Livingston County

2027

Open Enrollment

Agenda

1. Annual Enrollment Overview
2. 2027 Updates
3. Medical Plans (BCBSM)
4. Pharmacy Plan (RxBenefits/OptumRx)
5. Health Savings Accounts/Limited FSA(Health Equity)
6. Flexible Spending Accounts (Navia)
7. Dental Plans (BCBSM)
8. Vision Plans (MetLife)
9. Valenz Bluebook
10. Employee Assistance Program (Ulliance)
11. Voluntary Benefits (Aetna)
12. Life, AD&D, Disability (New York Life GBS)
13. Pet Insurance (Nationwide)
14. Retirement Planning (Nationwide)
15. What You Need To Do!

Annual Open Enrollment
October 26 – November 6th

This year we will be having a **Passive enrollment**. This means you do not need to re-enroll and your 2026 benefit elections will carry-over into 2027

You Must Enroll If…

- …you wish to participate in the Healthcare or Dependent Care FSA, Limited Purpose FSA and/or Health Savings Account (HSA). You **must** make a new election every year as these do not carry-over.
- …add or delete dependent(s)
- …elect a new plan or make changes to your benefits

Changes are effective January 1, 2027 and remain in effect through December 31, 2027 unless you experience one of the following mid-year changes:

- Birth or adoption of a child
- Marriage or divorce
- Dependent gains or loses eligibility
- Change in spouse's employment status

You must notify Human Resources within **30 days** of the event to make a change in your elections!

What's new for 2027?

- **Additional dental plan option for non-union employees:** Based on employee feedback, Livingston County will now offer a dental buy-up plan, giving employees added flexibility to choose the coverage level that best fits their needs. In 2027, this plan is available for non-union employees.

- **No other benefits changes for 2027:** There are no vendor or plan design changes to medical, pharmacy, vision, spending accounts, life and disability, Livingston County's EAP, or supplemental health coverages for 2027.

Choosing a Medical Plan: Consider the ABCs

A. **Ask** yourself: would you rather pay for coverage up front (via premiums paid through payroll deduction) or at the point of service when seeing a physician or paying for a medical service

B. **Budget** accordingly. Can you afford to pay your deductible if you incur a large expense early in the year?

C. **Consider** your previous years' medical expenses and your known 2027 medical events (planned surgeries, pregnancies, etc.) when choosing a plan

Blue Cross Blue Shield – Medical Plans

No plan design changes for 2027

	PPO 4 Base Benefit	PPO6 Buy-Up	Union Only: PPO1 Buy-Up	Non-Union/911 and EMS Only High-Deductible Health Plan(HDHP) –with HSA
Deductible	$500 Single $1,000 Family	$250 Single $500 Family	N/A	$2,000 Single $4,000 Family *Aggregate deductible
Coinsurance	You pay 20% after deductible is met	You pay 10% after deductible is met	N/A	You pay 20% after deductible is met
Coinsurance **Includes Deductible + Coinsurance**	$2,000 single $4,000 family	$1,250 single $2,500 Family	N/A	N/A
Out-of-Pocket Max Includes deductible, coinsurance, fixed dollar copays (Med and RX)	$6,350 Single $12,700 Family	$6,350 Single $12,700 Family	$6,350 Single $12,700 Family	$3,000 Single $6,000 Family
Office Visits	$10 copay	$10 copay	Varies by Bargaining Unit	20% after deductible is met
Online Visits	No copay	No copay	No copay	$59 copay per visit until deductible is met 20% coinsurance per visit after deductible is met

*Aggregate Deductible: The entire family must reach the total deductible before copays/coinsurance applies

OptumRx via RxBenefits– Pharmacy Coverage

No plan design changes for 2027

- Returning in 2027, pharmacy benefits will be administered by RxBenefits
- ID cards:
  - **Employees who elect medical/pharmacy benefits will receive two ID cards**
    - Blue Cross Blue Shield of Michigan ID card to be used for medical services
    - RxBenefits ID card to be used for pharmacy benefits (medications currently obtained at a pharmacy)

RxBenefits

RxBenefits + Optum Rx®

Member Support

RxBenefits' experienced Member Services team is available to provide personalized support and answer questions related to (but not limited to):

- Benefits details and coverage information
- Prescription claims status
- Participating pharmacy locations
- Coverage determinations and prior authorization inquiries
- Mail-order and specialty medications
- General pharmacy and medication questions

Paper Claims

Members can mail prescription receipts along with their prescription benefits manager's claim form to the address listed on their ID card or fax them to RxBenefits at 1-205-449-5225 to be processed for direct reimbursement.

RxBenefits' Member Services team is here to address any questions or concerns you may have. You can reach them by calling 800.334.8134 or emailing CustomerCare@rxbenefits.com.

Health Savings Account (HSA)

Administered by HealthEquity in partnership with BCBSM

What is an HSA?

- A tax-advantaged medical savings account; contributions are made pre-tax and funds can be used to pay for qualified medical expenses
- Must be in a qualified high-deductible health plan (HDHP) in order to contribute to an HSA

Questions About Your HSA?

