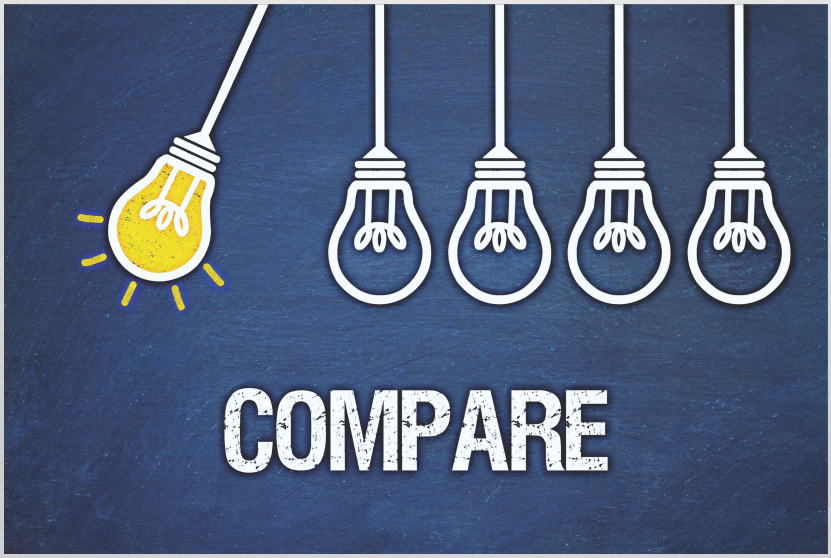
HERNANDO COUNTY OPEN ENROLLMENT 2024

SUPPLEMENTAL BENEFITS COMPARISON SHEETS

Allstate v. Aflac

LegalShield v. US Legal

Prepared by ***BeneCom***



This is an illustration of newly offered plans and currently offered plans containing only highlighted benefits/rates

*for illustrative purposes only - please see a BeneCom representative, policy brochures & documents, and carrier information for full policy details, limits/exclusions, and rates. This is not a complete guide or resource.

Accident Plans	AFLAC *(Current)*	Allstate Benefits / American Heritage Life
Plan	Individual Accident	Group Accident
Series	Accident Advantage - Option 4	24 hr
Platform	Individual	Group Accident
Underwriting	Simplified Issue	Guaranteed Issue
Pre-Existing Condition Clause	pays covered accidents on or after effective date	pays covered accidents on or after effective date
Issue Ages	18-64	18 - 80
Portability	Yes	Yes
Benefits		
Hospital Admission	$1,500	$2,000
Daily Hospital Confinement	$300	$400
Intensive Care Confinement	$500	$800
Rehabilitation Unit	$200	$300
X-Ray	Included in Accident Treatment Benefit, +$30	$400
Emergency Room	With X-Ray: $200; Without X-Ray: $170	$200
Follow Up	$40 (max of 6 per covered accident)	$150 (max 6 per accident)
Urgent Care Services	With X-Ray: $150; Without X-Ray: $120	$200
Physician Treatment	$120 without Xray, $150 with Xray	$200
Ambulance	$250 Ground and $1,875 Air	$400 ground / $1,200 air
Dislocation Open	$120 - $4,500	$24,000 (up to)
Dislocation Closed	$120 - $4,500	$8,000 (up to)
Fracture Open	$150 - $4,000	$24,000 (up to)
Fracture Closed	$150 - $4,000	$8,000 (up to)
Eye Injury	$75; Surgical Repair $350	$300
Organized Sports	25% Organized Sports	fully included
Lacerations	Up to $40 - $600	$150
Brain Injury	$150	$900
Medical Imaging	$250	$300
Open Abdominal/Thoracic Surgery	$250 - $1,500	$3,000
Tendon/Lig/Rotator/disk/knee cart Surgery	$250 - $1,500	up to $1,500
General Anesthesia	Not Covered	$300
Pain Management (Epidural Injection)	$100	$150
Blood and Plasma	$300	$900
Prosthesis	$1,000	$1,500-$3,000
Physical, Occupational, Chiropractic,	$40 Up to 10 Treatments	$90 up to 6 treatments
Family Member Lodging	$150	$300
Transportation	$700	$750
Wellness/Preventative visits	$60 annually	OPT ($50/day 2/p-4/f) up to $200 annually
Coma w/ Respiratory Assistance	$12,500	$30,000
Paralysis	$6,250 Paraplegia and $12,500 Quadriplegia	$22,500 paraplegia and $$45,000 Quadriplegia
Accidental Death	$62,500; Hazardous Activity: $10,000	$70,000
Dismemberment	$300 to $50,000	$70,000
SemiMonthly Rates	Premium	Premium
EE	$12.16	$7.26
EE & Spouse	$19.11	$12.58
EE & Child	$21.58	$12.30
Family	$27.56	$18.49

