



NASCOE Benefits Fact Sheet

WHAT WOULD BE THE GREAT “BENEFIT” OF BECOMING A MEMBER OF NASCOE?

Unless you had the privilege of sitting down and talking with a long-term employee of our Association, you may think that as a “County Office employee” our benefits (life insurance, health insurance, retirement plans, TSP, etc.) are and always have been a “right”! **NOTHING CAN BE FARTHER FROM THE TRUTH!** Benefits were never a given for our predecessors and as a member of NASCOE, you have the assurance that NASCOE leadership and members are constantly monitoring discussions on “The Hill” that could affect the benefits that we currently value and inform you of its plan of action!

Also as a member of NASCOE, you have many additional benefits available to you, at very reasonable rates, from outside of the Agency as well and the NASCOE Benefits Committee is continuously looking into new avenues of benefits for its membership! This fact sheet is to give you a basic outline of benefits that are available to you as a NASCOE member:

BENEFITS PROVIDED THROUGH DILLARD FINANCIAL SOLUTIONS, INC. **(www.MyNASCOEBenefits.com)**

As the Federal Benefits Provider for NASCOE Members Nationwide, Dillard Financial Solutions, Inc. offers a variety of products and services ranging from benefits to safe retirement planning. These benefits include:

Complimentary Federal Benefits Analysis – Our team of licensed representatives will sit down with you face-to-face to discuss your current benefits. We will then use this information to determine the best course of action for your future benefits selections. Our agents have the necessary training and knowledge to see that you make the best possible choices when it comes to your federal benefits and retirement planning needs.

Educational Materials – We have on-hand a vast array of educational materials covering a wide range of topics. We are happy to customize materials and educate NASCOE members that are interested in learning more about their federal benefits and our safe retirement strategies.

Educational Workshops – We are Verified Vendors on the United States Federal Registry as well as Chartered Federal Employee Benefits ConsultantsSM (ChFEBCSM). What this means for you is that we have the required training and the necessary credentials to offer required federal training on government time. Our licensed representatives will come to your group and give you a complimentary Educational Workshop on a wide range of topics covering Thrift Savings Plan, Federal Benefits, Safe Retirement Planning, Social Security and more.

Safe Retirement Planning – We are proud to say that not one of our clients has ever lost a dime due to market risk while utilizing our products and strategies. In these times of economic uncertainty, it is important to know where your money is, what it is doing and, most importantly, that it is both safe and guaranteed. Our licensed professionals have the knowledge to assist you with moving your hard-earned retirement dollars to safety. There are various programs that offer growth opportunity, but that also come with great risk. Our products and strategies offer you growth opportunity while guaranteeing safety from the volatility of the stock market at the same time.

College Bound Resource Center (TheCBRC.org) – Students today are facing upwards of \$100,000 in college tuition costs. Even more if they are planning on pursuing a degree beyond their Bachelor’s Degree. The College Bound Resource Center is available to help families prepare for the cost of tuition and ease some of the anxiety associated with preparing their students for college life. The CBRC’s unique process works in the following areas:

- 1. Reduce the cost of college for parents and students**
- 2. Simplify and clarify the process of college & career selection**
- 3. Determine the most cost effective strategies available to pay for it**

The CBRC’s goal is to give parents and families a single point of entry and step-by-step guidance on what they should be doing now and in the future to ensure college is a seamless transition.

Wide Range of Benefits and Services – We work with a group of strong companies that offer an extremely wide range of products and services. If we do not have a product that fits your needs, we will access our contacts and have them custom-build a product that fits your personal lifestyle needs. Not all products and services work for everyone and we are happy to be able to offer custom-built products to meet the needs of all NASCOE members nationwide! We offer education in the following key areas:

- Federal Employee Retirement System
- Civil Service Retirement System
- Thrift Savings Plan Options
- Social Security Maximization
- Federal Benefits
- Veteran’s Benefits
- Survivor Benefit Plan
- Life Insurance
- Cancer Insurance
- Federal Employee Group Life Insurance
- Accident Plans (If Someone Gets Hurt)
- Supplemental Benefits
- Complimentary Benefits Analysis
- Roth & Traditional IRAs
- Educational Workshops
- Term, Whole Life, UL & Level Term Insurance

*Please contact us today to learn more about who we are and how we can help you make some of the most important decisions of your life. You may contact us toll-free at **1-800-692-7643** or email us at **NASCOEBenefits@aol.com** to set up a time for one or more of our licensed representatives to visit you or your group.*

BENEFITS PROVIDED THROUGH J.M. MARKETING INC.