- Call HealthEquity member services (877-284-9840)
- If you have questions about your medical coverage, call the Customer Service number on the back of your Blue Cross ID card

+ HealthEquity

HSA Key Rules

You can contribute to an HSA if:

- You are enrolled in Livingston County's HDHP (High Deductible Health Plan)
- You are not enrolled in Medicare
- You are not covered by another non-HDHP medical plan, including a spouse's plan that is not HSA-qualified
- You are not claimed as a dependent on someone else's tax return
- You are not enrolled in a traditional Health Care FSA (Limited Purpose and Dependent Care FSAs are an exception)

Advantages of an HSA:

- You own the account, and unused funds roll over every year
- Both you and Livingston County can contribute to the account
- Tax advantages: Contributions are made with pre-tax dollars, helping lower your taxable income and making healthcare expenses more affordable
- Growth potential: HSA funds can be invested, allowing your savings to grow tax-free over time

+ HealthEquity

2027 HSA Contribution Limits

Tier	IRS Maximum Total Contribution Amount Allowed	Funding Provided By Employer (Livingston County)	Match Provided By Employer (Livingston County)	Maximum Individual Contribution Allowed After Livingston County Contribution
Single	$4,500	$500	$500	$3,500*
2 Person	$9,000	$1,000	$1,000	$7,000*
Family	$9,000	$1,000	$1,000	$7,000*

*Please note an additional $1,000 in catch-up contributions can be made if you are age 55 or older

+ HealthEquity

HSA – Using Your Funds

How to Access HSA Funds:

- Online
  - Use your member portal to pay providers electronically
  - Mobile App
  - Use a linked personal bank account to pay, then reimburse online from your HSA
- HSA Debit Card
  - Swipe HSA debit card at time of service
  - When you receive your bill from your provider you may write in your card number

Unused Funds:

- Unused funds stay with you; save for retirement
- Interest accrues tax free
- Invest any balance in excess of $2,000
  - HealthEquity offers a selection of mutual funds and bonds; Investments are tax free

Remember to keep your receipts!

Limited Purpose FSA

100

DIFFERENT WAYS TO USE YOUR FUNDS

FAMILY

COVERS YOUR WHOLE FAMILY

EASY

MULTIPLE WAYS TO SUBMIT CLAIMS

A pre-tax benefit account that works with your Health Savings Account (HSA), allowing you to set aside money to pay for qualified Dental and Vision expenses.

Common eligible expenses office copays, deductibles, routine dental and eye care, glasses and contacts, dental and vision services and orthodontics

Limited Healthcare FSA is subject to the "Use-it or Lose It" Rule. Funds remaining at the end of the year are not refunded.

+ HealthEquity

Flexible Spending Accounts

Administered by Navia Benefits Solutions

Your contributions are taken pre-tax out of your paycheck in equal amounts throughout the year and not included on your W-2 form as taxable income.

-There are two options offered:

Healthcare FSA*
- A personal expense account that works with your health plan, allowing you to set aside a portion of your salary pre-tax to pay for qualified medical expenses.

Dependent Care FSA
- A pre-tax benefit account that enables you to set aside money to pay for your out-of-pocket daycare or dependent care expenses for dependents.

navia benefit solutions
Guiding Your Benefits

*** Cannot be enrolled in a Health Savings Account (HSA) and also a Healthcare FSA**

Livingston County, Michigan
Organized in 1836

Healthcare FSA

Save money on your out-of-pocket medical expenses, including office visit copays, deductibles, and other medical, dental, and vision expenses!

Helps you pay for out-of-pocket medical expenses

Full election is available to you on a Benefits debit card on January 1st

Use It Or Lose It! All claims incurred in 2026 must be submitted by March 31, 2027

Eligible to roll over up to $680 of your remaining balance into 2027

Bottom line

If you plan on spending even a dollar out-of-pocket for healthcare this year, a tax-advantaged benefit account will save you an average of 30% on every expense.

navia benefit solutions
Guiding Your Benefits

Dependent Care FSA

SAVE

USE FUNDS TO PAY YOUR PROVIDER OR FAMILY MEMBER

CARE

CHILDREN AND ELDERS COVERED

EASY

MULTIPLE WAYS TO SUBMIT CLAIMS

$7,500

MAXIMUM CONTRIBUTION

You can contribute a maximum of $7,500 into your Dependent Care FSA. This is a family maximum.

Common eligible expenses are day care, day camps, nanny, before and after school care, elder care and adult day care.