CANCER PLANS	AFLAC *(Current)*	Allstate Benefits
Plan	Cancer Protection Assurance	Cancer & 29 Diseases
Series	B70000 opt 2	GVCP2 opt 1
Platform	Individual Policy	Group Insurance
Underwriting	SI (can be declined)	Guaranteed Issue
Pre-Ex Clause	30 Day / 24 month pre-x	12 / 12
Issue Ages	18-75	18-80
Portability	Portable	Portable
Benefits		
Additional Illnesses Covered	not included	**29 additional illnesses**
Second Surgical Opinion	$300/person lifetime max	$200
Anti-Nausea	$100 Once Per Month	$200 Per Year
Stem Cell Transplant	$7,000 ($7,000 Lifetime Max)	Up to $5,000 per year
Bone Marrow Transplant	$7,000 ($7,000 Lifetime Max)	Up to $5,000 per year
Blood and Plasma	Inpatient $50 x days inpatient ; Outpatient $175 per day	$10,000 Per 12 Months
Surgical	$100 - $3,400 Schedule	
1st Occurrence	$4,000 EE/Spouse $8,000 Child	$5,000 /covered person
Chemotherapy/Radiation	Self Administered$250/month; Physician Admin.$1,200/month	$10,000 Per 12 Months
Experimental Treatment	Chemotherapy: $250/month	$5,000 Per 12 Months
Hospital Confinement	$200 Per Day	
Extended Benefits	$200 Per Day	$200 Per Day
Government/Charity Hospital	None	$200 Per Day
Ambulatory Surgical Center	$200 Per Day	$250 Per Day
Extended Care Facility	$200/Day(1st 30 Days)	$200 Per Day
Home Health Care	$100 / Visit (30 /year)	$200 Per Day
Hospice Care	$1,000 Day 1 + $50 /Day	$200 Per Day
Nursing Services	$100 Per Day	$200 Per Day
Physical or Speech Therapy	None	$50 Per Day
Surgical Prosthesis	$2,000 ($4,000 Lifetime Max)	$2,000 Per Amputation
Outpatient Surgery	max $500/day	Up to $2250 (Schedule)
Transportation	$0.40 Per Mile up to $1,200	Coach Fare or $0.40 Mile
Lodging	$65 /Day; max 90 days/year	$50/Day-$2,000/12 months
Family Lodging/Transportation	None	$50/Day : $0.40 Mile
Wellness	$75 Per Year	$100 Per Year
SemiMonthly Rates	**Total**	**Premium**
Employee	$19.04	$12.01
Employee + Spouse	$32.94	$20.60
One Parent Family	$19.04	$20.60
Two Parent Family	$32.94	$20.60

