

# Enrollment Guide



**PAYCHEX**

 **corestream**

# Welcome!



Paychex selected Corestream to bring you the Affordable Benefits and Discounts program, a best-in-class program that gives you the opportunity to offer your employees access to valuable benefits, deals, and discounts that can help them live a happier, healthier, and more financially fulfilling life.

In this guide, you'll find an overview of available supplemental benefits and helpful resources to share with your employees. Ten minutes is all it takes to review everything to ensure you can set yourself, and your employees, up for a smooth open enrollment experience.

Together with Paychex, we're thrilled to bring you and your employees this new program.

[Learn more](#)



# Table of Contents



## Supplemental Health

<b>Metlife Term Life Insurance</b>	<b>4</b>
<b>Metlife Short-Term Disability Insurance</b>	<b>5</b>
<b>Metlife Critical Illness Insurance</b>	<b>6</b>
<b>Metlife Accident Insurance</b>	<b>7</b>
<b>Metlife Hospital Insurance</b>	<b>8</b>

---

## Pet Health

<b>Nationwide Pet Insurance</b>	<b>9</b>
---------------------------------	----------

---

## Legal Services

<b>Metlife Legal Insurance</b>	<b>10</b>
--------------------------------	-----------

---

## Auto & Home

<b>Liberty Mutual Auto &amp; Home Insurance</b>	<b>11</b>
---	-----------

---

## Identity Protection

<b>Norton LifeLock Benefit Solutions</b>	<b>12</b>
--	-----------

---

## Auto Savings Membership

<b>SnoopDrive</b>	<b>13</b>
-------------------	-----------

---

## Employer Resources

<b>Sample Awareness &amp; Education Emails</b>	<b>14</b>
--	-----------

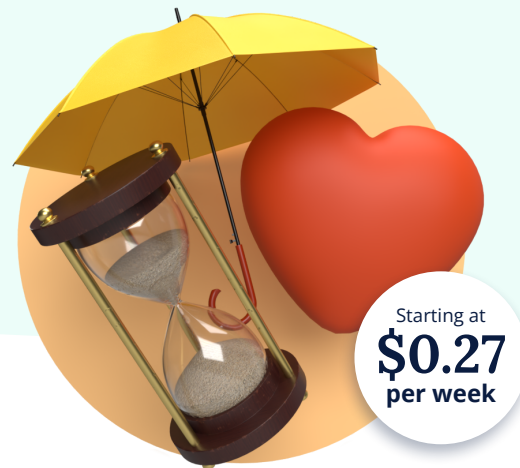
<b>FAQs</b>	<b>16</b>
-------------	-----------

<b>Contact Us</b>	<b>21</b>
-------------------	-----------

# Term Life Insurance

provided by **MetLife**

Protect your loved ones with a financial safety net.



## Ideal for you if:

- Your loved ones rely on you for financial support (like paying a mortgage)
- You need affordable life insurance that's guaranteed issue (coverage without medical questions)
- You want extra coverage for Accidental Death & Dismemberment

## What does it cover?

In the event of your passing, Term Life Insurance gives your loved ones a lump-sum payment for expenses such as:

- Funeral/burial expenses
- Mortgage or rent payments
- Insurance premiums
- Childcare and education costs
- Credit card bills
- Car payments

### Accidental Death & Dismemberment (AD&D)

This plan also provides additional coverage if you die or experience a covered loss in an accident; for example, your beneficiaries could receive additional benefits if you die in a car accident in addition to your term life benefit. AD&D coverage also provides benefits to you in the event you experience a covered loss, such as the loss of a limb, due to a covered accident.

## Learn more

Specific exclusions vary by state. Unlike permanent life insurance, MetLife Term Life Insurance does not build cash value. That means Term Life Insurance is usually the more affordable option. For more details about this benefit plan and what's not covered, visit your benefits portal.

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Disclaimers In general, death benefits are received income tax free. Will Preparation Services are offered by MetLife Legal Plans, Inc, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company Warwick, Rhode Island. For New York-sitused cases, Will Preparation Services are an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond will preparation. Tax planning and preparation of living trusts are not covered by Will Preparation Services. Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company Warwick, Rhode Island. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters. All coverage amounts are subject to applicable state laws. Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. The discount is available for services offered in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. For coverage issued under a multiple-employer trust, services are not available for WA residents.