If you're married, your spouse must also work or be a full-time student.

navia benefit solutions

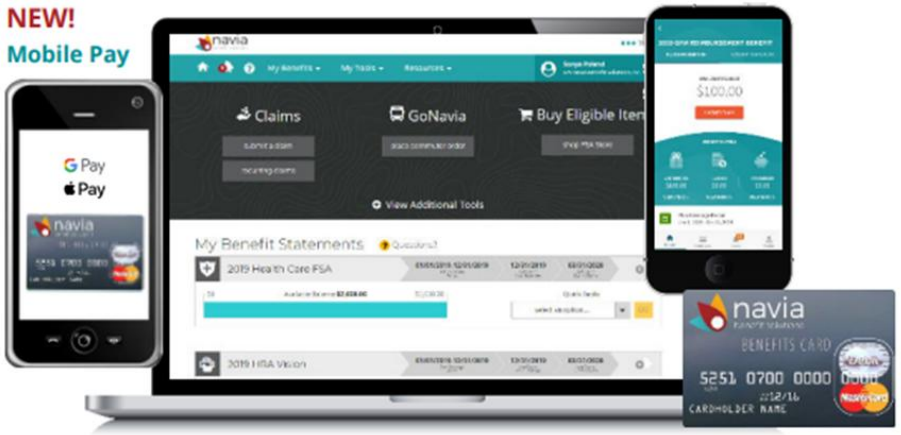
Guiding Your Benefits

Healthcare FSA

Accessing your benefits couldn't be easier!

Just swipe your Navia Benefit Card to pay for eligible healthcare expenses. Funds come directly out of your FSA and are paid to the provider. Some swipes require us to verify the expense, so hang on to your receipts! If we need to see it, we will send you a notification. Navia Mobile Pay is also available for any participant that has the Navia Benefit Card. ***Learn more.***

IMPORTANT! Some plans do not include the Navia Debit Card, but that's ok! You can also submit claims through Navia's online portal, mobile app, email, fax, or mail. Claims are processed within a few days and reimbursements are issued according to your employer's reimbursement schedule. Navia also offers it's unique FlexConnect tool where you can get reimbursed for all healthcare claims with one click! ***Learn more.***



navia benefit solutions
Guiding Your Benefits

Livingston County, Michigan
Organized in 1836

Blue Cross Blue Shield – Dental Plans

Service	Deputies, 911, Sergeants, and EMS Base Plan	Courts, Lieutenants, and Non-Union Base Plan	NEW: Buy-Up Plan (Non-Union Employees)
Preventive	100%	100%	100%
Basic	50%	80%	80%
Major	50%	50%	**60%**
Orthodontia	50%	50%	50%
Maximums	$1,200 annually per member $2,000 Orthodontia Lifetime Maximum (adult and child)	$1,200 annually per member $2,000 Orthodontia Lifetime Maximum (adult and child)	**$2,000** annually per member **$3,000** Orthodontia Lifetime Maximum (adult and child)

Teledoc – Diabetes and Hypertension Support

Diabetes Management

- Advanced blood glucose monitor
- Unlimited test strips and lancets
- Personalized tips and expert coaching
- 24/7 real-time support for out-of-range readings

Hypertension Management

- Connected blood pressure monitor
- Digital reports
- Goal-based action plans
- Nutrition tips and advice from expert coaches

Weight Management and Diabetes Prevention

- Smart scale
- One-on-one expert coaching
- Guidance on creating healthy habits that last

Behavioral Health Resources

- Evidence-based interactive programs, tracking tools and access to dedicated coaches

To enroll, call
1-800-835-2362.
Your registration code is
BLUECROSSMI-START.
Or scan the QR code
to enroll online.

+ Teladoc HEALTH

MetLife – Vision Plan

No plan design changes in 2027

Benefit Frequency: Once every 12 months

Benefit	In-network coverage	Out-of-network reimbursement
Eye exam	100%	Up to $45
Necessary contact lenses	100% after $10 eyewear copay	Up to $210
Elective contact lenses	Up to $150	Up to $105
Frames	$150 allowance after $10 copay $85 at Costco, Walmart or Sam's Club (same $10 copay applies)	Up to $70
Standard corrective lenses	100% after $10 eyewear copay	Single vision $30 / Lined bifocal $50 Lined trifocal $65 / Lenticular $100

Frames: 20% savings above allowance (excludes Costco, Walmart and Sam's Club).

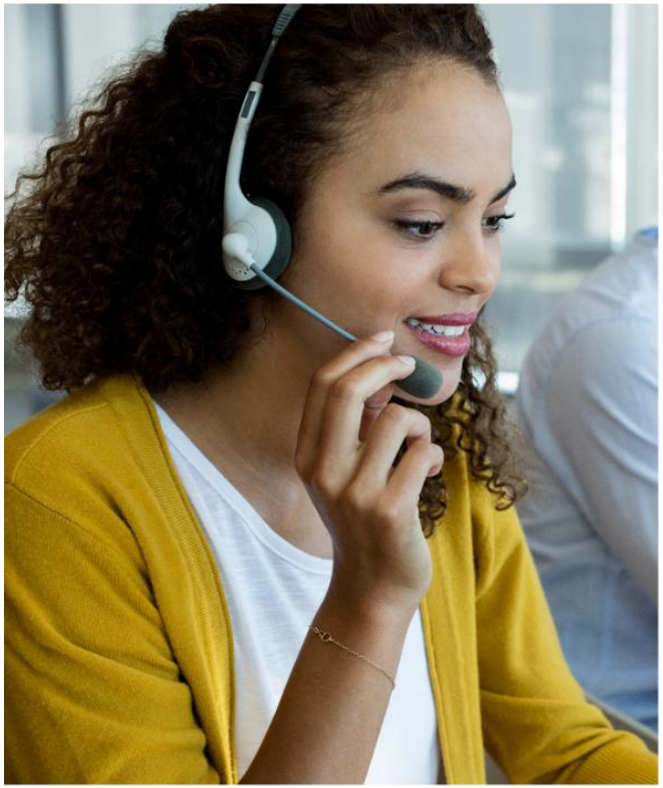
Other lens enhancements: average 20–25% savings. Extra prescription glasses and non-prescription sunglasses, including enhancements: up to 20% savings.

