he or she is a regular employee of an organization which is providing the care, treatment or service; he or she receives no compensation other than the normal compensation for employees in his or her job category; and the organization receives the payment for the care, treatment, service or charge.

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

STATE OF MICHIGAN VOLUNTARY BENEFITS Discount Plan - Employees

Plan Design

As a benefit of State of Michigan employees, employees receive a collection of local and national perks and discounts, cash back comparison shopping and concierge services from thousands of hotels, restaurants, movie theaters, spas, theme parks and more.

Plan includes:

- 75,000 + hotels in 50 countries
- 75,000 + concerts & events
- 60,000 + pharmacies
- 30,000 + restaurants
- 18,000 + car rental locations
- 8,000 + car dealerships
- 8,000 + local florists
- 500 + theme parks, attractions & tours
- 8,000 + gym & fitness studios
- 5,000 + movie theaters
- 302,000 + offers across 10,000 cities
- 350,000 + total locations to access discounts
- Giveaways
- 1M+ redemption locations, show & save mobile coupons, etickets, and more

Discounts are redeemable online, over the phone, in store, or smart phone app.

Pricing

Free (Contractor is responsible for all cost associated with maintaining and offering this plan)

Eligibility

- Employees - All benefit-eligible active employees.
- Dependents - All resident family members of benefit-eligible, active employees.

Exclusions

Vendors and discount offers are subject to change without notice.

STATE OF MICHIGAN VOLUNTARY BENEFITS Discount Plan - Retirees

Plan Design

SERS DB retirees can receive a collection of local and national perks and discounts, cash back comparison shopping and concierge services from thousands of hotels, restaurants, movie theaters, spas, theme parks and more.

Plan includes:

- 75,000 + hotels in 50 countries
- 75,000 + concerts & events
- 60,000 + pharmacies
- 30,000 + restaurants
- 18,000 + car rental locations
- 8,000 + car dealerships

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

• 8,000 + local florists • 500 + theme parks, attractions & tours • 8,000 + gym & fitness studios • 5,000 + movie theaters • 302,000 + offers across 10,000 cities • 350,000 + total locations to access discounts • Giveaways • 1M+ redemption locations, show & save mobile coupons, etickets, and more Discounts are redeemable online, over the phone, in store, or smart phone app.
Pricing
Free (Contractor is responsible for all cost associated with maintaining and offering this plan)
Eligibility
All resident family members of benefit-eligible SERS DB retirees.
Exclusions
Vendors and discount offers are subject to change without notice.

STATE OF MICHIGAN VOLUNTARY BENEFITS

Hospital Insurance – Employees

Plan Design						
Hospital StayPay® Insurance serves as a companion to employee health insurance. It combines a base lump sum payout for a first day hospital stay, along with payout triggers such as daily confinement and ICU confinement. The plan offers financial protection for hospital stays with Health Savings Account (HSA) compliant features. The plan also includes a Claim Free Return where a policy holder can receive \$100 check every two years that they do not have a claim.						
<table> <tr> <th>Hospital Confinement (First Day) Benefit</th></tr> <tr> <td>\$1,500 lump sum benefit upon the first day of confinement in a hospital or when confined to an observation unit of a hospital for more than 20 hours.</td></tr> <tr> <th>Daily Confinement Benefit</th></tr> <tr> <td>Pays \$200, per day, for additional days of confinement, up to 365 days.</td></tr> <tr> <th>ICU Confinement Benefit</th></tr> <tr> <td>Pays at twice the rate of the Daily Confinement Benefit, at \$200, per day, up to 365 days.</td></tr> </table> Normal Childbirth Benefit: Admission for normal childbirth are included in the base benefit. Mental Wellness & Addiction Recovery Benefit: When hospitalized, admission for these reasons are treated as normal triggers for the base benefits. Claim Free Return: This feature pays an automatic \$100 check every two years the policyholder does not have a claim.	Hospital Confinement (First Day) Benefit	\$1,500 lump sum benefit upon the first day of confinement in a hospital or when confined to an observation unit of a hospital for more than 20 hours.	Daily Confinement Benefit	Pays \$200, per day, for additional days of confinement, up to 365 days.	ICU Confinement Benefit	Pays at twice the rate of the Daily Confinement Benefit, at \$200, per day, up to 365 days.
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State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