# Short-term Disability Insurance

provided by **MetLife**

Receive financial support if you are unable to work due to an illness, accident, or other covered reason.



## Ideal for you if:

- You would be financially strapped if you could not work for any length of time
- You are planning a pregnancy
- You are currently living paycheck to paycheck

## What does it cover?

- Pregnancy
- Critical illness such as cancer<sup>1</sup> or stroke<sup>2</sup>
- Injury resulting from an accident such as a car accident or house fire

## What's Provided

MetLife Short-Term Disability Insurance supplements lost income if you cannot work for a covered reason. You can use these funds however you wish. Some ways you can use your Short-Term Disability checks include:

- Mortgage or rent payments
- Car payments
- Groceries
- Gas
- School supplies for children
- Medical premiums

## Learn more

Specific exclusions vary by state. MetLife Short-Term Disability Insurance is not meant to replace traditional health coverage. Consider Short-Term Disability Insurance a source of supplemental financial help in the event of a covered illness or injury. For more details about this benefit plan and what's not covered, visit your benefits portal.

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Disclaimers <sup>1</sup>Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an initial benefit of \$100 for All Other Cancer. <sup>2</sup>In certain states, the Covered Condition is Severe Stroke. Special Considerations. If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits"), you should carefully consider whether to enroll for Short Term Disability (STD) coverage. In California, Connecticut, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington, Oregon (starting 9/3/23), and Colorado (starting 1/1/24), if eligible, you must apply for State Benefits. Your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit. Like most group insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, exceptions, limitations and terms for keeping them in force. Please contact MetLife for details.

# Critical Illness Insurance

provided by **MetLife**

Receive benefit payments directly and use the funds however you wish in the case of a covered critical illness.



## Ideal for you if:

- You could benefit from help paying for your deductible or other out-of-pocket costs
- Costs associated with a serious illness could place serious financial strain on you and your family
- You want more comprehensive financial support in the event of a covered critical illness

## What does it cover?

### Serious Illnesses

- Cancer<sup>1</sup>
- Heart attack<sup>2</sup>
- Stroke<sup>3</sup>
- And many more

### What's Provided

- A lump-sum benefit (if you or a covered family member are diagnosed with one of the covered medical conditions and meet the policy and certificate requirements.)
- Enrollment guaranteed for coverage amounts of \$15,000 or \$30,000, provided you are actively at work and have medical coverage (if required by state law).<sup>4</sup>

## Learn more

Specific exclusions vary by state. MetLife Critical Illness Insurance is not meant to replace traditional health coverage. Consider Critical Illness Insurance a source of supplemental financial help in the event of a covered serious illness. For more details about this benefit plan and what's not covered, visit your benefits portal.

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Disclaimers <sup>1</sup>Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered. <sup>2</sup>The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest. <sup>3</sup>In certain states, the Covered Condition is Severe Stroke. <sup>4</sup>Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. [For CA-situated cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.] Some states require the insured to have medical coverage. Additional restrictions may apply to dependents serving in the armed forces or living overseas. Some states require the insured to have medical coverage. METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

# Accident Insurance

provided by **MetLife**

Supplement your health and disability insurance with coverage to support a variety of accident-induced injuries.



Starting at  
**\$1.95**  
per week

## Ideal for you if:

- You want additional financial support for you and your family in the case of an accident
- You could use financial help to meet your deductible or to pay for other unexpected out-of-pocket costs
- You would benefit from additional funds should an accident remove you from work for a time

## What does it cover?

MetLife Accident Insurance coverage pays you a lump-sum should a covered event occur:

### Injuries

- Fractures and dislocations<sup>1</sup>
- Eye injuries
- Skin grafts
- Broken teeth
- Concussions
- Cuts or lacerations
- Second- and third-degree burns
- Coma
- Ruptured discs

### Treatments/procedures associated with the accident<sup>2</sup>

- Ambulance
- Emergency care
- Inpatient and outpatient surgery
- Medical testing benefits (X-rays, MRIs, CT scans)
- Physician follow-up visits
- Transportation
- Therapy services (physical, occupational, speech therapies)

## Learn more

Specific exclusions vary by state. MetLife Accident Insurance is not meant to replace core medical coverage or disability coverage. Consider Accident Insurance a source of supplemental financial help in the event of a covered accident-based injury or treatment. For more details about this benefit plan and what's not covered, visit your benefits portal.