Laser correction: potential savings averaging 15% off regular or 5% off promotional prices at participating MetLife locations (PRK, LASIK and Custom LASIK).

MetLife

MetLife – Vision Plan

Questions?



Call

1-800-GET-MET8
(1-800-438-6388)

Monday through Friday,
8 am – 8 pm, EST

A MetLife Customer Service Representative will be happy to answer any questions.

MetLife

Vālenz Bluebook- Formally Healthcare Bluebook

Vālenz Bluebook is a **FREE** service for members and their covered dependents

Livingston County provides **Vālenz Bluebook** FREE as a benefit, so you can shop for medical care, save money, and earn rewards.

Here's what's included:

- **The Best Price and Quality** - Access price information and cost ratings for local facilities, and view national quality ratings based on patient safety, complications, mortality rates, and readmissions.
- **Doctor Search** - Find top-notch doctors who follow evidence-based guidelines and avoid unnecessary tests, treatments, and surgeries.
- **Rewards** - earn up to **$100** reward everytime you search for select procedures and use a **Fair Price™** facility for your care.

GETTING STARTED IS EASY AS 1-2-3!!

1. Scan the QR code with your phone or use the link below for direct access. No sign up or registration required!
   healthcarebluebook.com/cc/livgov
2. Download the app on your mobile device and login.
   Mobile Code: LIVGOV
   App Store
   Google play
3. Call Member Support at **800-341-0504**.

Vālenz Bluebook

Vālenz Bluebook

GO GREEN TO GET GREEN

Below is an example of how prices for the same procedure can vary significantly based on where you receive care. You can also earn a reward every time you search for select procedures in Bluebook and use a **Fair Price™** green facility for your care. For inpatient procedures just select a facility that is green in both cost and quality to earn rewards.

Top Rewardable Procedures

Full list at https://www.healthcarebluebook.com/cc/livgov/rewards

- Cataract Surgery - $50
- Colonoscopy - $100
- CT Scans - $25
- Doppler Exam of the Heart - $25
- Ear Tubes - $50
- Heart Echo Imaging - $50
- Heart Perfusion Imaging - $50
- Knee Arthroscopy - $100
- Laparoscopic Cholecystectomy - $50
- Lithotripsy - $50
- MRIs - $25
- Remove Tonsils & Adenoids - $50
- Shoulder Arthroscopy - $100
- Sleep Study - $50
- Upper GI Endoscopy - $100

Vālenz Bluebook

Livingston County, Michigan Organized in 1836

Ulliance – Employee Assistance Program

Ulliance
Enhancing People. Improving Business.

Ulliance – Employee Assistance Program

Counseling Services

- Face to face, telephonic or video
- Confidential and at no cost to you

Legal & Financial Services

- Free 30-minute consultations
- Discount provided for anything over 30 minutes

Support for your Family

- Couples and family counseling
- Partner and dependent children are included

Work / Life Resources

- 800.448.8326 to speak with consultant
- LifeAdvisor.com to access portal and create account

Ulliance
Enhancing People. Improving Business.

Aetna – Accident Plan

Benefits for:

- Initial care treatment
- Ambulance
- X-rays & medical imaging
- Follow-up care treatment
- Therapy services
- Traumatic brain injury
- Fractures & dislocations
- Inpatient hospital treatment
- Surgical care
- Burns
- Paralysis
- Accidental death & dismemberment
- Organized sports*

… and more! See the plan summary for a full list of benefits and details.

*FOR ORGANIZED SPORTS BENEFIT: An additional benefit percentage is paid if a covered member is injured while participating as a registered member of an organized sporting activity. Some benefits are excluded from the additional benefit percentage.

How it works

- Designed to help cover out-of-pocket costs related to an accident that happens off the job — on or after the plan's effective date
- Cash benefits paid for a variety of accidental injuries and treatment
- One plan option available

aetna®

Aetna – Critical Illness Plan

- Heart attack
- Stroke
- Invasive cancer
- Organ failure
- Coronary bypass
- Non-invasive cancer & skin cancer
- Recurrence diagnosis (same illness)*
- Subsequent diagnosis (different illness)*
- Paralysis
- Lupus
- Parkinson's and Alzheimer's
- Multiple sclerosis
- Childhood illnesses
- Infectious diseases*
- Loss of speech, sight or hearing
- Coma

… and more! See the plan summary for a full list of benefits and details.

