

# Benefits for Life Open Enrollment is **March 11 – 29**

*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 employees<sup>1</sup> who would like to enroll, review existing coverage, or make changes can visit [BenefitsforLife.org](https://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.

## 2024 Plans

- **New! AD&D Insurance** has enhanced coverage. Employee and spouse may now 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:** A lump sum benefit paid upon the first diagnosis of a covered illness, such as cancer, stroke, heart attack, and more.<sup>2</sup>
- **Discount Plan (free):** Register at [som.abenity.com](https://som.abenity.com), using your State of Michigan email address and the code "BFLPerks".
- **New! Hospital Indemnity Insurance** is a new plan through Trustmark. Pays a hospital admission & daily benefit for days admitted in the hospital including childbirth.<sup>2</sup>
- **New! Identity Theft** enhanced to include a \$5,000,000 protection policy, home & auto title monitoring, and more. Enroll in Legal and ID Theft plans for a lower bundled rate.<sup>3</sup>
- **New! LegalShield is the new provider of the Legal Plan.** If you have Legal with MetLife Legal, your plan will automatically end as of April 30, 2024. **If you would like to have legal coverage as of May 1, 2024 you must newly enroll** during the BFL Open Enrollment. The new plan has enhancements with a lower bi-weekly premium of \$7.45. If you enroll in both Legal and Identity Theft plans you can take advantage of a lower bundled rate.
- **New! Pet Insurance** is a new plan through MetLife. It will reimburse 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.
- **New! Supplemental Term Life Insurance** has enhanced coverage. Employees may now enroll or increase current coverage up to \$500,000 or 8x their annual earnings (whichever is lesser) without answering medical questions.
- **Universal Life Insurance:** A lump sum benefit paid in the event of death. Builds cash value and includes a long-term care (LTC) rider that assists with LTC expenses.<sup>2</sup>

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](https://mi.gov/mdcs/employeebenefits/voluntary-benefits).

<sup>1</sup>Non-career and Special Personal Services (SPS) employees are not eligible for this benefit. <sup>2</sup>Exclusions, limitations, and restrictions may apply. 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](https://BenefitsforLife.org) for complete details. <sup>3</sup>IDShield 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.