Voluntary Benefits

The following payroll deduction options are not sponsored by the County of Kern. These options are made available to our employees merely as a convenience to the employee and the County of Kern makes no recommendation nor assumes any responsibility for the accuracy or reliability of the product selected.

CHIMIENTI & ASSOCIATES (Administrator):

The following voluntary benefits are administered by Chimienti & Associates 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 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 ING Group Term Life and TransAmerica Universal Life protection is an option.
- **Lifetime Benefit Term Life:** The Fidelity Life Time Benefit Term-Life program provides protection for a lifetime.
- **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:** The Long Term Disability Plan 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.
- **LegalGuard 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 Identity Theft Resolution benefits.

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WALTER MORTENSEN & ASSOCIATES (Administrator):

There are other voluntary benefits administered by Walter Mortensen and Associates that can be payroll deducted, but only on a post-tax basis. These are not part of the Kern$Flex plans. They are:

- **Auto, homeowners, dwelling fire, umbrella, motorcycle, motor home, and disability products:** Contact Walter Mortensen & Associates for information.

MILLS & MARLING (Administrator):

There are other voluntary benefits administered by Mills & Marling that can be payroll deducted, but only on a post-tax basis. These are not part of the Kern$Flex plans. They include:

- **New York Life Insurance products:** Contact Mills & Marling for information.

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*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 the administrator for portability/convertibility information.

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**QUESTIONS:**

Voluntary Insurance coverage: Chimienti & Associates at 1(877) 733-1670  
Voluntary Insurance coverage: Walter Mortensen and Associates at (661) 834-6222  
Voluntary Insurance coverage: Mills & Marling at (661) 324-1772  
Flexible Spending Accounts: Administrative Solutions, Inc at 1(866) 777-1320  
Payroll deductions: CAO-Health Benefits Division at (661) 868-3182