



THE FACULTY PRACTICE PLAN OF NEW JERSEY MEDICAL SCHOOL

## MEMORANDUM

To: UPA & DCMC Employees  
From: Donna Sawler, Human Resources  
Date: May 15, 2013  
Re: Voluntary Supplemental Benefits Meeting –  
MetLife, AmeriFlex (“FSA”), and AFLAC

Open Enrollment for our Flexible Spending Accounts (Health, Commuter & Transit) is July 1, 2013.

**AmeriFlex Spending Account (FSA):** Pay for your reimbursed medical and commuter expenses with pre-tax dollars.

Note: Health Care Reform imposes a \$2,500 cap on our Health FSA

To participate in our FSA program, it is mandatory to attend this meeting – NO ONE IS AUTOMATICALLY RE-ENROLLED. A new enrollment form must be filled out at the time of the meeting - Telephone/E-mail requests will not be honored

**AFLAC:** At the end of our meeting, you will be given a chance to speak with our AFLAC Representative, Chris Lyons, on product information (see attachment)

**MetLife:** Our MetLife Representative, Stephen DiPierno, will be in attendance to answer any questions you may have.

If you are interested in attending a meeting, call Extension 2-3672 no later than Wednesday, May 29, 2013.

<b>Tuesday, June 4, 2013</b>	<b>Dental School Level B, Room 853</b>	<b>12:00 – 2:00 pm</b>
<b>Thursday, June 6, 2013</b>	<b>Dental School Level B, Room 853</b>	<b>12:00 – 2:00 pm</b>

Thank you.



An Independent Agent Representing Aflac

# The Aflac Open Enrollment is here!

To learn more about Aflac click here: <http://www.youtube.com/embed/uwaCtLIVTdg>

Please remember that Aflac helps to supplement your current health insurance by paying cash benefits to you above and beyond!

- AFLAC Benefits pay claims directly **to the employee**, never to a doctor or hospital.
- AFLAC Benefits are all **over and above** any other benefits an employee receives.
- AFLAC Benefits require **no changes** to current benefits, and are priced at **affordable group rates**.
- AFLAC Benefits are completely **portable**; employees can keep the policies if they leave this employer.
- AFLAC Benefits are guaranteed renewable, you **can never be dropped**.
- AFLAC Benefits are paid for on a convenient **payroll deduction** basis.

## The current coverage's offered are:

- **\*\*\*NEW\*\*\* Cancer Care**- This policy helps to pay out-of-pocket expenses in the event you or a family member is ever diagnosed with cancer. The benefits are paid directly to you, and on top of your current medical insurance. Some features of this policy are a first occurrence benefit, hospital confinement, transportation, surgery and **an annual cancer screening wellness benefit**.
- **Personal Accident Indemnity**- This policy allows you to protect yourself and your family in the event of an accident. The benefits under this policy are paid directly to you and are paid regardless of any other insurance you may have. Some features of this policy include: benefits for emergency room treatment, overnight hospital stays, accidental death, specific injury and an **annual wellness benefit**.
- **Guaranteed Issue Short-Term Disability**- This policy helps to protect your income in the event of an off-the-job **accident, sickness or maternity**. **It pays above and beyond NJ State Disability** and will not coordinate with any other private disability you may have.
- **Hospital Confinement Plan**- This policy provides coverage in the event you or a member of your family is hospitalized. There is an initial hospitalization benefit, a per-day benefit, as well as a short stay benefit, and a rehab benefit. **This policy is a great help with hospitalization deductibles!**
- **Life Insurance**- Aflac offers 10, 20, or 30-Year Term Options. These plans offer a Waiver of Premium Benefit, Accelerated Death Benefit, Accidental Death Rider, and Spouse and Child Riders. The Term Options are renewable and convertible to Whole Life. **NO LAB WORK REQUIRED!**

Aflac will be on-site on:

**Tuesday June 4<sup>th</sup> and Thursday June 6<sup>th</sup> 12-2:30pm**

**Dental School Building - Level B - Room 853**

If you miss us. please call 973-218-1902 x109