Keep reading to discover –

• Your program options
• Enrollment deadlines
• How to sign up
Select Solutions to Help You

In addition to health, retirement and wellbeing programs, the American Red Cross also provides the voluntary program, *MyRedCross Personal Plans and Discounts.* Through this program, you can enjoy options that fit your family’s needs and help stretch your income. Plus, convenient payroll deduction makes payments easy.†

This brochure provides an overview of each plan. For more information, you should review policy documents for additional coverage details. Please take a moment to review each plan available to you and its features.

- Auto and Home Insurance*
- Purchase Computers, Electronics & More*
- Hyatt Legal Plans
- Employee Discounts
- Group Critical Illness Insurance from Aflac
- Group Accident Insurance from Aflac
- Pet Insurance

For details and to enroll, visit [MyRedCrossPersonalPlans.com](http://MyRedCrossPersonalPlans.com)

or for personal help, call 1-800-441-5583.

This program is open to benefit-eligible employees only.

† All payroll deductions for services purchased through this program are after-tax and appear as “Voluntary Deduction” in your pay slip.

*Auto and Home Insurance and Purchase Computers, Electronics & More are not available in Guam, Puerto Rico, Northern Mariana Islands, Virgin Islands and Canada.
How To Sign Up

Deciding if these plans are right for you and your family is important. So, before you enroll, please:

• Read through this brochure to help you choose the best coverage options for you and your family.

• Call 1-800-441-5583 with any questions. A customer service representative will be happy to help you.

• Visit MyRedCrossPersonalPlans.com for information specific to your benefits. Use your employee ID and PIN (MMDD of date of birth) or access with no user name and password through The Exchange.

MyRedCrossPersonalPlans.com is more than an enrollment site—this is your one-stop benefits site, where you can:

• View your current benefit elections under this program
• Review product information to help you select the right coverage
• Easily get a quote and enroll
• Watch informational videos
• Print forms

To enroll, visit
MyRedCrossPersonalPlans.com

Or call 1-800-441-5583 for help
Auto and Home Insurance

**MULITPLE CARRIERS**

Prices for auto and home protection vary widely from one company to the next. That’s why experts recommend you request periodic rate quotes to make sure you’re not overpaying for your coverage.

Now, with the Auto and Home Insurance Program, it’s easier than ever to compare rate quotes from up to 6 of the nation’s top-rated companies—all with one quick and simple phone call!

Whether it’s auto, homeowners, renters or other insurance needs, you can quickly and easily compare policies, plus take advantage of money-saving discounts and benefits not available to the general public.

**Highlights:**

- Special employee discounts that are typically lower than anything you can find on your own
- Additional discounts, based on the way you drive and vehicle safety features
- Quick, multiple quotes—all from one phone call
- Convenience of being able to switch right away and start saving sooner
- Ease of paying premiums via payroll deduction

1Home insurance is not available in FL through the carriers offered in this program and may not be part of MetLife Auto & Home’s benefit offering in MA.
2Employee discounts are not available from all carriers and only available to those who qualify. Coverages, discounts and billing options are subject to state availability, individual qualifications, and/or the insurer’s underwriting guidelines. Individual savings may vary and are not guaranteed.
3Savings are not guaranteed for all American Red Cross employees. The $627.69 average reported savings is based on American Red Cross employees who reported their prior premium and, through Mercer Voluntary Benefits, switched to several carriers’ auto insurance programs between 8/18/16 and 8/18/18.

To enroll, visit [MyRedCrossPersonalPlans.com](http://MyRedCrossPersonalPlans.com) or call 1-800-441-5583 for personal help.
Purchase Computers, Electronics & More

PURCHASING POWER

The need for major purchases can happen when you least expect it, such as when a computer crashes or an appliance breaks. Purchasing Power makes it easy to shop for a new item with its selection of products, featuring the latest technology and the name brands you want.

Purchasing Power allows you to buy these products through the convenience of payroll deduction.

There’s no up-front cash or credit check required, and you’ll enjoy manageable payments that come out of your paycheck in equal installments within 12 months.

**Highlights:**

- You’ll know the total price up front, which includes the product, financing, taxes and delivery
- You won’t have payments strung out over several years, and no ballooning interest
- Extended warranties, upgrades and accessories are negotiated with our vendors and are included in the price
- There are no fees beyond the all-inclusive price
- You won’t risk late fees, as you would with other financing options, because your payments are made through automatic payroll deduction

**HOW IT WORKS**

1. Sign up for free, online
2. Shop thousands of brand-name products
3. Receive your order up front
4. Pay over time, directly from your paycheck or allotment

**Participation Requirements:**
- You must be at least 18 years of age.
- You must be a benefits eligible employee of American Red Cross for at least 9 months.
- You must earn at least $16,000 a year.
- You must have a bank account or credit card (to be used in case of non-payment via payroll deduction)
Legal Plan

**HYATT**

This legal plan provides you with direct access to Network Attorneys who can answer your legal questions, so you can address and resolve legal matters that can come up in life.

