

# Voluntary Benefits at a Glance



**Meet with a Benefit Counselor on-site during Open Enrollment**

## 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.

**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, you can use the money however you choose. Includes a benefit for qualified health screening tests.

**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.

**Pet Insurance** takes the stress out of unexpected vet bills. Pet Insurance reimburses you for the cost of accidents and illnesses throughout your pet's life with an easy claims process and no networks, take your pet to any licensed veterinarian within the United States.

## How to Enroll:

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 and Petpartners. 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!*