



Pet Insurance

- Reimbursements are paid directly to pet owners for a comprehensive list of veterinary services.
- Choice of any veterinarian - No pre-authorization required.
- You may take this coverage with you, with no change in premiums or benefits, if you leave or retire from the County of Humboldt.

Identity Theft

- Provides additional financial security for you and your family.
- Features 24-hour phone access to identity theft recovery counselors.
- You may take this coverage with you, with no change in premiums or benefits, if you leave or retire from the County of Humboldt.

Flexible Spending Accounts (Medical)

- Helps you save money on taxes by using pre-tax dollars to pay for unreimbursed medical expenses.
- Using pre-tax dollars as opposed to post-tax dollars can save you between 20%-30% of the cost.
- Examples of eligible expenses for reimbursement: Ambulance, birth control pills or devices, copayments and deductibles, dental fees, prescription medicines, etc.

Flexible Spending Accounts (DCAP)

- Helps you save money on taxes by using pre-tax dollars to pay for dependent/child care expenses.
- Any type of dependent care that you could legally claim if you were filing for a credit on your tax return is eligible for reimbursement under the Dependent Care Assistance Plan.
- Eligible expenses include: A dependent care center or child care center, a housekeeper whose services include providing care for an eligible dependent, etc.



Dear Valued Employee:

Beginning October 25, 2011 through November 4, 2011, we will conduct an enrollment of our Voluntary Benefits Program. During the enrollment period, licensed Benefits Representatives from The Farmington Company, our voluntary benefits service provider, will be on-site to educate you about the plans and enroll you into your elections.

The Voluntary Benefits Program includes Permanent Life, Short Term Disability, Accident, Critical Illness, Pet Insurance, and Identity Theft programs.

You are eligible to participate in these programs beginning the first of the month following your date of hire and if you are scheduled to work a minimum of 30 hours per week.

Voluntary Benefits Advantages

Our voluntary benefits are designed to supplement your traditional medical insurance and provide additional security. Plus, these benefits offer the following advantages:

- Family coverage is available for the Life, Accident, and Critical Illness Insurance programs.
- All voluntary programs may be taken with you at the same premium if you leave the County of Humboldt.
- Premiums are paid through convenient payroll deductions.

Enrollment Process

The Farmington Company's Benefits Representatives will meet with you privately to:

1. Outline the ways in which the voluntary insurance programs enhance the existing employer-sponsored benefits and provide you a personalized Benefits Illustration to outline your individual needs and options.
2. Answer any questions you have and enroll you into your elections. The Farmington Company's representatives have an excellent reputation for providing the information necessary to make a sound decision.
3. Discuss your Flexible Spending Account (FSA) options with you in more detail and answer your questions about the plans. This year, you will enroll in the Medical and Dependent Care FSAs at www.myFlexResource.com. You should have already received complete enrollment instructions from Risk Management. Please note that if you had an FSA account in 2011, you will need to re-enroll for 2012.

Please check with your manager to find out when a Farmington Company representative will be available.

Please be sure to bring your picture ID to your confidential meeting.

Sincerely,

Amy Nilsen
Interim Risk Manager

CA Corp. Lic. #0726251

Actual policy provisions will prevail

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**SPECIAL VOLUNTARY BENEFITS ENROLLMENT PERIOD
BEGINS THE WEEK OF OCTOBER 25TH!**

Farmington Company representatives will be on-site at designated locations
October 25 through Friday, November 4.
Enrollment schedules will be distributed prior to the 25th.

¹ LIMRA International, "Facts About Life 2006: America's 'Love-Hate' Relationship with Life Insurance."

² America's Health Insurance Plans, *Guide to Individual Disability Income Insurance*, 2005.

³ National Safety Council, *Report on Injuries in America: Highlights from Injury Facts*, 2008 Edition.

⁴ American Heart Association, *Know the Facts, Get the Stats 2007*.

⁵ "How to Save Money on Your Vet Bills," *PARADE Magazine*, January 27, 2008.