Plan Features	
Guaranteed Issue with waiver of pre-existing conditions during initial enrollment and all future annual open enrollments Guaranteed Renewable up to age 70 (or for 5 years total if purchased between the ages of 66-70). Level Premiums	
Portability	The employee is eligible to port coverage within 60 days of leaving State employment. • If the employee is payroll deducted, they will receive a letter from subcontractor with options of porting when they are no longer on the eligibility file and have missed two consecutive payroll deductions. • No increases in coverage can be made when plan is ported. • Once ported, coverage can be kept at the same price and benefits with premiums paid by direct bill, automatic deduction, or with a credit card.
Eligibility	
• Employees: Ages 18 through the age of 70, actively working full-time (30 hours per week) and employed at least 0 days or part-time (20-29 hours per week) and employed at least 0 days. • Spouses: Ages 18 through the age of 70, not disabled • Children: Through the age of 25, who are unmarried and dependent Employee must apply for coverage in order to cover dependents	
Exclusions	
No benefits will be paid for losses that are caused by or occur as the result of any of the following: · Involvement in a war or act of war, declared or undeclared; · Intentional self-inflicted injury or attempted suicide; · Commission of or attempt to engage in criminal activity, whether convicted or not, or an illegal occupation; · Participation in a riot; · Riding in or driving any vehicle in a race, stunt show, or speed test; · Engaging in recreational activities involving a high degree of risk, which involve speed, height, a high level of physical exertion, or highly specialized gear; · Professional or semi-professional sports; · Recreationally operating, learning to operate, or serving as a crew member of a recreational aircraft, or jumping or falling from any aircraft, including those that are not motor driven; · Having cosmetic Surgery, cosmetic dental treatment, or other elective procedures that are not Medically Necessary (not including organ donation); · Tubal ligation, vasectomy or infertility treatment; · Treatment in a government hospital; · Any treatment or Surgery considered Investigational or Experimental by the American Medical Association, the Health Care Finance Administration, or the Federal Drug Administration; · Injury or sickness resulting from using or abusing substances that a reasonable person would understand is in a manner other than intended by the manufacturer, or the prescribing Physician; · Care or treatment received outside of the covered geographical area, except as provided under Geographical Limitation; · A newborn child's routine nursing or well-baby care during the initial Confinement in a Hospital following birth.	
Geographical Limitation	
If a Covered Person requires Appropriate Care due to a Covered Accident or Covered Sickness that begins while outside the covered geographical area, benefit eligibility will be limited to 14 days. After the 14-day period, the Covered Person	

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

will not be eligible for additional benefits until the Covered Person returns to the covered geographical areas. Covered geographical areas are the United States and its territories.

STATE OF MICHIGAN VOLUNTARY BENEFITS

Pet Insurance – Employees

Plan Design

Pet Insurance can assist with emotionally and financially stressful situations when veterinary expenses begin to stack up. Pet insurance helps to reimburse pet parents for covered veterinary expenses. All policies are customized to meet pet parent and pet needs. Once the policy is effective, accident coverage begins at midnight, and illness coverage begins after 14 days.

The coverage is flexible allowing pet parents the ability to select various levels of coverage with no breed exclusions or upper age limits and the ability to include multiple pets on one policy through family plans. Select from a range of annual limits, and deductibles including the optional wellness coverage (preventive care) rider for treatment, service, or procedures for the purpose of prevention of injury or illness or for the promotion of general health, where there has been no injury or illness.