Other employees have used this affordable, valuable service for matters such as preparing or updating wills, buying a home, consultation for a divorce or even preventing calls from collection agencies.

It’s like having your own personal attorney on retainer—without the expensive legal fees.

**Highlights:**
- Access to a nationwide network of more than 14,000 attorneys
- Premiums are paid by you through convenient payroll deduction
- Affordable group discounted rates are $16.50 per month

To enroll, visit MyRedCrossPersonalPlans.com
Or call 1-800-441-5583 for personal help
Employee Discounts

PERKSPOT

Enjoy access to thousands of discounts in dozens of categories, including offers exclusive to American Red Cross members, updated daily. Take advantage of online offers from popular national retailers, and discover discounts in your neighborhood with PerkSpot’s streamlined Local Map. Filter your map results by categories such as restaurants, health and fitness, retail, and more!

Highlights:
• Shop 24/7, 365 days a year, from work, home, or on your mobile device
• Enjoy thousands of new and updated discounts daily
• Create your own “Favorites” list
• Search for discounts in your neighborhood
• No membership fee

HOW IT WORKS

Create an account
Log in and shop
Use your discount code as needed at checkout
Group Critical Illness Insurance

AFLAC

Every 40 seconds, someone in the U.S. has a heart attack or stroke. And someone is diagnosed with cancer every 3 minutes. If you are being treated for such critical illness, shouldn’t your primary focus be on getting well—not worrying about how to pay for your care?

That’s where Group Critical Illness Insurance steps in. Group Critical Illness Insurance pays cash directly to you, unless otherwise assigned, which can help cover daily living expenses such as transportation costs and grocery bills, or out-of-pocket medical costs, including deductibles and copayments.

**Highlights:**

- Guaranteed issue (no medical exam required) during the enrollment period
- Benefit amounts up to $20,000 available
- Benefits are paid directly to you unless otherwise assigned
- Coverage is portable, which means you can take it with you if you change employers or retire
- Group rates priced to fit most budgets
- Spouse/domestic partner and eligible children also qualify for this coverage

**HOW IT WORKS**

1. You enroll in Group Critical Illness Insurance
2. You have a covered critical illness such as a heart attack or stroke
3. Your health insurance pays its share of the cost
4. You receive a lump-sum payment in addition to your health insurance

**To enroll, visit** MyRedCrossPersonalPlans.com  
**Or call** 1-800-441-5583 for personal help

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7National Cancer Institute, National Institutes of Health, “Cancer Statistics,” viewed at https://www.cancer.gov/about-cancer/understanding/statistics. This is computed by their statistic: “In 2018, an estimated 1,735,350 new cases of cancer will be diagnosed in the United States,” divided by the number of minutes in a year, 525,600.

8Enrollment is only available during Benefits Annual Enrollment or as a new hire.
Group Accident Insurance

AFLAC

Accidents can require a variety of treatments, testing, therapies and other care and services to assist in recovery. And medical plans can leave extra expenses and out-of-pocket costs.

When you consider that every 10 minutes, 847 Americans suffer an injury severe enough to seek medical help\(^9\), it makes sense to secure direct cash benefits in the event of a covered accident. Use your cash benefits to help pay medical costs, your mortgage, or any other bills while you recover. And focus on getting back on track instead of paying extra expenses.

**Highlights:**

- Guaranteed issue (no medical exam required) during the enrollment period\(^10\)
- Covers more than 150 types of injuries related to accidents
- Benefits are paid directly to you unless otherwise assigned
- Coverage is portable, which means you can take it with you if you change employers or retire
- Group rates priced to fit most budgets
- Spouse/domestic partner and eligible children also qualify for this coverage


\(^10\)Enrollment is only available during Benefits Annual Enrollment or as a new hire.
Pet Insurance
NATIONWIDE®

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, you know what responsibility looks like.

My Pet Protection® and My Pet Protection with Wellness® from Nationwide® help you provide your pets with the best care possible. Both plans reimburse 90% on vet bills including accidents, illnesses and hereditary conditions.¹¹

You’re free to use any vet and get additional benefits for emergency boarding, lost pet advertising and more.

