

PROTECT WHAT
MATTERS MOST



VOLUNTARY BENEFITS from
AlliantCHOICE ▶ plus
AND





More benefits from names you can trust

Save time and money with voluntary plans offered by AlliantCHOICE Plus!

Get extra protection from voluntary benefits* in addition to your core plans. These additional coverages make life easier, help you prepare for unexpected events, and provide solutions for a number of insurance and personal needs.

Coverage is provided by leading national companies. While you pay the cost of these optional plans, you gain special offers and group discounts—plus the convenience of paying through payroll deduction.

* Please see the Important Consumer Notices in the back of the booklet.

All employees must log in to enroll or opt out



Easy enrollment from just one website

sparrowalliantchoiceplus.com

Don't miss this opportunity to explore your coverage and potential savings for the plans that are available on AlliantCHOICE Plus.

On the login window, enter your username and password. If it's your first visit, click CREATE AN ACCOUNT.

Some plans are available only during the specified open enrollment period. Other coverages featured in this booklet are available year-round.

Questions about enrollment or voluntary benefits?
Contact **877.201.3229** or **choiceplus@alliant.com**



Available only during specified open enrollment period.



Accident Insurance

If a covered accident happened to you, your spouse, or child, would you be prepared for the financial impact of unexpected medical costs, household expenses, and lost wages?

Accident Insurance helps you cover out-of-pocket expenses while you focus on getting better. Coverage is available for you, your spouse, and children under age 26.

The plan pays directly to you, unless otherwise assigned. The benefit amount depends on the type of accident or the medical service received.





Available only during specified open enrollment period.



Critical Illness Insurance

A diagnosis of cancer, a heart attack, stroke, or other serious illness can be scary enough without having to worry about paying your bills or tapping into your savings account. In the event of a critical illness, Aflac pays a lump sum benefit.

Guaranteed-issue coverage

- ▶ 50% of your covered amount for your spouse
- ▶ 50% of your covered amount for your dependent child(ren) at no additional charge
- ▶ Rates are based on age and tobacco use with no pre-existing condition exclusions. Cancer diagnoses are subject to the cancer diagnosis limitation. See plan limitations and exclusions for details.





Available only during specified open enrollment period.



Hospital Indemnity Insurance

Even a minor trip to the hospital can present you with unexpected expenses and medical bills. Although you may have major medical insurance, your plan may only pay a portion of your entire stay. This may be especially true for those of us who are enrolled in a high deductible medical plan.

Add a financial cushion for copays and deductibles

Hospital Indemnity Insurance provides a financial cushion to enhance your current medical coverage so you can avoid dipping into savings or having to borrow for out-of-pocket expenses like transportation and meals for family members, extra help with child care, or time away from work for you or your spouse.





Available only during specified open enrollment period.



Legal Insurance

Legal is everywhere. Protect yourself and your family with legal insurance.

Have you ever stopped to think about how many events in your life have a legal element to them? There are the joys — like getting married or buying the house of your dreams. And the challenges — like when true love doesn't work out or you find yourself fighting a speeding ticket.

With ARAG® legal insurance, your network attorney fees are 100% paid in full for a wide variety of covered legal matters.

What does legal insurance cover?

Count on a broad range of coverage and services, for example:

- ▶ Wills and estate planning
- ▶ Real estate and home ownership
- ▶ Traffic tickets and license suspension
- ▶ Disputes with a landlord
- ▶ Family law matters
- ▶ Small claims court
- ▶ Consumer fraud
- ▶ Personal property disputes
- ▶ Student loan debt
- ▶ Bankruptcy
- ▶ Tax audit
- ▶ Divorce
- ▶ And more!

To see a full list of coverages available under your plan, visit ARAGlegal.com/myinfo and enter access code 17876shs. For any legal matters not covered and not excluded under the plan, you are eligible to receive at least 25% off the network attorney's normal rate.



Legal Insurance



Sign up for this program any time throughout the year.



Auto and Home* Insurance

Save time and comparison shop for potential savings. AlliantCHOICE Plus gives you one easy connection to two leading carriers—Farmers GroupSelectSM and Liberty Mutual[®] Insurance.

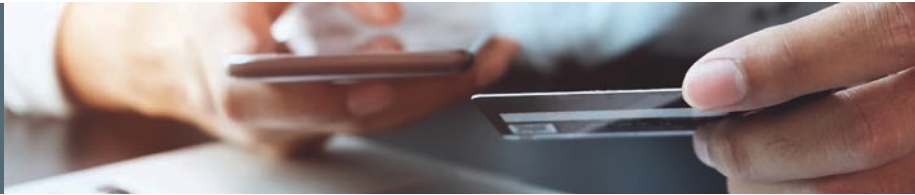
Your voluntary benefits program gives you:

- ▶ Special savings and multi-policy discounts
- ▶ One easy connection to two leading carriers
- ▶ Access to competitive rates with free, no obligation quotes
- ▶ Many different types of policies, including condo, renters, fire, boat, and RV
- ▶ Convenient payment options—payroll deduction, electronic funds transfer (EFT), or direct billing to you





Sign up for this program any time throughout the year.



Identity Theft Protection

Everyday things like online shopping, banking and even browsing can expose your personal information and make you more vulnerable to cybercriminals. NortonLifeLock's innovative employee benefit plans will help protect your identity, personal information and connected devices from the myriad of threats you may face in your digitally-connected home, workplace and when using public Wi-Fi.

