

Voluntary Benefits

The following voluntary benefits are offered by Chimienti & Associates through the County Administrative Office – Health Benefits Division (“CAO-Health Benefits”), and can be deducted on a pre-tax basis through the Kern\$Flex plans:

- **Short Term Disability Coverage:** Voluntary Short Term Disability Plan (STD) is designed to protect your income and financial security in the event of a disability.
- **Accident Plan:** The Accident Plan pays lump sum dollars, based on the specific injury incurred, for accidental injuries sustained by you or covered family members.
- **Cancer Plan:** The cancer plan is designed to provide financial resources should you or a covered dependent be diagnosed with cancer.
- **Flexible Spending Accounts:** Dependent Care or Unreimbursed Medical FSAs, and a debit card service (the “Benny card”) for Unreimbursed Medical FSAs.

You may also choose to purchase any of the three insurance plans above with post-tax payroll deductions, at your option.

There are other voluntary benefits administered by Chimienti & Associates through the CAO-Health Benefits, that can be payroll deducted, but only on a post-tax basis. These are not part of the Kern\$Flex plans. They are:

- **Group Term Life and Universal Life:** Purchasing additional ING Group Term Life and TransAmerica Universal Life protection is an option in your benefits package.
- **Lifetime Benefit Term Life:** The Fidelity Life Time Benefit Term-Life program includes life insurance with a long term care provision.
- **Critical Illness Coverage:** The Critical Illness option pays lump sum dollars when a covered member has a specified critical illness (e.g., certain cancers, heart attack, stroke, certain organ transplants, renal failure, etc.).
- **Long Term Disability Coverage:** Assurant Long Term Disability Plan (LTD) is designed to protect your income and financial security in the event of a disability.
- **Hospital Indemnity Plan:** The Supplemental Hospital Indemnity Plan offers employees a solution to the financial burdens created by unexpected trip to the hospital emergency room.
- **Legal Club with Identity Theft Restoration Program:** This plan offers employees legal services at a discounted price. They offer several free services such as; simple wills, unlimited consultations for each new legal matter, phone calls and letters written on your behalf, plus the new Identity Theft Resolution benefits.

Portability and Convertibility: Some of the Voluntary Benefit insurance plans are portable and/or convertible, meaning you can keep the coverage should your employment with the County terminate. You may contact Chimienti & Assoc. for portability/convertibility information.

QUESTIONS:

Voluntary Insurance coverage:
Flexible Spending Accounts:
Payroll deductions:

Chimienti & Associates at 1(877) 733-1670
Administrative Solutions, Inc at 1(866) 777-1320
CAO-Health Benefits Division at (661) 868-3182

During open enrollment, please go to www.electmybenefits.com or meet with a representative from Chimienti & Associates for information on these voluntary benefits.