

To: All Employees

Lake County will be holding a voluntary benefit open enrollment between **September 30<sup>th</sup> and November 4<sup>th</sup>**. You will have the opportunity to meet with a benefit counselor who will provide you with enough specific information to make an informed decision on whether or not to participate.

Benefits are available for all county employees that work at least 32 hours per week. These plans are designed to enhance our already excellent benefit programs.

**This year we will continue to offer:**

**Universal Life Insurance with Long Term Care Benefits - Trustmark Insurance**

- Living Benefits for Long Term Care and Terminal Illness
- Cash Value Accumulation
- Family Coverage Available

**Accident Insurance from Trustmark Insurance**

- **No medical questions:** Single and Family coverage with the convenience of payroll deduction
- Offset the cost of unexpected bills related to accidents that occur every day
- Benefits for initial care, injuries and follow-up care paid directly to you

**Critical Illness Insurance – Trustmark Insurance**

The Critical Illness Insurance Plan provides a substantial single cash benefit upon first diagnosis of covered critical illnesses. The Plan is intended to provide security for the many direct and indirect expenses not covered by basic medical insurance. The plan covers the following illnesses: **Heart Attack, Stroke, Renal (Kidney) Failure, Cancer, Blindness, Paralysis and Others Critical Conditions.**

The Enrollment process is simple:

- Trustmark enrollment counselors will be onsite beginning at the health fairs and at several county locations. One on one sessions will last 20-25 minutes. Appointment times may be scheduled so waiting times for counselors will be kept to a minimum. There is a Call Center for any questions and/or to schedule an appointment time. **The Call Center Number is (216) 264-2707.**

Our goal is to provide County employees with access to quality programs that fit your needs. Please use these meetings as an opportunity to educate yourself about the benefits available to you.

Thank you in advance for your time and attention to these program offerings.

Sincerely,

William A. Margalis