VOLUNTARY BENEFITS PROGRAM ENROLLMENT BEGINS OCTOBER 25

A COMPREHENSIVE VOLUNTARY BENEFITS PROGRAM for eligible employees of the County of Humboldt

Why Does the County of Humboldt Offer a Voluntary Benefits Program?

The County of Humboldt is committed to being the very best at what we do. Of course, we realize that we could not achieve this goal without the hard work and dedication of our valued employees. A competitive benefits package is one of the ways we aim to recognize your daily contributions to our success.

We understand that a benefits package is not always one-size-fits-all. We offer a voluntary benefits program to help address the individual needs of you and your family with advantages that otherwise might not be available to you on your own.

Your voluntary benefit offerings are designed to complement your County of Humboldt benefits package and provide additional security for you and your family.

What are the Advantages of the Voluntary Benefits Program?

Choice. There are several voluntary options, each providing unique advantages for you and your family. You may choose to enroll in any of the programs that you feel will meet your needs. Your decision will not change the benefits being provided under any of our County of Humboldt sponsored benefit programs.

Convenience. Voluntary benefits are paid through the convenience of post-tax payroll deduction.

Acceptance. In many cases you, and perhaps an immediate family member, may have a better opportunity to obtain coverage through this offering than you would on your own, especially if any medical issues or concerns are present.

Portability. Many of these programs may be taken with you with no change in premiums or benefits if you leave or retire from the County of Humboldt.

How Do I Participate in the Voluntary Benefits Program?

Farmington Company representatives will be on-site during our upcoming Voluntary Benefits enrollment to discuss each program with you in detail to help you make an informed decision. They can enroll you into the voluntary programs if you are eligible to participate.

Please note, if you do not choose to participate during this enrollment period but wish to do so in the future, additional evidence of insurability may be required for certain products.

You are eligible to participate...
The first of the month following your date of hire
and
If you work a minimum of 30 hours per week

Permanent Life Insurance

- During this enrollment period only, coverage is offered to employees hired between August 31, 2010 and October 30, 2011 **without medical questions**, up to stated limits.
- Family life insurance is available for you, your spouse/domestic partner and your dependent children.
- You do not have to participate in order to cover your family members.
- You may take this coverage with you, with no change in premiums or benefits, if you leave or retire from the County of Humboldt.

Short Term Disability Insurance

- Collect up to \$6,000/month (amount of income replacement is based on salary.)
- Provides coverage for sicknesses and off-the-job accidents.
- Benefits supplement the California State disability benefits.
- If you leave or retire from the County of Humboldt, your coverage ends.

Accident Insurance

- Provides coverage for off-the-job accidents.
- You, your spouse and your eligible children may be covered.
- Specific benefit amounts — Plan pays in addition to medical & disability benefits for Emergency Room, fractures, cuts, burns, etc.
- You may take this coverage with you, with no change in premiums or benefits, if you leave or retire from the County of Humboldt.

Critical Illness Insurance

- Offers **lump sum** benefit upon receipt of a confirmed diagnosis of a first occurrence of a covered medical event: heart attack, end-stage kidney (renal) failure, major organ transplant, stroke, permanent paralysis, coronary artery bypass surgery and cancer (if elected).
- You, your spouse and your eligible children may be covered.
- Wellness benefit is payable annually in addition to your medical insurance for covered screening exams.
- You may take this coverage with you, with no change in premiums or benefits, if you leave or retire from the County of Humboldt.

Did You Know?

Today, 1 in 3 insured adults have only group life insurance obtained at work. Adults with only group coverage carry the lowest amounts of life insurance.¹

A female U.S. worker has a 33% chance of facing a disability lasting at least 90 days during her career.²

A 35-year-old worker with an annual salary of \$50,000 and suffers permanent disability stands to lose \$1.5 million in future earnings.²

The cost of accidental injuries during 2006 was approximately \$5,700 per household.³

During 2007, about 1.2 million Americans were expected to have a first or recurrent coronary attack.⁴

During 2006, Americans paid more than \$9 billion for veterinary care — \$670 for the average dog and \$540 per cat.⁵

Actual policy provisions will prevail

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The Farmington Company®

"people helping people"