MetLife Pet mobile app includes features to help manage pets' health and wellness, and the ability to submit and track claims. MetLife pet advocates can assist with services and access to telehealth concierge services. The coverage also offers no waiting period for orthopedic coverage.

Plan Features

- Covers all breeds and ages
- Exam fee coverage
- Telemedicine Visit Coverage
- Prescription Food Coverage
- Hereditary Conditions
- Congenital Conditions
- Chronic Conditions
- No waiting period for orthopedic conditions
- Physical therapy
- Crucial repair
- Bi-lateral conditions
- Holistic/Alternative Therapy
- Periodontal Diseases

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

	• Vaccinatable diseases • Injuries caused by housemates • Aging pet ear & eye conditions • Telehealth Concierge service • Boarding fees while you're hospitalized (hospitalized at least 48 hours) • Advertising and reward benefit • Loss due to theft or straying • Cremation benefits • Burial benefits • Mortality benefits • Greif counseling upon death of pet • Optional deductible flexible: \$0 - \$2,500 • Optional annual limit: \$500 – Unlimited • Optional reimbursement: 50% to 100%
Pricing	
Premiums are unique to each policyholder and based on the species, breed, age, and zip code, as well as the coverage amounts selected. A group discount of 10% will be applied for being a state of Michigan employee (not available in the state of TN). A multi-pet discount is available, the first policy receives no discount, the second policy receives a 5% discount and each additional policy receives a 10% discount	
Portability	In the event, an employee leaves the employ of the state of Michigan, the pet insurance policy they have purchased hereunder will be continued and renewed in accordance with the insurer's underwriting and administrative guidelines and subject to the continued premium payment. Premium may change, however, as any discounts arising from the program may no longer be available.
Eligibility	
Active employees working 20 hours per week or more	
Exclusions Pre-Existing Conditions: MetLife does not cover any charges incurred for a Pre-Existing Condition diagnosed prior to the policy effective date. However, MetLife will waive the pre-existing condition exclusion if the condition occurred while the policyholder was previously insured. The policy holder must provide a copy of their prior policy in the event it is needed at the time of claim. Unlicensed Veterinarians: Services under this Policy must be performed by a licensed Veterinarian in the United States, performing the service within the state or territory where he or she is licensed, and acting within the scope of the license.	

State of Michigan Employee and Retiree Voluntary Benefits Program

BENEFITS PLAN DESIGN

Outside the United States: MetLife does not cover any Treatment, services, or supplies provided outside the United States.

Complications or Progression: MetLife does not cover complications of conditions or procedures that are not otherwise covered by this Policy. Examples of this include, but are not limited to, complications from cosmetic surgery, such as tail docking or declawing, or progression of an Injury caused by an Accident that occurred before the Policy Effective Date.

Preventable or Intentional Incidents, Neglect, and Deliberate Endangerment: MetLife does not cover Treatment for any Illness or Injury that is deliberately caused by You or a member of Your household, caused by persistent neglect, or that results from deliberate endangerment of Your Pet, such as organized fighting.

Working Pets: MetLife does not cover Treatment for any Illness or Injury resulting from commercial use activities related to racing, exhibition of Your Pet for which You are paid, law enforcement or guarding.

Other Pets & Other Pet Parents: Coverage is only provided for pet who must reside with You and be under Your regular care and supervision at the physical address listed on the Declarations Page.

Not Medically Necessary: Unless explicitly covered elsewhere in this Policy (e.g. additionally elected preventive/wellness rider coverage), MetLife does not cover Treatment, services or supplies that are not related to an Illness or Injury, such as cosmetic or aesthetic procedures, elective surgeries, anal gland expression, nail trims and grooming, obedience training, and vitamins, Pet foods or commercial Pet diets that can be purchased without a prescription, even if recommended by a Veterinarian for Treatment of Your Pet's Illness or Injury. Claims for Pets with no symptoms are not covered.