LEGAL INSURANCE PLAN
Open Enrollment Period: November 1 – December 31, 2016

No matter where you are in your life—starting a job, approaching retirement, or somewhere in between—you’re almost certain to experience life events that have legal implications. The legal program can save you time looking for an attorney and help you avoid high-cost attorney fees.

You can only enroll in this coverage during the Open Enrollment period that ends on December 31, 2016.

Coverage:
Attorney fees for covered services are paid-in-full when using a Network Attorney. Covered services include:
- Powers of attorney
- Tenant matters/home sales
- IRS audit/defense
- Will preparation
- Identity theft
- Trusts

If you have a legal matter that’s not covered, you still receive at least 25% off the normal hourly rate.

Cost:
$23.25 per month ($11.63 semi-monthly or $10.73 per bi-weekly) paid through payroll deduct.

Enrollment:
Enroll online at Workday>Benefits>Legal Insurance Plan. Coverage is effective January 1, 2017. Please enroll by 12/16/2016 to ensure that your premiums will be deducted from your pay check starting in January. If you enroll after 12/16/2016 there is no guarantee that your premiums will be deducted on the first pay period and the missed premiums will be spread across the remaining installments.

Disenrollment:
If you’re already enrolled in the legal plan and wish to end your coverage, you must disenroll by December 31, 2016. Call 1-800-553-4861 to speak to a customer service representative or follow the menu steps: choose “Legal,” then “Enrollment,” then “Disenroll.”

Limitations and exclusions apply. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Specialty Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Company of West Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call 1-800-553-4861.

PET INSURANCE

Protect your pet’s health and your wallet with a pet insurance policy from Nationwide®. The plan provides affordable, comprehensive healthcare coverage for dogs, cats, birds and exotic pets.

Coverage:
Nationwide reimburses you for a number of common veterinary expenses, including:
- Accidents and injuries
- Dental cleanings
- Illnesses and disease
- Vaccinations
- Spaying or neutering

Cost:
Call 1-800-553-4861 for a quote.

Enrollment:
You can enroll in pet insurance at any time, call 1-800-553-4861 or visit CornellVoluntaryBenefits.com to enroll your pet.

Questions? Call 1-800-553-4861 or visit CornellVoluntaryBenefits.com.
CHOICE AUTO AND HOME/RENTERS INSURANCE PROGRAM

Think that changing your insurer is too much of a hassle?
Receive multiple quotes in minutes from MetLife Auto & Home®, Travelers, and Liberty Mutual Insurance. You can also enjoy the convenience of payroll deduction, so there are no bills to pay, and no checks to write.

Satisfied with the premium you’re paying now?
Through this program, you could automatically qualify for special savings. Also, additional savings may be available with several discounts**, including: multi-car, multi-policy, safe driver, good student, anti-theft, driver safety course, payroll deduction, and new home.

Need to protect more than just your auto and home?
A wide range of insurance plans are available to meet your needs:

- Renters
- Condo
- Boat
- Personal Excess Liability
- Motorcycle
- Rental Property
- Motor Home
- Personal Articles
- Seasonal Property

Apply today! You don’t have to wait until your current policies expire to switch your coverage. You can receive free, no-obligation quotes and ask questions about our wide range of plans.

Contact Mercer Voluntary Benefits at 1-800-553-4861, 8 a.m. to 8 p.m. ET. Or get auto quotes online at CornellVoluntaryBenefits.com.

Quick, free no-obligation quotes!
You could save on your insurance premiums.
Easy to switch from your current coverage.
Convenient automatic payroll deductions.

Apply today! Call 1-800-553-4861 or visit CornellVoluntaryBenefits.com.

In CA d/b/a Mercer Health & Benefits Insurance Services LLC
AR Insurance License #100102691 CA Insurance License #0G39709

Program Offered and Administered by Mercer Health & Benefits Management LLC.
**Coverage and discount availability and amounts vary by state and carrier.
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