Disclaimers <sup>1</sup>Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit. <sup>2</sup>Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details. METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

# Hospital Insurance

provided by **MetLife**

Receive a direct payment to use however you wish in the event of a hospital stay.



## Ideal for you if:

- Bills due to a hospital stay or ambulance services would be financially debilitating
- Your current major medical coverage does not offer adequate support hospital services
- You know you could benefit from a lump-sum payout to help with non-medical expenses in the event of a hospitalization

## What does it cover?

Hospital Indemnity Insurance pays you a cash benefit when you are confined<sup>1</sup> to a hospital<sup>2</sup>, whether for planned or unplanned reasons.

A flat amount is paid for the day that you're admitted<sup>3</sup> to a hospital, and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay or if your plan includes an Admission benefit, confinement begins on Day 2. Please see your plan summary for details.

## Learn more

Specific exclusions vary by state. MetLife Hospital Indemnity Insurance is not meant to replace core medical coverage. Consider Hospital Indemnity Insurance a source of supplemental financial help in case of hospitalization<sup>4</sup>. For more details about this benefit plan and what's not covered, visit your benefits portal.

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**Disclaimers** <sup>1</sup>The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details. <sup>2</sup>Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details. <sup>3</sup>The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details. <sup>4</sup>Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details. Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. There is a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative. METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. There may be a preexisting condition limitation for hospital sickness benefits. MetLife's Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.



# Pet Insurance

provided by **Nationwide®**

Get up to 70% cash back on eligible vet bills from any vet, anywhere.



## Ideal for you if:

- You are a pet parent to dogs, cats, avian or exotic pets
- You want to provide your pets with the best care possible without worrying about the cost
- You want the freedom of choice to use any vet, anywhere—including specialists and emergency care providers

## What does it cover?

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Behavioral treatments
- Ear infections
- Wellness<sup>1</sup> and more

### Additional benefits for cats and dogs:

- Lost pet advertising and reward expense
- Emergency boarding
- Loss due to theft
- Mortality benefit

## Benefit features

- Employee-preferred pricing when you sign up at work.
- Convenient premium payment option through payroll deduction.
- Guaranteed issuance<sup>2</sup> with no age limits (Underwriting still applies).
- Unlimited 24/7 pet health advice from veterinary experts at **vethelpline®**.
- Save more on pet prescriptions with Nationwide® **PetRxExpress<sup>SM</sup>**.

## Learn more

For more details about this benefit plan and what's not covered, visit your benefits portal.

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Disclaimers <sup>1</sup>Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. These are examples of general coverage; please review plan document for specific coverages. See policy documents for a complete list of exclusions. Existing members can enroll in My Pet Protection® Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states. <sup>2</sup>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. Pet insurance products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. 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. ©2023 Nationwide

# Legal Insurance

provided by **MetLife**

Get easy access to legal counsel and save on expensive legal fees.



## Ideal for you if:

- You anticipate major life changes or events that may require legal assistance
- You do not want to bear the full burden of legal fees
- You want easy access to licensed legal professionals

## What does it cover?

### When getting married

- Name change
- Prenuptial agreements
- Updating or creating estate planning document

### When buying, renting, or selling a home

- Attending the closing
- Preparing deeds
- Reviewing contracts and purchase agreements

### When starting a family

- Adoption
- Creating wills and estate planning documents
- School and administrative hearings

### When sending kids off to college

- Reviewing leases
- Security deposit assistance
- Student loan debt assistance

### When caring for aging parents

- Nursing home agreements
- Reviewing estate planning documents
- Review of Medicare/Medicaid documents

## Learn more

MetLife Legal Insurance covers consultation for most personal legal matters. What's more, many personal legal matters are fully covered. For more details about this benefit plan and what's not covered, visit your benefits portal.

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Disclaimers Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

# Auto & Home Insurance

provided by **Liberty Mutual Insurance**<sup>®</sup>

Customize your Auto and Home insurance so you only pay for what you need. Call **866-477-1119** for pricing.



