



## County of Henrico General Government

# Voluntary Benefits Enrollment

Navigating your insurance coverage is key to maximizing its benefits. Here's a quick guide to help you understand the fundamentals.



Scan the QR code to visit your Voluntary Benefits website.  
[pierceins.com/henrico](https://pierceins.com/henrico)



**NEW**

### Cancer Advocate Plus

Personal and precise cancer management based on your DNA. Includes cancer screening, cancer management, and cancer recovery.



### Cancer Insurance

Pays benefits for radiation, chemo, blood, plasma and experimental treatment. Provides annual maximums rather than daily caps. More coverage is provided due to the cost of treatments.



### Critical Illness Insurance

Helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness such as heart attack, stroke, end-stage renal failure or a major organ transplant. Plans available with or without cancer coverage.



### Legal Plan

Covers 100% of the attorney fees for fully covered services, including:

- Estate planning & wills
- Traffic violations
- Real estate and credit protection
- Family law and so much more ...



**NEW**

### Short-Term Disability

Replaces a portion of your income if you are unable to work due to a covered illness or injury.



### Hospital Indemnity Insurance

Pays cash benefits for hospital admission and confinement directly to you to help cover gaps left by major medical, with no waiting periods.



### Perks at Work

**Free for all employees.**

Employee pricing on your favorite brands in over 26 categories to help you save money on your vacation, gyms and childcare, electronics, home appliances, movie tickets, and more.



### Identity Theft Protection

All-in-one protection against threats to your identity, security, and privacy.

- Million-dollar protection package
- Identity alerts with credit monitoring
- Device security
- VPN
- Parental control



**TOCO**

**NEW**

Discount car warranty program available to employees.



### Vision Insurance

Covers frames & lenses or contact lenses up to the plan maximum.



### Accident Insurance

Helps pay costs that arise from covered accidents such as fractures, dislocations and lacerations. This plan provides 24-hour coverage.



### Life Insurance with Long-Term Care

- Up to 3x the face value available for Long-Term Care
- Premiums do not increase due to age
- Paid-up benefits begin to accrue after 10 years
- Terminal illness benefit
- Spouse and children coverage available



### Pet Insurance

- Accident & Illness Coverage
- Accident Only Coverage



#### Important Note & Disclaimer:

This is neither an insurance contract nor a summary plan description. Only your actual policy provisions will prevail.