



County of Henrico
General Government

2024 Voluntary Benefits At-A-Glance



Pet Insurance **NEW**

Pet insurance helps protect you from the high cost of veterinary care for your furry loved ones.

Accident & Illness Coverage

Pre-Existing Conditions covered after 12 months. One rate regardless of age & breed.



Vision

Pre-Tax
NEW

Choice, Convenience, Flexibility, & Value

Large provider network

Up to \$200 frame allowance every other year. Lenses and/or contacts are an annual benefit.

Discounts on additional purchases

Up to 15% off LASIK or PRK

Up to 64% off hearing aids



Group Critical Illness Pre-Tax

\$150 Annual Wellness Benefit

Ease the financial stress of surviving a Critical Illness with the Critical Illness plan.

You receive cash benefits directly, giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

Plan pays lump-sum benefits for covered critical illnesses such as Cancer, Heart Attack, Stroke, etc.



Group Accident Pre-Tax

\$60 Annual Wellness Benefit

Just because an accident can change your health, doesn't mean it should change your lifestyle too.

Protect yourself from the unexpected with Accident Insurance. Benefits are paid directly to you, regardless of any other medical insurance!



Pre-Tax

Group Hospital Indemnity

\$50 Annual Wellness Benefit

Protect yourself from unexpected medical bills with Hospital Indemnity.

Hospital Indemnity pays cash benefits directly to you to help cover gaps left by major medical.



Pre-Tax

Cancer

Up to \$150 Annual Wellness Benefit

Cancer Insurance can help provide extra protection in the event of a cancer diagnosis.

This plan pays you as long as you are being treated with no lifetime maximum on most benefits.



Life Insurance *with* Long Term Care

LifeTime Benefit Term is a powerful supplemental two-in-one insurance benefit that offers permanent life insurance for family needs plus Long Term Care benefits. This innovative life insurance plan provides both life insurance and long term care coverage at low group rates.

Your family can receive cash benefits paid directly to them upon your death that they can use to help cover expenses. Cash benefits can also be paid directly to you while you are living for long-term care expenses.

Rates are highly competitive. Life premiums do not increase as you age.



Legal Plan

A legal plan protects you from the high cost of attorney fees by providing legal services and courtroom representation that will cover you and your family for:

- Estate Planning & Wills
- Auto & Traffic
- Home & Residential
- Financial & Consumer
- Family and more...

Low Monthly Premium



Identity Theft Protection

Detect ➤ Alert ➤ Recover

Help protect your identity and devices with Norton LifeLock. Detects and alerts suspicious activity, and if compromised, Lifelock offers a million dollar protection package.

Protects devices, including malware and ransomware. VPN provides online privacy. Monitors for fraudulent use of personal information and receive alerts. Parents can monitor & manage child's activity online.