## Ideal for you if:

- You want access to customized insurance from a leading brand
- You are buying a new home or car
- You have not recently shopped for auto or home insurance to switch and save

## What does it cover?

### Auto

- **Violation-Free Discount:** Customers can earn a discount for 3 years of violation-free driving. Get an even larger discount when you reach 5 years.<sup>1</sup>
- **Better Car Replacement:** If your car is totaled, we'll give you the money for a model that's one year newer.<sup>2</sup>
- **24-Hour Roadside Assistance:** If your car breaks down, we won't leave you stranded. From a jump-start to a tow, our optional 24-Hour Roadside Assistance will get you moving again.<sup>3</sup>
- **Multi-Policy Discount:** When you insure both your car and home with Liberty Mutual, you qualify for comprehensive protection and additional savings.<sup>1</sup>

### Home

- **Additional Living Expense:** If your house becomes unlivable due to a loss (e.g. fire, water damage), this service covers any necessary increase in living expenses.<sup>4</sup>
- **Loss Forgiveness:** Your price won't increase because of the first qualified loss in your home.<sup>5</sup>
- **New/Renovated Home Discount:** You may qualify for special savings if your home was recently built or substantially renovated.<sup>1</sup>
- **Water Backup and Overflow Coverage:** Your home and personal belongings are covered from water damage due to sewer and drain backups or the mechanical failure of your sump pump.<sup>6</sup>

## Learn more

Exact coverage varies. For more details about this benefit plan and what's not covered, visit your benefits portal.

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# Identity Theft Protection

provided by **Norton LifeLock Benefit Solutions**

Get all-in-one protection against threats to your identity, devices, and privacy.



## Ideal for you if:

- You need help restoring your identity due to a previous compromise
- You want high-quality protection for you and your family against the rising threat of ID theft and cybercrime
- You want access to an easy-to-use app to help you monitor your ID protection services

## What does it cover?

### LifeLock with Norton Benefit Essential Plan

- Monthly credit reports and scores
- Credit monitoring and application alerts
- Norton Device Security
- SafeCam (Windows Only)
- Secure VPN
- Identity Lock
- Account freezes
- Social media monitoring
- Phone takeover monitoring
- Prior ID theft remediation
- Password manager
- Parental controls
- P2P file sharing network searches
- Sex offender registry reports
- Million Dollar Protection Package\*
- 24/7 live member support
- U.S. based restoration agents

### LifeLock with Norton Benefit Premier Plan

- Includes all features in LifeLock with Norton Benefit Essential plan
- Daily credit reports and scores
- Home title monitoring
- Court record scanning
- Checking and savings application alerts
- Bank account takeover alerts

## Learn more

Norton LifeLock Benefit Solutions does not guarantee that your identity will not be compromised, but it does improve your chances against ID theft. Norton LifeLock Benefit Solutions also improves your ability to restore your identity if it is compromised. For more details about this benefit plan and what's not covered, visit your benefits portal.

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Disclaimers \*Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential and LifeLock with Norton Benefit Premier. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at NortonLifeLock.com/legal.

# Auto Savings Membership

provided by **SnoopDrive**

Lower the cost of auto ownership  
—from car washes to warranties.



## Ideal for you if:

- You're buying a new or used car
- You want to avoid unexpected high-cost repairs
- You want cash back on gas and other discounts services that you're already using

## What does it cover?

### DriveClub membership includes:

- Monthly car washes
- Annual oil changes
- Cash back on gas
- Discounts on parking and roadside services
- 25% off routine maintenance on average
- \$100 off deductible on window repairs
- 100-point annual inspection

### Additional Mishap Protection

- Wheel and tire coverage
- Key and key fob replacement
- Dent and ding repair
- Windshield coverage

### Additional Breakdown Protection

- Engine coverage
- Transmission coverage
- Suspension coverage
- Advanced electrical coverage and more!

**Bundle Mishap and Breakdown Protections and save \$100!**

## Learn more

SnoopDrive does not cover auto collisions, liability lawsuits, or weather-related events. More exclusions may apply. Owning a car is expensive. With SnoopDrive, you can bring auto costs under control. For more details about this benefit plan and what's not covered, visit your benefits portal.

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# Awareness Email Sample



Make sure your eligible employees know about your Affordable Benefits and Discounts program and have all the information to make informed decisions. Here's a sample awareness email you can send to your employees.

## **Subject: New Employee Perks Coming Soon**

I'm happy to share some good news about new employee perks that will be available to you soon.

