



## 2019 *Benefits for Life* Open Enrollment March 11 through March 29, 2019

*Benefits for Life*, the voluntary, employee-paid coverage offered through the State of Michigan, provides additional protection with premiums payable through the convenience of payroll deduction.

The *Benefits for Life* open enrollment will be conducted online. Eligible employees<sup>1</sup> who would like to enroll, review existing coverage, or make changes can visit [www.BenefitsforLife.org](http://www.BenefitsforLife.org) or call the *Benefits for Life* Call Center at 888-825-8395, Monday to Friday, 9:00 a.m. to 6:00 p.m.

**NOTE:** Username and passwords created in prior years are no longer valid. You will need to register as a new user.

### 2019 Update

**Trustmark Universal Life Insurance with Long-Term Care (LTC)** benefits are improving! The updated offer includes coverage up to \$75,000, without medical questions, for employees up to age 64 and an LTC coverage solution.<sup>2</sup> Those who previously applied or have current coverage will require underwriting.

A \$75,000 Universal Life with LTC policy provides a \$3,000 monthly LTC benefit for up to 50 months, plus your beneficiary still receives the \$75,000 death benefit payment.<sup>3</sup> Universal Life Insurance can protect your retirement assets against Long-Term Care bills (e.g., Home Health Care, Adult Day Care, Assisted Living) and provide security for beneficiaries.

In addition to death and LTC benefits, this plan also builds cash value that can be borrowed or permanently withdrawn to help with other financial needs. You may also apply for coverage for your spouse, children, and grandchildren.

Employees already enrolled in Universal Life Insurance must make changes to their existing plans via a Telephone Conference with a *Benefits for Life* Representative by calling the number listed above.

Visit [www.BenefitsforLife.org](http://www.BenefitsforLife.org) or call 888-825-8395, March 11 through March 29, 2019

### Use the online enrollment process to:

- ◆ Review your existing coverage levels and make changes to your current elections.
- ◆ Apply for Trustmark's Universal Life Insurance with Long Term Care or Critical Illness Insurance online without answering medical questions up to specified limits if you do not have prior coverage in these plans.<sup>2</sup>
- ◆ Apply for MetLife Supplemental Term Life Insurance plan for up to \$400,000 coverage without medical questions.<sup>2</sup>
- ◆ Apply for MetLife Accidental Death and Dismemberment (AD&D) Insurance plan for up to \$700,000 coverage without medical questions.<sup>2</sup>
- ◆ Enroll in the Legal plans with Hyatt Legal Plans (a MetLife company) in either the MetLaw Legal Plan or the MetLaw with FraudScout Plan that includes Triple Bureau Monitoring.<sup>2</sup>
- ◆ Enroll in the Trustmark Enhanced Accident Insurance plan for benefits for unexpected accidents and injuries.<sup>2</sup>
- ◆ Apply for Auto and Home Insurance through Liberty Mutual or MetLife.<sup>2</sup>
- ◆ Newly enroll, or if you were previously enrolled, renew enrollment in the free Discount Plan for 2019.<sup>2</sup>

For more information, please review the materials and watch the *Benefits for Life* videos on the Employee Benefits Division website, [www.mi.gov/employeebenefits](http://www.mi.gov/employeebenefits), by selecting "Voluntary Benefits" from the left menu, then "Active Employees."

<sup>1</sup>Non-career and Special Personal Services (SPS) employees are not eligible for this benefit.

<sup>2</sup>Exclusions, limitations, and restrictions may apply. Trustmark products may be available on a guaranteed issue or modified guaranteed issue basis (some exceptions may apply). Review plan documents and certificates in the "Benefit Information" section at [www.BenefitsforLife.org](http://www.BenefitsforLife.org) for complete details.

<sup>3</sup>Availability and naming of LTC benefits varies by state. Benefit Restoration and Extension of Benefits are not available in all states.