

## A PROGRAM FOR MEMBERS OF THE

# Hallmark Family



Life is full of special moments and milestones. But it can also take unexpected twists and turns.

What if you land in the hospital or ER or need help paying for doctor visits? You might benefit from help with household expenses, while you're being treated for an illness or recovering from an accidental injury. Or perhaps you simply want to stay healthy by seeking annual health screenings and regular visits for dental or vision care.

Your value-added benefit plan can help you keep your health expenses in line, so you stay physically well and fiscally fit.

## NEW OPTIONS - AND MANY HAPPY RETURNS

This year's program includes Group Limited Indemnity<sup>1</sup> insurance and Minimum Essential Coverage<sup>2</sup>, as well as Vision<sup>3</sup>, Dental<sup>4</sup>, Group Critical Illness<sup>5</sup> and Group Accident<sup>5</sup> insurance. Plus you have access to the Discount Program year-round. **If you wish to continue coverage or enroll in one of the Group Limited Indemnity + Minimal Essential Coverage plan options, you must take action during Open Enrollment.** No action is needed if you wish to keep your Vision, Dental, Group Critical Illness or Group Accident coverage.

These benefit offerings are flexible, affordable and easy to use. Here's how:



### FLEXIBLE

You may choose the benefits that fit your needs. You can also opt to cover your spouse, domestic partner and dependent child(ren). All coverages are offered guaranteed issue, meaning you do not have to answer medical questions to qualify during the open enrollment period.



### AFFORDABLE

You'll be pleased to know these coverages were designed with your budget in mind. Each option offers pricing that is typically lower than what you can find on your own. When you enroll, you will set-up premium payments via electronic funds transfers from your bank account.



### CONVENIENT

You'll appreciate the ease of one-stop shopping for your voluntary benefits. What's more, each offering is easy to understand and easy to use.

To learn about plan specifics, see the following pages or visit [www.HallmarkVoluntaryBenefits.com](http://www.HallmarkVoluntaryBenefits.com).

Time spent researching or enrolling in benefits is not payable by Hallmark. Participation is optional.



Just as Hallmark helps people show how much they care, your value-added benefit plan provides coverage options that help you and your family get the care you need to manage your health.



To learn more or enroll, visit [www.HallmarkVoluntaryBenefits.com](http://www.HallmarkVoluntaryBenefits.com)  
For questions, call 1-855-251-0909



## GROUP LIMITED INDEMNITY INSURANCE AND MINIMUM ESSENTIAL COVERAGE

### WHAT IS IT?

You may choose one of two plan options: Both Option 1 and Option 2 include Group Limited Indemnity Insurance, PPO network access and telehealth benefits. Option 2 also includes Minimum Essential Coverage benefits.

GLI<sup>1</sup> pays a fixed benefit amount for a set number of days that can be used for certain medical expenses, due to sickness or injury.

MEC<sup>2</sup> covers 100% of the cost of certain preventive health services, when delivered by a network provider. These services are approved by the Centers for Medicare and Medicaid Services (CMS). *For a full list, visit [www.HallmarkVoluntaryBenefits.com](http://www.HallmarkVoluntaryBenefits.com) (MEC + GLI pages).*

Each plan option includes access to First Health PPO Network and Teladoc telehealth services<sup>3</sup>.

### WHAT DOES IT COVER?

**GLI covers the following medical expenses at a fixed amount:**

*Option 1 and Option 2:* Cover hospital indemnity benefits (confinement, ICU and admission), emergency room visits for sickness and injury, and office visit benefits

*Option 1 only:* Also covers outpatient surgery benefits and diagnostic testing benefits

**MEC covers preventive services, such as (but not limited to):**

*For Adults:* Screenings for blood pressure, cholesterol and colon cancer, plus immunizations.

*For Women:* Screenings for breast cancer, cervical cancer and osteoporosis, plus pregnancy services

*For Children:* Immunizations, plus screenings for child development, vision and hearing

### HOW DOES IT WORK?



For benefit definitions, benefit amounts and annual benefit maximums, visit [www.HallmarkVoluntaryBenefits.com](http://www.HallmarkVoluntaryBenefits.com). NOTE: MEC services are free only when delivered by a network provider.

The Group Limited Indemnity benefit is not intended to replace any comprehensive medical coverage you may have, but can be purchased in addition to your other coverages.

<sup>1</sup> Group Limited Indemnity Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. CA License #2868-8. The Group Limited Indemnity policy is offered under Policy Form Series AHGLIMM001. Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. This policy is renewable at the option of Beazley. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Beazley uses the services of third party administrators.  
<sup>2</sup> MEC plans are PPACA compliant.  
<sup>3</sup> Beazley does not underwrite MEC or non-insurance benefits

Dental benefits are provided by Metropolitan Life Insurance Company (MetLife). Certain administrative services are provided by Careington Benefit Solutions (Careington), Frisco, TX. Careington is not affiliated with MetLife or its affiliates. In certain states, availability of the individual dental product is subject to regulatory approval. Like most benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife for costs and complete details.

Vision benefits underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri. Fidelity Security Life Policy number VC-19/VC-20, form number M-9083.