How it works

- Pays a lump-sum cash benefit for the diagnosis of a covered serious illness
- Benefit paid depends on diagnosed condition — full or partial face value
- Four plan options available, with a maximum benefit of $10K, $20K, $30K or $40K per diagnosis
- Benefits for spouse are based on 100% of employee's benefits. Dependent children benefits are based on 50% of employee's benefits.
- Rates based on employee's age.

aetna®

Aetna – Hospital Indemnity Plan

Benefits for:

- Initial hospital admission*
- Daily inpatient hospital stays*
- Daily inpatient stays in rehabilitation, substance abuse and mental disorder facilities*
- Routine newborn care
- Observation room *(one day per plan year)*

… and more! See the plan summary for a full list of benefits and details.

How it works

- Designed to help cover out-of-pocket costs for a planned or unplanned hospitalization — including admissions for childbirth
- Cash benefits paid for a covered hospitalization and daily stays
- One plan option available

*FOR HOSPITAL ADMISSION BENEFIT: Hospital admission benefits are paid for the initial day of an inpatient stay and are unlimited but must be separated by 30 days.

*FOR DAILY STAY BENEFIT: Daily stays start on day one of an inpatient stay and count toward a combined maximum of 180 days per plan year. ICU daily stays pay higher benefits.

aetna®

Member services support

We're here to help!

- Toll free number for plan questions: **1-800-800-8121 (TTY: 711)**
- Knowledgeable customer service representatives
- Convenient hours of operation, Monday through Friday, 8 AM – 6 PM in all time zones
- Translation support in Spanish and other languages available
- To manage your plan, download the My Aetna Supplemental app or visit MyAetnaSupplemental.com

New York Life GBS – Life Insurance

Basic and Voluntary Term Life

- A plan that provides financial support for you and your family members if you should pass away prematurely
- Includes helpful resources to assist before, during and after a situation resulting in a death
- Employer/Employee plans with easy payroll deduction
- If you leave your employer, you can take the plan with you*

* Higher rates may apply.

How it works:

- Select your plan amount (see your benefit booklet for specific details)
- Coverage automatically increases as salary increases without the need to provide proof of good health
- Once a claim is submitted and approved funds are available to your beneficiary to cover expenses such as:
  – Funeral
  – Mortgage
  – Education

These plans also have helpful services to keep you covered during times you cannot work

- Terminal illness
- Premium waiver
- Extended death
- Portability
- Conversion

For more info visit: www.newyorklife.com/group-benefit-solutions/livingston-county

New York Life GBS – AD&D Insurance

Accidental Death & Dismemberment (AD&D)

- Provides protection when unforeseen accidents occur that are fatal or dismembering

Examples of covered injuries:

- Fatality
- Paralysis
- Loss of limb(s)
- Eyesight
- Hearing
- Speech

How it works:

- Funds are available to your beneficiary once approved to cover expenses
- Examples of provisions included:
  - Seatbelt and airbag
  - Common carrier
  - Exposure & disappearance
  - Child Care
  - Spouse education and retraining
  - Rehabilitation
  - Special education benefit
  - Felonious assault
  - Surviving spouse

For more info visit: www.newyorklife.com/group-benefit-solutions/livingston-county

New York Life GBS – Short Term Disability

Disability insurance pays a portion of your paycheck for a period of time when you become injured or sick and cannot work. It gives you and your family additional financial protection.

- If you become disabled, you use it like a paycheck to help pay for:
  - Day-to-day living expenses like groceries, mortgage or utilities
  - Unplanned costs like medical bills
- Your benefit varies depending on your bargaining unit – please refer to your benefit guide for your specific benefit amount.
- A pre-existing condition limitation may apply.

2 FILE YOUR CLAIM

Choose **one** of the following:

Visit: newyorklife.com/group-benefit-solutions/employees/group-insurance/disability/submit-disability-claim

By phone: (888) 842-4462 or (866) 562-8421 (español), 7:00 am – 7:00 pm CST and a representative will help you.

By mail or fax: Visit newyorklife.com/group-benefit-solutions/employees/group-insurance/disability/how-to-file-claim. (to complete form, sign and send to New York Life Group Benefit Solutions (NYL GBS).

To quickly stay informed, sign up for text notifications when submitting your claim online or telling your your NYL GBS claim manager.