As part of a new partnership with Paychex and Corestream, you will soon have access to a number of valuable new supplemental benefit options and employee-only discounts. Keep an eye on your inbox, as you will receive more information from Paychex | Corestream about the specific options and how to take advantage of them in the coming weeks.

### **How can you learn more?**

If you want to learn more about the options that will be available, or if you have questions about how these benefits work, **visit this page** where you'll find helpful resources including:

- Overview videos
- Enrollment Guide
- FAQs

# Education Email Sample



Make sure your eligible employees know about your Affordable Benefits and Discounts program and have all the information to make informed decisions. Here's a sample education email you can send to your employees.

## **Subject: You Are Eligible for New Employee Perks**

Good news! Beginning next week, you will have access to a number of valuable new supplemental benefit options as well as employee-only deals and discounts through a partnership with Paychex and Corestream.

### **What's included?**

New supplemental benefits include:

- **Accident Insurance** - Supplement your health and disability insurance with coverage to support a variety of accident-induced injuries.
- **Critical Illness Insurance** - Receive benefit payments directly and use the funds however you wish in the case of a covered critical illness.
- **Hospital Indemnity Insurance** - Receive a direct payment to use however you wish in the event of a hospital stay.
- **Pet Insurance** - Get up to 70% cash back on eligible vet bills from any vet, anywhere.
- **Short Term Disability** - Receive financial support if you are unable to work due to an illness, accident, or other covered reason.
- **Auto & Home Insurance** - Customize your Auto and Home insurance so you only pay for what you need.
- **Legal Services** - Get easy access to legal counsel and save on expensive legal fees.
- **Identity Theft Protection** - Get all-in-one protection against threats to your identity, devices, and privacy.
- **Discounts and Deals** - Employee-only savings opportunities on hundreds of top brands.

### **How can you learn more?**

If you want to learn more about the options that will be available, or if you have questions about how these benefits work, **visit this page** where you'll find helpful resources including:

- Overview Videos
- Enrollment Guide
- FAQs

*\*Certain eligibility requirements and program restrictions apply for insurance and other voluntary benefits.*

# Quick FAQs



## Emails

### **Why am I not receiving the program emails that my co-workers are receiving?**

Emails can only be sent to employees who have an email populated in their Flex profile for “work email” and/or “personal email.” Please note that these fields are different from the “user email” in your profile. Once you populate your address into one or both of those fields, you will begin to receive communications from Corestream, and you will be provided a 30-day window to enroll in all available programs.

### **Why are only some of my employees receiving the Corestream emails?**

Emails can only be sent to employees who have an email populated in their Flex profile for “work email” and/or “personal email.” Please note that these fields are different from the “user email” in their profile. Please direct your employees to populate an email address into one or both of those fields. Once that happens, they will begin to receive communications from Corestream, and will be provided a 30-day window to enroll in all available programs.

### **Why do I receive an error message when I attempt to access <https://paychex.corestream.com> that says I do not have access?**

This is likely due to you not having an email populated in your Flex profile for “work email” and/or “personal email.” Please note that these fields are different from the “user email” in your profile. Once you populate your address into one or both of those fields, you should be able to access the portal. You will also begin to receive communications from Corestream, and you will be provided a 30-day window to enroll in all available programs.



## Enrollment & Billing

### **I enrolled for a product/service but I don't see the deduction on my paycheck?**

Depending on when you enrolled for a product/service, it may take up to 2-3 weeks to see the deduction hit your paycheck.

Premiums are deducted in arrears, meaning if your coverage is effective March 1st, your first deduction will take place after that date.

### **I enrolled for a product/service but the deduction amount I am seeing is not what I saw when I first enrolled?**

Corestream can assist with you with this question – please email your question and contact information to [paychexsupport@corestream.com](mailto:paychexsupport@corestream.com) and they will contact you within 1-2 business days.

### **My deduction amount changed and I don't understand why?**

Corestream can assist with you with this question – please email your question and contact information to [paychexsupport@corestream.com](mailto:paychexsupport@corestream.com) and they will contact you within 1-2 business days.

### **I see a new deduction on my paycheck but I don't understand what it is for?**

Corestream can assist with you with this question – please email your question and contact information to [paychexsupport@corestream.com](mailto:paychexsupport@corestream.com) and they will contact you within 1-2 business days.