NortonLifeLock offers two membership plans:

- ▶ **LifeLock with Norton Benefit Essential**—features include Parental Control^{2**}, Secure VPN^{**}, and Social Media Monitoring^{3**}
- ▶ **LifeLock with Norton Benefit Premier**—additional features include Bank Account Takeover Alerts^{1**}, Annual Three-Bureau Credit Reports & Credit Scores^{1**}, and Home Title Monitoring.

The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your credit worthiness.





Sign up for this program any time throughout the year.



Pet Insurance

You work hard to provide your family with everything they need. So, whether your family includes kids with two feet or kids with four paws, two wings or scaly feet—you know what responsibility looks like.

My Pet Protection[®] from Nationwide[®] helps you provide your pets with the best care possible by reimbursing you for eligible vet bills. You can get cash back for accidents, illnesses, hereditary conditions and more. We're also the first and only provider in the U.S. to cover birds and exotic pets. Choose 50% or 70% reimbursement for the level of coverage that fits your needs.*

You're free to use any vet and your coverage includes benefits for emergency boarding, lost pet advertising and more. Plus, our 24/7 **vethelpline**[®] is included as a service to all pet insurance members (\$110 value).

*Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.



Nationwide[®]

Important Consumer Notices

These voluntary programs are separate from your health care benefits. The AlliantCHOICE Plus program is not sponsored, administered, or endorsed by your employer. "AlliantCHOICE Plus" is a third party vendor's service mark name for the platform of voluntary programs discussed herein and should not be interpreted to mean that your employer has established or maintains the programs as a benefit arrangement. Participation is optional and you pay all costs. Your employer makes this program available for convenience and potential cost savings. You may call the AlliantCHOICE plus Customer Service number if you have any questions about the program or you wish to enroll. Your Human Resources department will not be able to assist you with questions about the program. The companies offering these benefits reserve the right to modify or terminate the coverage at any time. If the coverage is modified or terminated, participants will be notified.

Aflac Accident Insurance/Critical Illness Insurance/Hospital Indemnity Insurance

Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.

aflacgroupinsurance.com | 1.800.433.3036

This is a brief product overview only. Products and benefits vary by state and may not be available in some states. The plans have limitations and exclusions that may affect benefits payable. Refer to the plans for complete details, limitations and exclusions. Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. In California, group coverage is underwritten by Continental American Life Insurance Company. Continental American Insurance Company • Columbia, South Carolina AGC1801106 R2 EXP 3/22

ARAG Legal Insurance

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® 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 800-247-4184.

Auto and Home Insurance

- * Home insurance has limited availability in Massachusetts and is not part of Farmers GroupSelect's benefit offering in Florida.
- * Homeowners coverage in Florida for Liberty Mutual is very limited and several restrictions may apply.

Farmers GroupSelectSM

Advertisement produced on behalf of the following specific insurers and seeking to obtain business for insurance underwritten by Farmers Property and Casualty Insurance (a MA & MN licensee) and certain of its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company,

Economy Preferred Insurance Company, Farmers Casualty Insurance Company (a MN licensee), Farmers Direct Property and Casualty Insurance Company (CA Certificate of Authority: 6730; Warwick, RI), Farmers Group Property and Casualty Insurance Company (CA COA: 6393; Warwick, RI), or Farmers Lloyds Insurance Company of Texas, all with administrative home offices at 700 Quaker Lane, Warwick, RI 02886. Company names approved in domiciliary states; approval pending non-domiciliary states. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. Policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your local representative or the company. 3690146.1v2 ©2021 Farmers Insurance

Liberty Mutual

Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA. Discounts and savings are available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. The program cannot guarantee coverage. A consumer report from a consumer reporting agency and/or motor vehicle report, on all drivers on your policy, may be obtained where state laws and regulations allow. In TX: Auto coverage provided by Liberty County Mutual Insurance Company and home insurance provided by Liberty Insurance Corporation. CA Department of Insurance license number: 0G92799. Liberty Mutual Insurance Company is licensed in MN. Liberty Mutual is an Equal Housing Insurer. ©2021 Liberty Mutual Insurance.

NortonLifeLock Identity Theft Protection

No one can prevent all identity theft or all cybercrime.

- ¹ The LifeLock alert network includes a variety of product features and data sources. Although it is very extensive, our network does not cover all transactions at all businesses, so you might not receive a LifeLock alert in every single case.
- ¹ If your plan includes credit reports, scores, and/or credit monitoring features (“Credit Features”), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment. Please note that in order to enjoy all features in your chosen plan, such as bank account alerts, credit monitoring, and credit reports, it may require additional action from you and may not be available until completion.
- ² Norton Parental Control can only be installed and used on a child’s Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child’s activities from any device—Windows PC (excluding Windows 10 is S mode), Mac, iOS and Android—via our mobile apps, or by signing into their account at my.Norton.com and selecting Parental Control via any browser.
- ³ Does not include monitoring of chats or direct messages.
- **** These features are not enabled upon enrollment. Member must take action to activate this protection.

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Nationwide Pet Insurance

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, an A.M. Best A+ rated company (2020); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2020). Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2021 Nationwide.

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