

TotalChoice™

Short Term Disability

Designed to complement ADP TotalSource Core Disability Program with income replacement protection for short term disabilities resulting from a covered accident or illness.

Accident Insurance

The Group Voluntary Accident Policy consists of a schedule of benefits which can help cover your employees for accident expenses, medical expenses and hospital expenses.

Auto Insurance

Quality insurance at competitive rates including special group and individual discounts. Compare quotes from multiple insurance companies to your current premiums.

Employee Purchase Program

Purchasing Power makes it possible for people on a budget to buy name brand products like computers, home appliances and electronics.

Group Legal Services Plan

Access to a nationwide network of attorneys, financial counselors and other valuable resources to help you prevent and resolve legal matters.

Group Universal Life Insurance

Protect loved ones and create a safety net that will provide for them to carry on financially after the insured's death.

Accidental Death & Dismemberment (AD&D)

Pays benefits to you and your family if you die, become dismembered, or blinded due to a covered accident.

Level Term Life Insurance

Lower group rates help provide beneficiaries with prompt financial assistance after the insured's death.

Critical Illness Insurance

Provides a lump-sum benefit payment to cover out-of-pocket medical expenses and the costs associated with life changes following a critical illness that was covered by health insurance.

Homeowners/Renters Insurance

Get your life back to normal quickly and affordably after a fire, storm, break-in or other property-damaging event.

Identity Theft

Assistance to reclaim your identity to pretheft status and regain your financial standing and continuous credit monitoring to alert you to any suspicious activity.

Life-Prints®

Organize and store your key identification information, medical history and vital documents in one secure place that you can access at the click of a button.

Pet Insurance

Provides financial help for many of your pet's annual and unexpected treatments.

TotalChoice™ Program

The benefit programs available to you require important decisions that can help protect your future and the future of your family. ADP TotalSource Voluntary Benefits will give you the information you need to make the most informed decisions regarding your benefits.

We provide choice and convenience with the support of our full-service delivery platform, award-winning customer service, and best-in-class product offerings. We offer users a comprehensive set of services that support all our product offerings, including decision support tools, multi-channel enrollment/application acceptance, and payroll deduction.

Group Universal Life Insurance

Get up to **\$100,000** in Guaranteed Issue life protection at an affordable group rate

Level Term Life Insurance

Get up to **\$150,000** in Guaranteed Issue 20-year level term coverage with no medical questions

Critical Illness Insurance

Get up to **\$30,000** in Guaranteed Issue coverage with no medical questions (Pre-existing Conditions Clause does apply)

Accident Insurance

Protects your income and defrays medical expenses if you are hurt in an accident

Short Term Disability

Pays you a percentage of your base earnings if you are out of work due to an illness or injury

These benefits are available with Guarantee Issue to newly eligible worksite employees. You can apply for coverage for a limited time with **NO MEDICAL QUESTIONS.**

When Can I Apply?

Short Term Disability Insurance

During New Hire Period only

Accident Insurance

During New Hire Period only

Critical Illness Insurance

During New Hire Period only

Level Term Life Insurance

During New Hire Period only

Group Universal Life Insurance

During the New Hire Period and anytime throughout the year (with full underwriting)

Accidental Death & Dismemberment (AD&D)

Anytime throughout the year

Auto Insurance

Anytime throughout the year

Homeowners/Renters Insurance

Anytime throughout the year

Pet Insurance

Anytime throughout the year

Employee Purchase Program

Anytime throughout the year

Group Legal Services Plan

During the New Hire Period or the Annual Enrollment Period

Identity Theft

Anytime throughout the year

Life-Prints®

Anytime throughout the year

ADP TotalSource Voluntary Benefits Web Site

Managed by Marsh, the ADP TotalSource Voluntary Benefits web site is a one-stop resource where worksite employees can learn about a variety of life planning topics and evaluate their financial and insurance needs—all while instantly having access to quality products to meet those needs.

Easy to Use

Go to www.adptsvoluntarybenefits.com and choose from the Voluntary Benefit menu. Click on the product or service that interests you. In many cases, you can purchase or secure a service right away.

Decision Support Tools

Decision-making tools and relevant information.

Online Rates, Quotes, and Enrollment

Comparative side-by-side quotes and quick, easy enrollment.

Online Customer Self Service

Worksite employees can use the web site for 24/7 customer service.



www.adptsvoluntarybenefits.com

Customer Service

Contact Us

We're here to answer your questions. Please contact us in whatever manner is most convenient for you.

Call Toll Free:

1 (800) 557-1038

8 a.m. to 6 p.m.

Eastern Time

Monday-Friday

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Marsh

Marsh designs, implements, and manages insurance, risk management, and financial service programs for private clients and sponsoring entities. On behalf of their clients, Marsh U.S. Consumer delivers vision, value, convenience, choice, and innovation to consumers worldwide.

With continuous market sourcing and sophisticated, data-driven marketing strategies, Marsh expands customer access and program utilization, delivering increased revenue opportunities, security, and asset protection to clients and consumers — 1-2-1 To Many.

Marsh is part of the family of MMC companies that also includes Mercer, Guy Carpenter and Oliver Wyman Group.



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