New York Life GBS – Value Add Programs & Services

- The following are services available to all Livingston County employees:
  - **Financial, Legal & Estate Support**
    - Professional support for all types of pressing financial, legal, or estate issues: includes law consultations, tax consultations, credit and tax questions and much more
    - Identity theft prevention and fraud resolution services
    - Online tools for state-specific wills and other important legal documents
    - **Call (800) 344-9752 (24/7), Website: guidanceresources.com Web ID: NYLGBS**
  - **Health Care Support**
    - Personalized assistance to help employees and their family members (including parents and parents-in-law) navigate a wide range of health care and health insurance challenges.
    - **Call (800) 336-2150 anytime and any day (24/7)**
  - **New York Life GBS Survivor Support Specialist**
    - Provides beneficiary bereavement counseling with certified specialists
    - Support finding funeral homes and assistance in making assignments with them
    - Free, interest-bearing account for claim payments of $5,000 or more
    - **Call (888) 842-4462, ext. 1013382 from 9 AM to 5 PM EST, Monday - Friday**
  - **New York Life GBS Secure Travel**
    - Worldwide travel assistance program for travel 100 miles or more from home
    - Provides pre-trip planning
    - Includes medical emergency transportation assistance, transport to the nearest adequate medical facility, return trip for travel companion or minor child(ren), and repatriation to home.
    - **Call (347) 708-1824 anytime and any day (24/7)**

Nationwide – Pet Insurance

My Pet Protection Choice product overview

Plans: Nationwide offers two ready-made employee plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.

Protection for dogs, cats, birds, reptiles, small mammals and other exotic pets available.**

Coverage: Accidents, injuries, illnesses, diagnostics, surgeries, hospitalization, wellness* and more**

Pets: Dogs, cats, birds, reptiles, small mammals and other exotic pets***

Veterinarians: No networks or pre-approvals; employees can use any vet, anywhere

Support: 24/7 video chat guidance from licensed veterinary professionals at no additional cost with VetHelpline®

*Existing members can enroll in My Pet Protection® with Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states. ** These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and annual limits. Guaranteed issuance means any new pets enrolling into a My Pet Protection plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply. Guaranteed issuance applies to new policies only. ***Avian and exotic pet enrollment available only by phone.

Nationwide®

Nationwide – Pet Insurance

My Pet Protection Choice

- **Exclusive plans**
  My Pet Protection is a unique pet insurance plan available only through workplace benefits programs

- **Above and beyond medical care**
  Up to $500 for kennel fees if employee is hospitalized
  Up to $500 for advertising or reward for lost or stolen pets
  Up to $500 if a lost or stolen pet is not found within 60 days
  Up to $1,000 for a pet who has passed away due to injury or illness

- **Discounts available**
  Eligibility for multi-pet discounts along with vendor-offered perks

- **Use any veterinarian, anywhere**
  Freedom of choice—even specialty and emergency providers—with no networks and no pre-approvals

- **In-house claims**
  All claims are processed directly by Nationwide, not outsourced

*Existing members can enroll in My Pet Protection® with Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states. ** These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and annual limits. Guaranteed issuance means any new pets enrolling into a My Pet Protection plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply. Guaranteed issuance applies to new policies only. ***Avian and exotic pet enrollment available only by phone.

Nationwide®

Nationwide – Pet Insurance

Easy to use, easy to understand

Seeking Services

1. **Pay veterinarian** at the time of service
2. **Submit claim** from any device
3. **Get reimbursed** for eligible expenses

Submitting Claims

1. **Log on to my.petinsurance.com**
2. **Enter claim information**
3. **Snap a photo of paid veterinarian bill and upload**

Nationwide®

Nationwide – Pet Insurance

1. **Go online**
   Visit https://benefits.petinsurance.com/livingston-county to start a quote. Enrollment is open year-round.

2. **Answer a few questions**
   Tell us a little about your pet.

3. **Choose your coverage**
   Choose from one of two ready made plans or customize your pet's coverage.

4. **Enter payment**
   Provide your <<employee ID>> for payroll deduction or enter your payment information to complete your purchase.

Enrollment available by phone: 877-738-7874	Benefit enrollment open year-round	Each pet issued an individual policy	Multiple-pet discount available

Nationwide®

Nationwide – Pet Insurance

Vet Helpline

Available to all members

VetHelpline® is included with every Nationwide pet insurance policy.

Unlimited 24/7 video chat guidance

From general questions to identifying urgent care needs, someone is always available.

Expert advice from a licensed veterinary professional*

Emergency triage, health and wellness, continued care and more— no pet carrier, no car ride, no worries.

Download the VetHelpline® app from the App Store or Google Play.