HOSPITAL PLANS		AFLAC *(Current)*		Allstate Benefits / American Heritage Life
Plan		Aflac Choice - Option 1 & 2		Group SHOP Hospital Indemnity
Series		B40175FL		GVSP1
Platform		Individual Policy Simplified Issue (Employees		Group Insurance
Underwriting		can be declined)		Guaranteed Issue
Pre-Existing Condition Clause		30 Days/2 Years		12 / 12
Issue Ages		18-75		18-80
Portability		Portable		Portable
Benefits		**Option 1**	**Option 2**	
Hospital/ICU Admission		$500	$500	$830 to $1037.50
Daily Hospital Confinement		n/a	Optional Rider: $100/day	$330 to $412.50 per day
Daily ICU Benefit		n/a	Optional : $500 /day up to 30 days	$330 - $412.50 per day up to 60 days
Physician Visit Benefit		n/a	$25/visit x3-6, ind/fam covg	$41/visit x5-15, depending on coverage
Rehabilitation Facility		$100/day; max 15 days per confinement up to 30 days	$100/day; max 15 days per confinement up to 30 days	n/a
Emergency Room		$100 up to 2 payments per calendar year	$100 up to 2 times per calendar year	Emergency Accident - $415-$518.75 2 per coverage year
Hospital Short Stay		$100 up to 2 times per calendar year	$100 up to 2 times per calendar year	n/a
Pre- Existing Condition		not covered first 12 months	not overed until 12 months after Effective Date	pre-x can be waived if porting from existing Aflac policy or 12 month wiating period
Pregnancy Waiting Period		10 Months	10 Months	10 months
SemiMonthly Rates		**Premium**	**Premium**	**Premium**
Age 18-49/18-35	EE	$14.43	$23.66	$15.98
	ES	$23.47	$40.37	$30.15
	EC	$22.82	$35.56	$25.81
	FM	$27.70	$44.86	$39.43
Age 50-59/36-49	EE	$15.47	$27.30	$18.72
	ES	$25.68	$49.15	$35.46
	EC	$23.41	$37.91	$29.81
	FM	$28.22	$52.47	$45.97
Age 60-75/50-59	EE	$15.80	$31.21	$23.31
	ES	$26.13	$55.51	$45.63
	EC	$23.93	$42.98	$34.15
	FM	$29.13	$60.53	$55.83

*see BeneCom rep for full policy details and rates

CRITICAL ILLNESS		AFLAC	Allstate Benefits / American
Plan		Aflac Critical Care Protection - Option 3	Group Critical Illness
Series		A74375FL	GVCIP4
Platform		Individual Policy	Group Insurance
Underwriting		Simplified Issue (Employees can be declined)	Guaranteed Issue
Pre-Existing Condition Clause		30 Days/2 Years	12 / 12
Issue Ages		18-70	18-80
Reduction in Benefits Based on Age		at age 70	no reduction due to age
Portable		Yes	Yes
Benefits			Low
Heart Attack		$7,500	$15,000
Stroke		$7,500	$15,000
Coronary Artery Bypass Surgery		$2,000 Tier 2	$3,750
Major Organ Transplant		$7,500	$15,000
End Stage Renal Failure		$7,500	$15,000
Invasive Cancer (100%)		None	$15,000
Skin Cancer		none	$250
Carcinoma in situ (25%)		Not Stated	$3,750
Benign Brain Tumor (100%)		Not Stated	$15,000
Coma (100%)		$7,500	$15,000
Complete Blindness (100%)		Not Stated	$15,000
Complete Loss of Speech (100%)		Not Stated	$15,000
Complete Loss of Hearing (100%)		Not Stated	$15,000
Paralysis (100%)		$7,500	$15,000
Advanced Alzheimers Diseasen (100%)		Not Stated	$15,000
Advanced Parkinson's Disease (100%)		Not Stated	$15,000
Specified Chronic Illness		None	$7,500
Second Event Initial Critical Illness Benefit		$3,500	Yes
Second Event Cancer Critical Illness Benefit		Not Covered	Yes
Wellness Benefit (per year)		None	$100
Cardiopulminary Rider (arrest/embolism/etc)		None	$3,750
Waiver of Premium (employee only)		Yes	Yes
Hospital Intensive Care		Day 1-7: $800 / 8-15: $1,300	Not included in this plan - covered in both Group Accident and Group SHOP
Step Down ICU		$500 / Day 15 days	
First Occurrence (once per lifetime)		$7,500	
Hospital Indemnity		$300 / Day	
Ambulance		$250 / $2,000	
Transportation / Lodging		$.50/mile - up to $1,500	
SemiMonthly Rates		Plan Rates	Plan Rates
Age 18-35/18-29	EE	$8.45	$4.65
	ES	$16.25	$7.93
	EC	$14.36	$4.65
	FM	$18.40	$7.93
Age 36-45/30-39	EE	$11.95	$8.09
	ES	$21.52	$13.13
	EC	$16.96	$8.09
	FM	$23.40	$13.13
Age 46-55/40-49	EE	$17.68	$14.68
	ES	$33.09	$23.12
	EC	$21.84	$14.68
	FM	$35.10	$23.12
Age 56-70/50-59	EE	$24.44	$23.89
	ES	$47.19	$37.00
	EC	$30.81	$23.89
	FM	$50.51	$37.00