Highlights:
• Access to a 24-hour vetHelpline® (a $150 value) for all policyholders
• Freedom to use your own vet for services (no networks)
• Multiple pet discounts—up to 10% and 15%
• Nationwide’s plans are licensed in all 50 states

¹¹Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions.

To enroll, visit MyRedCrossPersonalPlans.com or call 1-800-441-5583 for personal help.
Identity Protection

Identity theft is one of the fastest growing crimes against Americans. In fact, in 2017, $16.8 billion was stolen from 16.7 million U.S. consumers.\(^{12}\)

InfoArmor’s\(^{®}\) PrivacyArmor\(^{®}\) includes proactive identity and credit monitoring, offering you the most comprehensive solution to fight today’s identity fraud issues. Coverage also includes full-service remediation and additional online tools to better protect your identity.

**Highlights:**
- Identity and credit monitoring alerts to uncover fraud quickly
- An annual credit report and a score each month, making it easier to monitor your credit
- Social media reputation monitoring to protect against cyberbullying and reputational damage within social media sites
- A digital wallet storage for securely storing documents and credit cards to be monitored on the dark web
- Threshold monitoring to view and manage all of your financial transactions, from all your accounts, in one place
- An easy-to-read report of your Digital Exposure that summarizes what a deep internet search discovers about you
- Full-Service Identity Remediation through dedicated Privacy Advocates that takes the worry and hassle out of combating identity theft
- $1,000,000 Identity Theft Insurance Policy

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Long-Term Care Insurance

Individual Long-Term Care Insurance gives you the freedom to control your own future and make your own decisions. It pays for the help necessary to assist you with day-to-day living, whether it’s in a care facility or in your own home. Enroll today to receive the following:

- 5% Discount
- Gender-neutral Rates
- Simplified Underwriting
- Comprehensive Coverage

Long-Term Care insurance enables you to choose the care setting best suited to fit your needs.

The costs of these services are expensive (average annual cost of nursing home care is $92,378) and are expected to increase every year. Long-Term Care Insurance can help you protect personal savings and other retirement assets.

As a new hire, you may enroll in the Long-Term Care insurance plan once you have been an active employee for 6 months. Once you’ve reached your 6 months, you will have 30 days to apply with simplified underwriting. After the 30-day new hire period, you may enroll in Long-Term Care insurance with full underwriting.

To enroll, visit MyRedCrossPersonalPlans.com
Or call 1-800-441-5583 for personal help

13Genworth Life Cost of Care Survey, 2016
Mercer’s Role and Compensation

In this transaction, Mercer Health & Benefits Administration LLC (Mercer Voluntary Benefits) is acting as the exclusive insurance agent and program manager for MetLife Auto & Home®, Travelers, Liberty Mutual Insurance, Safeco Insurance®, Kemper Select, Progressive, Hyatt, Aflac, Nationwide, and ACSIA Partners (Insurer) for this type of coverage, and not as your insurance broker. We are acting as a program manager for Purchasing Power and PerkSpot. Mercer Voluntary Benefits may also provide these services to the insurer(s) or Purchasing Power and PerkSpot: enrollments, ongoing servicing, billing, marketing, customer administrative and claim servicing and communications. In accordance with industry custom, we are compensated through commissions that are calculated as a percentage of the insurance premiums charged by insurers. We may also receive additional monetary and nonmonetary compensation from insurers or from other insurance intermediaries, which may be contingent upon such factors as volume, growth or retention of business. This compensation may include payment from insurers for marketing-related expenses or investments in technology. Our compensation may vary depending on the type of insurance purchased and the insurer selected. We will provide you additional information about our compensation upon your request. For Auto and Home Insurance you may obtain this information by referring to http://www.mercer-web.com/Promo/autodisclaimervb.aspx or calling us at 1-888-206-5088 for specific details. For all other products you may obtain this information by referring to https://www.personal-plans.com/disclosure and entering the security code MetLife Auto & Home®, Travelers, Liberty Mutual Insurance, Safeco Insurance®, Kemper Select, Progressive, Purchasing Power, PerkSpot, Hyatt, Aflac, Nationwide, and ACSIA Partners or call us at 1-888-206-5088 for specific details.

*Auto and Home Insurance and Purchasing Power are not available in Guam, Puerto Rico, Northern Mariana Islands, Virgin Island and Canada. Each carrier operates independently and is not responsible for the others’ financial obligations.

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Program Guide

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Email customer.service@mercer.com
Call 1-800-441-5583
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