(www.NASCOEBenefits.com)

A very important part of our benefits as NASCOE members continues to be the insurance products other services offered through J M Marketing. These benefits include:

THREE FOR FREE TO ALL NASCOE MEMBERS

Free - \$1,000 Group Voluntary Accidental Death & Dismemberment Insurance (Reliance Standard)

Free - On Call International 24-Hour Travel Assistance (Reliance Standard)

Free – Identity Theft Recovery Service (Reliance Standard)

**To receive all three coverages, you only need to complete “NASCOE Group Accident Death & Dismemberment Insurance Designation Form” found on the J. M. Marketing website.*

Cancer Income Protection (Loyal American Life Insurance Company) – With this policy, benefits are paid to you, rates do not increase due to age, is portable, benefits are never reduced, pays actual charges, guaranteed renewable for life and there is a \$125 annual cancer screening benefit rider.

Accident/Disability Insurance Policy (Loyal American Life Insurance Company) – This policy will assist in paying for most of the out of pocket expenses that will be incurred in obtaining treatment for a critical illness for you or your family. These funds paid directly to you and there is a \$100 annual benefit rider.

Fidelity Life Plan – This life insurance policy also includes Long Term Care Benefits. *BIG* - NEW hires to the agency that become NASCOE members, can enroll in the program GUARANTEED ISSUE (Zero Health Questions), however, they must do so within the first 60 days after being hired. Otherwise, they too will have certain questions that must be answered to determine the eligible coverage.

Benefits Available through Legal Shield - The Legal Shield plan and Identity Theft Shield!

Dental Insurance (Liberty Dental Plan)

Vision Insurance (Superior Vision Services)

Long Term Care Insurance through Various Carriers

Life Insurance (Permanent, Term, Group & Individual) available through various Carriers

Prepaid Legal Services and Identity Theft Protection (Legal Shield)

Confidential Federal Employee Benefits Analysis - Each of us needs to conduct a self-evaluation and make the most of what we already have. As a benefit of being a member of NASCOE, J.M. Marketing offers you a "FREE" Federal Employee Benefit Analysis. It gives you an overall picture of what "your" federal benefits picture is. It gives you an in-depth insight into what your projected retirement annuity will be, FERS supplement benefit (if applicable) and projected TSP balance based on your retirement date. It will also show your current and future FEGLI costs with options in retirement. This is a great management tool available to you! Other Financial Planning Issues

TSP Risk Analysis

"MEMBERS ONLY" BENEFITS PAGE OF THE NASCOE WEBSITE

(www.NASCOE.org)

Cell Phone Discounts - The NASCOE Benefits Committee has researched cell phone discount information for our members. Some discounts may be available to all government employees, but the information gathered by the Committee is reserved for NASCOE Members Only. To receive this benefit you must be either a current member, an associate member of a State which allows benefits to associates, or a current member of RASCOE.

Sam's Club Certificate – NASCOE members can receive a \$25 Sam's Club gift card when they sign up for a new Sam's Club Plus membership or renew an existing Plus membership by December 31, 2013, or choose an Advantage or Business Membership and receive a \$10 Sam's Club Gift Card at sign-up.

IMPORTANT

To view any of the "members only" items, you MUST visit the NASCOE Members Only login/registration page. There you must request a username and password (if you do not already have one). Upon doing this, you must also submit the state you are a member of and any office position that you currently hold for "your" State Association! If you are a RASCOE member, you must also be an Associate Member of your State Association! This will help expedite the verification process and get you access faster.

Please note: Passwords are not system generated; your membership must first be verified with your State Membership Chairperson. At times, this process has taken two weeks, or more, due to response time from states and your patience is appreciated. Once verified, you will receive an e-mail containing your userid and password allowing you to access the website and be able to view the information on cell phone discounts and other offerings only available to NASCOE members.