## Enrollment & Billing

### **I cancelled my product/service but I am still seeing the deduction on my check**

Depending on when you cancelled your enrollment for a product/service, it may take up to 2-3 weeks to see the deduction stop

Any excess premiums will be refunded to you by Corestream

Corestream can assist with you with any additional concerns you have on this issue – please email your question and contact information to [paychexsupport@corestream.com](mailto:paychexsupport@corestream.com) and they will contact you within 1-2 business days

### **I want to learn more about this product/service before I decide to enroll**

Please visit the <http://paychex.corestream.com> to learn more about the products/services offered – there is lots of information on the site.

If you still have questions after reviewing the material, you can live-chat with an agent or send an email to [paychexsupport@corestream.com](mailto:paychexsupport@corestream.com) requesting more information.

### **Where is my refund?**

Depending on when you cancelled your enrollment for a product/service, it may take up to 2-3 weeks to receive your refund

Corestream can assist with you with any additional concerns you have on this issue – please email your question and contact information to [paychexsupport@corestream.com](mailto:paychexsupport@corestream.com) and they will contact you within 1-2 business days

### **I received a letter from the provider stating my coverage is being cancelled due to non-payment of premiums**

This could be due to the timing of your payroll deductions and this letter may have been sent in error.

Corestream can assist with you with this question – please email your question and contact information to [paychexsupport@corestream.com](mailto:paychexsupport@corestream.com) and they will contact you within 1-2 business days

## Enrollment & Billing

### **I did not receive a confirmation email of my product/ service election(s)**

Corestream can assist with you with this question – please email your question and contact information to [paychexsupport@corestream.com](mailto:paychexsupport@corestream.com) and they will contact you within 1-2 business days

### **Why am I only allowed to enroll in certain products/ services?**

Certain insurance products only allow enrollment at certain times during the year

Corestream can assist with you with any additional concerns you have on this issue – please email your question and contact information to [paychexsupport@corestream.com](mailto:paychexsupport@corestream.com) and they will contact you within 1-2 business days

## Customer Service

### **How do I enroll in one of these new products/services?**

Please visit <https://paychex.corestream.com> to learn more about and enroll in the products/services offered

If you have any questions while visiting the portal or attempting an enrollment, live-chat agents will be available to assist.

### **How do I cancel one of these products/services?**

Please visit the <https://paychex.corestream.com> to make any changes or to cancel any of the products/services in which you are enrolled

If you have any questions while visiting the portal or attempting to cancel your enrollment, live-chat agents will be available to assist.

### **How do I utilize this product/service?**

Please visit the <https://paychex.corestream.com> to learn more about the products/services offered and how to utilize these benefits.

## Customer Service

### **I sent a question/issue to the mailbox but have not heard back**

If you have not heard back from Corestream in 3 business days, please email [paychexsupport@corestream.com](mailto:paychexsupport@corestream.com) and include the ticket number that was provided when you first reported your issue – please type “ESCALATION” at the start of the Subject line.

### **I sent a question/issue to the mailbox but I am not satisfied with the response I received**

Please reply to the email from Corestream requesting that an agent contact you to discuss the matter in more detail. An agent will reach out to you within 2-3 business days

### **Where can I go to determine what product/service I am enrolled in?**

You can visit <https://paychex.corestream.com> and click on ENROLLED BENEFITS to view the benefits you have elected

## Technology

### **The system will not allow me to complete my enrollment .**

If you are unable to complete your enrollment, please utilize the Chat feature on the portal to speak to an agent

Have some questions?  
We're here to help.

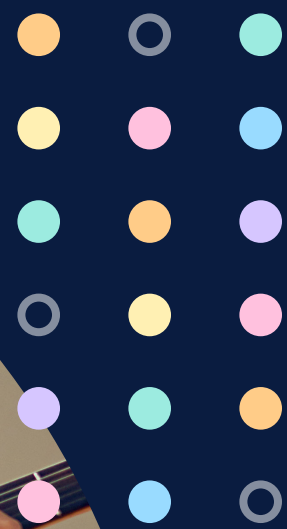


For employers:  
[paychexemployer@corestream.com](mailto:paychexemployer@corestream.com)

For employees:  
[paychex@corestream.com](mailto:paychex@corestream.com)



You made it!  
Now, they're ready  
to rock and (en)roll.



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