Accident and Critical Illness Insurance are underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. The Aflac coverage described here is subject to plan limitations, exclusions, definitions, and provisions. For detailed information, please see the plan brochure. AGC2001528 EXP 8/21



## DENTAL INSURANCE

### WHAT IS IT?

Dental Insurance from MetLife makes it easier to visit the dentist regularly and helps lower your costs. This plan provides access to thousands of participating dental providers. No referrals needed for specialty care.

### WHAT DOES IT COVER?

**The Dental plan covers the following dental services, depending on the plan option you choose:**

- Preventive/diagnostic services
- Major restorative services
- Basic restorative services
- Child orthodontia

### HOW DOES IT WORK?





## VISION INSURANCE

### WHAT IS IT?

Comprehensive Vision Insurance from EyeMed protects your eyes, and those of your dependents. The plan has coverage for routine eye exams, corrective eyewear and contact lenses. The Insight network includes access to a network of experienced optometrists and ophthalmologists.

### WHAT DOES IT COVER?

Your Vision plan covers the following vision services:

- Vision exams
- Eyeglass frames
- Eyeglass lenses
- Contact lenses

### HOW DOES IT WORK?



## GROUP CRITICAL ILLNESS INSURANCE

### WHAT IS IT?

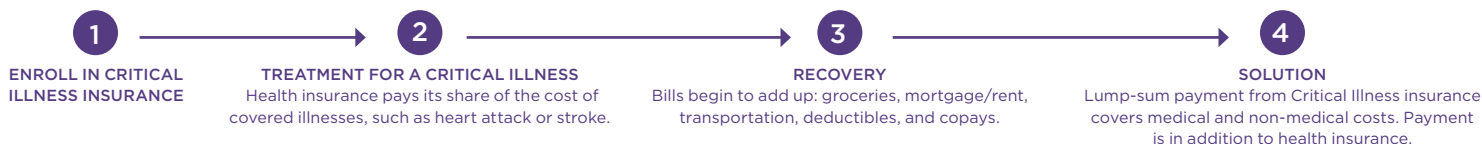
With Group Critical Illness Insurance from Aflac, you'll receive a lump-sum benefit to help cover expenses during a serious illness, so you can focus on recovery without added worry. You can use the money at your discretion, regardless of any other insurance coverage you may have.

### WHAT DOES IT COVER?

The Group Critical Illness plan covers the following covered conditions:

- Cancer
- Heart Attack
- Stroke
- Kidney Failure
- Major Organ Transplant
- Bone Marrow Transplant
- Sudden Cardiac Arrest
- Coronary Artery Bypass Surgery
- Non-Invasive Cancer
- Skin Cancer
- Severe Burns
- Coma
- Paralysis
- Loss of Sight/Hearing/Speech

### HOW DOES IT WORK?



## GROUP ACCIDENT INSURANCE

### WHAT IS IT?

Accidents can require a variety of treatments, testing, therapies and other care and services. Group Accident Insurance from Aflac pays benefits for covered accidents that can help during your recovery. These benefits are based on the type of injury (or covered incident) you sustain or the type of treatment you need.

### WHAT DOES IT COVER?

Your Accident plan covers accidental injuries, such as:

- Fractures
- Dislocations
- 2nd and 3rd degree burns
- Outpatient surgery
- Concussions
- Cuts/lacerations
- Eye injuries
- Emergency dental work

### HOW DOES IT WORK?





## Open Enrollment is September 14-28, 2020.

Most benefits become effective  
on January 1, 2021.



### HOW TO ENROLL

If you wish to continue coverage or enroll in one of the Group Limited Indemnity + Minimal Essential Coverage plan options, you must enroll online during the Open Enrollment period. If you are already enrolled in the Dental, Vision, Group Critical Illness, or Group Accident plans and wish to keep your current coverage, no action is required.

#### DURING THE OPEN ENROLLMENT PERIOD (SEPT 14-28, 2020):

- Visit [www.HallmarkVoluntaryBenefits.com](http://www.HallmarkVoluntaryBenefits.com).
- Review each coverage option.
- Link to brochures that feature plan details and coverage amounts.
- See answers to frequently asked questions.
- **Click on the Enroll Now link (on the right side of each coverage page).**
- Be prepared to set up premium payments via electronic funds transfers from your bank account.
- **Contact 1-855-251-0909 if you have questions.**

Time spent researching and enrolling in these benefits is not payable by Hallmark.  
Benefit coverage is optional. Your participation is voluntary.

### DON'T FORGET THE DISCOUNT PROGRAM THROUGH PERKSPOT

You have access to a money-saving **Discount Program** year-round. The program, offered through PerkSpot, provides a one-stop online shop with exclusive discounts that help you save money on many of your favorite national and local merchants! You are free to browse offers from popular national retailers and even discover discounts in your neighborhood with PerkSpot's Local Map.

Program Offered and Administered by Mercer Health & Benefits Administration LLC

In CA d/b/a Mercer Health & Benefits Insurance Services LLC AR Insurance License #100102691 CA Insurance License #0G39709