

Yale New Haven Health System Voluntary Benefits

a valuable addition to your overall employee benefits package



GROUP CRITICAL ILLNESS INSURANCE

Group Critical Illness Insurance pays a lump-sum cash benefit directly to you (unless otherwise assigned) to help cover out-of-pocket medical and other expenses caused by a critical illness, such as a heart attack or stroke.

**Enroll during your 31-day new hire period or annual enrollment
October 25-November 12, 2021**



GROUP HOSPITAL INDEMNITY INSURANCE

Group Hospital Indemnity Insurance helps complement your health insurance by helping pay out-of-pocket medical expenses associated with a covered hospital stay.

**Enroll during your 31-day new hire period or annual enrollment
October 25-November 12, 2021**



LEGAL PLAN

Some legal situations are planned, like creating a will, and others are more unexpected, like dealing with a traffic ticket. With the legal plan, network attorney fees are 100% paid in full for covered matters.

**Enroll during your 31-day new hire period or annual enrollment
October 25-November 12, 2021**



AUTO AND HOME INSURANCE PROGRAM

Most experts suggest you review your auto, home and renters coverage annually to make sure you're getting great coverage at the best price.¹ With the Auto and Home Insurance Program, you could save by comparison-shopping coverages, prices and discounts from top-rated insurance companies all on one phone call.²

Apply anytime throughout the year

YaleNewHavenHealth

To enroll or learn more about these benefits, call
1-866-874-2837, or visit **YNHHSVoluntaryBenefits.com**.



STUDENT LOAN REFINANCING

Refinancing student debt to a lower interest rate allows employees to save money each month or pay off their student loan debt faster. There are no origination fees, no application fees, and no prepayment penalties.

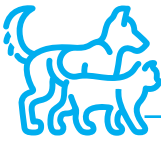
Enroll anytime throughout the year



IDENTITY PROTECTION

Your identity is more than your Social Security number and credit score. Allstate Identity Protection *Pro* helps you look after all your online activity, from financial transactions to what you share on social media. If fraud occurs, our up to \$1 million identity theft insurance policy has you covered.

Enroll anytime throughout the year



PET INSURANCE

My Pet Protection® from Nationwide® helps you provide your pets with the best care possible by reimbursing you for eligible vet bills. You can get cash back for accidents, illnesses, hereditary conditions and more. Choose 90%, 70% or 50% reimbursement for the level of coverage that fits your needs.³

Enroll anytime throughout the year



EMPLOYEE PERKS

PerkSpot is a one-stop online shop where you can save money with exclusive discounts at many of your favorite national and local merchants. Get fantastic travel deals, entertainment tickets, great gifts, fitness items, and practical everyday necessities.

Sign up for this benefit year-round

¹Home insurance may not be part of the benefit offering in FL and MA.

²Employee discounts are not available from all carriers and only available to those who qualify. Coverages, discounts and billing options are subject to state availability, individual qualification, and/or the insuring company's underwriting guidelines. Individual savings may vary and are not guaranteed.

³Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Reimbursement options may not be available in all states.

Each carrier operates independently and is not responsible for the others' financial obligations.

MetLife Legal Plans. This document is intended to provide you with general information. It is not intended to provide, and should not be relied upon for, legal advice. If you require legal advice, please consult with your attorney.

Home may not be part of the benefit offering in FL and MA.

Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In CA: Insurance is underwritten by Travelers Commercial Insurance Company, One Tower Square, Hartford, CT 06183, Certificate of Authority # 6519, or Travelers Property Casualty Insurance Company, One Tower Square, Hartford, CT 06183, Certificate of Authority # 6521, State of Domicile: Connecticut. In TX: Auto insurance is offered by Travelers Texas MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers company. In FL: Homeowners insurance is not currently offered for new business. Coverages, discounts, special program rates or savings, billing options, and other features are subject to availability and individual eligibility. Not all features available in all areas. © 2021 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.

This is a brief product overview only. The plans have limitations and exclusions that may affect benefits payable. Refer to the plans for complete details, limitations and exclusions.

Group Hospital Indemnity and Group Critical Illness Insurance is 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. AGC2100493 R1 EXP (6/22)

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, an A.M. Best A+ rated company (2020); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2020). Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2021 Nationwide.

Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Product may be updated or modified prior to availability. Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation. Terms and conditions apply.

Program Offered and Administered by Mercer Health & Benefits Administration LLC

In CA d/b/a Mercer Health & Benefits Insurance Service LLC

AR Insurance License #100102691 CA Insurance License #0G39709

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