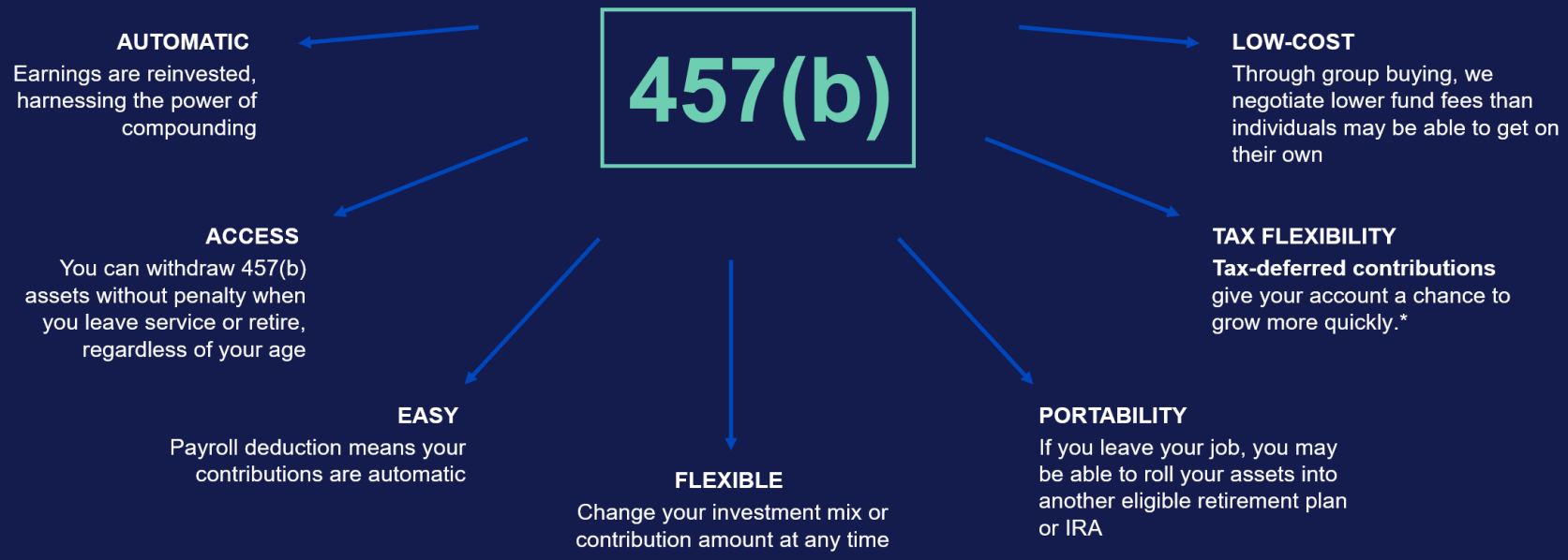
PetRxExpress – Medications for less

1. Members save time & money when filling pet prescriptions at participating pharmacies across the U.S.
2. Members enjoy the convenience of having the pharmacy submit claims directly on their behalf
3. Optional program available to all Nationwide pet insurance members with active plans. Rx number is included with the policy and can be found at my.petinsurance.com

Nationwide®

Nationwide – Retirement Planning

Consider deferred compensation



*Under current tax law, you would pay ordinary income taxes when you take withdrawals.

Nationwide – Retirement Planning

https://www.nrsforu.com/rsc-preauth/

Schedule appointment | Contact us | Español

Nationwide

Retirement Plans

Log in

Investing | Tools & calculators | Learn about retirement | Forms & resources | Sign up for your plan

Make your next move toward retirement confidence

October is National Retirement Security Month. Explore resources designed to help you build a stronger game plan for your future.

Discover today

Choose a sign up option below

Enroll

Enroll in your plan to start taking advantage of the benefits available to help you reach your retirement goals.

Create an account

Set up your online access to manage your retirement plan, including investments, beneficiaries, statements and more.

Nationwide

Retirement Plans

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Set Up Online Access

Verify your identity

Let's confirm some basic information about your account.

Social Security number

Date of birth

MM/DD/YYYY

Nationwide®

We're here to help.

Sebastian Cooper

Senior Retirement Specialist

Coops6@nationwide.com

To schedule an individual appointment, scan this code.

Access your retirement account at **nrsforu.com**

1-877-677-3678

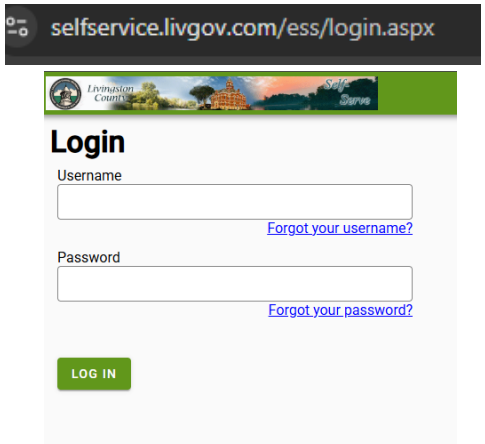
Open Enrollment – Next Steps!

- This year's enrollment will be **passive** – you do not need to complete the online enrollment unless you are electing the Healthcare or Dependent Care Reimbursement Account (FSA, LPFSA, DCFSA, or HSA) or electing new or changing current coverage (i.e. switching medical plans, adding critical illness, etc.)

- Login to ESS to make changes to your benefits no later than 11/6/2026 (this is the last day of Open Enrollment). ESS will be open from Monday, 10/26/26 – Friday, 11/6/2026

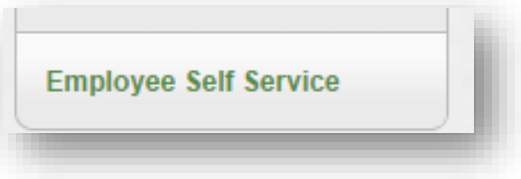
Accessing Employee Self Service (ESS)