*see BeneCom rep for full policy details and rates

U.S. LEGAL SERVICES

Legal Plan Comparison

Plan Benefits	U.S. Legal Services $9.38 Family semi-monthly	LegalShield $13.50 Family semi-monthly
Advice and Consultation	✓	25% discount for in-office consultations Limit
Personal Legal Document Prep/Review	✓	15 pages
Consumer-Seller Protection		
Consumer Protection Matters	✓	✓
Personal Property Protection	✓	✓
Contingency Matters		
Personal Injury/Contingency	First $1,000 exempt from fee. Fee cannot exceed 30%.	Reduced 3-5% from providers normal fee.
Criminal Matters		
Misdemeanor Defense	✓	25% discount
Habeas Corpus	✓	25% discount
Juvenile Court Defense	✓	25% discount
Trial Coverage	✓	25% discount
Civil Lawsuits		
Administrative Hearing Representation	✓	25% discount
Civil Defense as Plaintiff/Defendant	✓	25% discount
Small Claims	✓	25% discount
Name Change	✓	25% discount
Civil Injunctions	✓	25% discount
Landlord/Tenant Matters as Tenant	✓	25% discount
Estate Planning		
Living Wills	✓	✓
Powers of Attorney	✓	✓
Wills, Codicils, and Testamentary Trusts	✓	✓
Estate Administration/Probate	✓	25% discount
Uncontested Guardianship	✓	25% discount
Family Law	12, 15, or 20 hours	
Divorce - Uncontested	✓	✓
Divorce - Contested	✓	25% discount
Child Support	✓	25% discount
Child Custody	✓	25% discount
Spousal Support	✓	25% discount
Equitable Distribution of Martial Assets	✓	25% discount
Post-Decree Modification Actions	✓	25% discount

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U.S. LEGAL SERVICES

Legal Plan Comparison

Plan Benefits	U.S. Legal Services	LegalShield
Post-Decree Enforcement Actions	✓	25% discount
Annulments	✓	25% discount
Paternity Action	✓	25% discount
Other Family Law		
Domestic Adoption/Legitimization	✓	25% discount
Domestic Violence	✓	25% discount
Pre/Post Nuptial Agreements	✓	25% discount
Real Estate Transactions		
Review/Prepare Agreements, Mortgages, Deeds	✓	✓
Purchase/Sale of Primary Residence	✓	25% discount
Refinancing	✓	25% discount
Real Estate/Neighbor Disputes	✓	25% discount
Financial Matters		
Debt Collection/Garnishment Defense	✓	25% discount
Personal Bankruptcy	✓	25% discount
Foreclosure	✓	25% discount
IRS Audit Protection	✓	✓
Immigration Matters		
Visa Extension	✓	25% discount
Naturalization	✓	25% discount
Deportation (Removal)	✓	25% discount
Other Legal Matters		
Business Law	✓	25% discount
Insurance Law	✓	25% discount
Elder Law	✓	25% discount
Traffic Matters		
Moving Violations	✓	✓
DUI	First offense	25% discount
Non-Covered, Non-Excluded Matters	33.3% discount	25% discount
Online Resources	✓	✓
Tax Benefits	✓	
Financial Coaching	✓	
24/7 Emergency Line	✓	✓
Identity Restoration Program	✓	25% discount

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