

Benefits for Life Open Enrollment is **March 9 – 27**

Benefits for Life, the employee-paid, voluntary benefit coverage program offered through the State of Michigan, provides additional products with premiums payable through the convenience of payroll deduction. Eligible employees¹ who would like to enroll, review existing coverage, or make changes can visit BenefitsforLife.org or call the Benefits for Life Call Center at 888-825-8395, Monday through Friday, 9:00 a.m. to 6:00 p.m. When enrolling online, you must register as a new user. Logins created in prior years are invalid. Make sure you print and retain a copy of your confirmation statement as it is your **only** proof of enrollment.

2026 Plans

- **AD&D Insurance:** Employee and spouse may newly enroll or increase current coverage up to \$1,000,000 without answering medical questions.
- **Accident Insurance:** Pays benefits for covered injuries caused by non-occupational accidents such as concussions, fractures, ER visits, and more.
- **Auto and Home Insurance:** Receive savings through Farmers GroupSelect or Liberty Mutual.
- **Critical Illness:** Pays a lump sum benefit upon the first diagnosis of a covered illness, such as cancer, stroke, heart attack, and more.²
- **Discount Plan (free):** Register at som.benefithub.com, using your State of Michigan email address and the referral code “BFLPerks”.
- **Hospital Indemnity Insurance:** Pays a hospital admission & daily confinement benefit for days admitted in the hospital including childbirth.²
- **Identity Theft:** Includes a \$5,000,000 protection policy, home & auto title monitoring, and more. Enroll in Legal and ID Theft plans for a lower bundled rate.³
- **Legal Plan:** Provides access to a dedicated law firm who can assist with a variety of legal matters. If you enroll in both Legal and Identity Theft plans you can take advantage of a lower bundled rate.
- **Pet Insurance:** Reimburses enrolled employees for eligible vet visits due to covered pets’ accidents and illnesses. You can customize the plan to fit your needs and add preventive care coverage.
- **Supplemental Term Life Insurance:** Employees may enroll or increase current coverage up to \$500,000 or 8x their annual earnings (whichever is lesser) without answering medical questions.

Update for 2026 BFL Open Enrollment

- **Universal Life Insurance:** pays a lump sum benefit and includes an LTC rider. Non-participants, current enrollees, and those with lapsed coverage (to age 64), can enroll or increase up to \$75,000 without answering medical questions. Employees previously declined for coverage will require medical underwriting.²

For more information, including terms, conditions, limitations, and exclusions, and to review plan materials, visit the Employee Benefits website, mi.gov/mdcs/employeebenefits/voluntary-benefits.

¹Non-career and Special Personal Services (SPS) employees are not eligible for this benefit. ²Accident, Critical Illness, Hospital Indemnity, and Universal Life are underwritten by Trustmark Insurance Company. Trustmark® is a registered trademark of Trustmark Insurance Company. For disclosures, exclusions and limitations that may apply visit trustmarkbenefits.com/voluntary-benefits/disclosures. Trustmark products may be available on a guaranteed issue or modified guaranteed issue basis (some exceptions may apply). Review plan documents and certificates at BenefitsforLife.org for complete details. ³IDShield is a product of LegalShield and provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see a summary plan description. Licensed Private Investigators are licensed in the state of Oklahoma. \$5 Million protection policy is issued by a leading insurance carrier. Certain limitations apply.