1. Go to https://selfservice.livgov.com/ess/login.aspx to log into your ESS account.

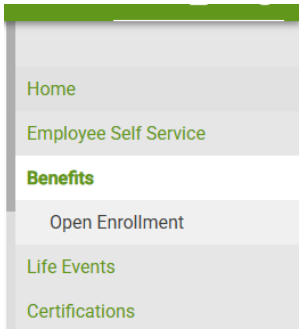


2. Enter your Username (Employee ID #), and your password. Click on "Log In"

3. Once in your employee portal click on ***Employee Self Service***

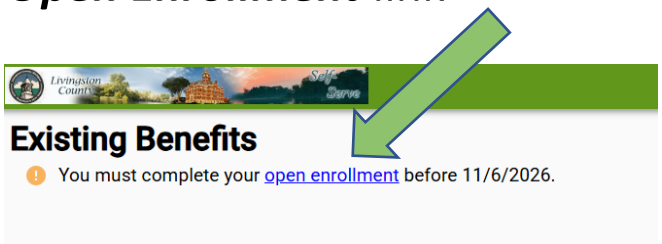


4. Next click on ***Benefits***



Accessing Employee Self Service (ESS)

5. Then you will need to click on the ***Open Enrollment*** link

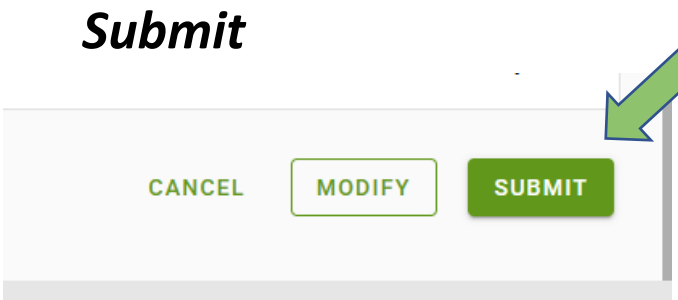


6. You will now be ready select your 2027 Benefits. Please make sure to click on ***Enroll, Decline,*** or ***Make No Changes*** to all of the benefit options.

7. Once completed, click ***Continue***

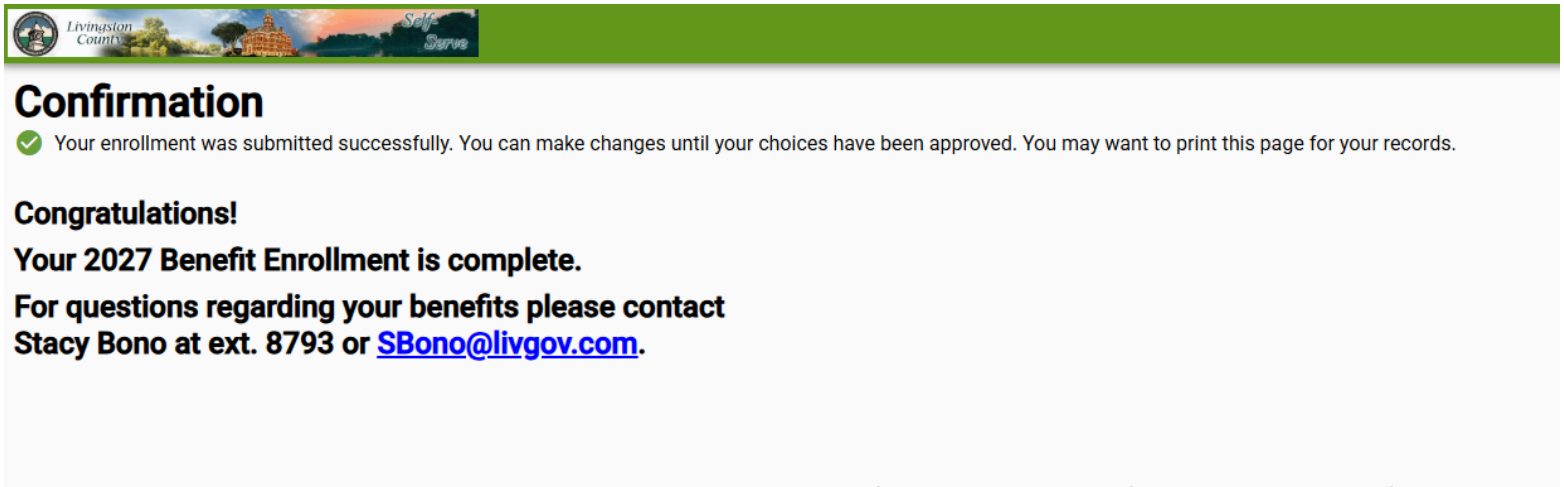
8. On the next page, please review your elections. You will be able to click on the "edit" button if you need to make any changes. Once review is completed, click ***Continue***

9. The next page is a final review of your enrollment. Please review, and scroll down to the bottom of the screen, and click ***Submit***



Accessing Employee Self Service (ESS)

10. Once your benefits are submitted, you will receive a confirmation, stating your enrollment was submitted successfully.



You will also receive an email confirmation of your benefit elections. If you have questions / concerns, or if anything does not look correct, please notify Stacy Bono (ext. 8793 or Sbono@livgov.com) immediately.

Questions?