

# Voluntary Benefits at a Glance



**Meet with a Benefit Counselor on-site during Open Enrollment  
October 7 - 25, 2024**

## Available Voluntary Benefits:

**Critical Health Events** can pay money directly to you if you're diagnosed with a covered serious health condition. You can use the lump-sum payment to help with co-pays and deductibles — or any of your other expenses. Your children are automatically covered and your spouse can also get coverage. A benefit for qualified health screening tests is also included. Benefit amounts range from \$10,000 up to \$30,000 depending on the amount you select. This benefit renews each calendar year so you will always have coverage. The plan also includes a waiver of premium feature.

**Accident Insurance** can pay money directly to you if you get hurt and need medical attention. The amount is based on your injury and treatment. It covers things like ER treatment, fractures, stitches and more in addition to your medical insurance so you can use the money however you choose. Includes a benefit for qualified health screening tests. Coverage also available for spouse and children.

**Hospital Indemnity Insurance** pays a benefit when you're admitted to the hospital for a covered injury or illness. It can help with the out-of-pocket expenses medical insurance may not cover, such as co-pays and deductibles. You decide how to spend the money. Coverage is also available for your spouse and children. This coverage is a supplement to medical insurance.

## How to Enroll:

EFP Benefit Counselors can help you understand how these benefits work, and can assist with enrolling in whichever plans you choose. Speak with an EFP Benefit Counselor in person during Open Enrollment or over the phone via the Benefit Service Center, (833) 948-0162, Monday - Friday 7am to 6 pm.

As an employee of the City of Memphis, you are eligible to enroll in Voluntary Benefits offered by Trustmark. These payroll deduction benefits are designed to support you through some of life's most unexpected events, such as sickness or injury.

You can reach EFP's Benefit Service Center directly at the number below.

**(833) 948-0162**

**Monday-Friday,**

**7 a.m. to 6 p.m., CST**



City of  
**MEMPHIS**



*Scan the code to learn more about these benefits!*